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Halal Investment: A Study of the Islamic Economy and Prophetic Media

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Abstract:

Amid economic challenges such as social inequality, inflation, and national debt, society increasingly requires an economic system grounded in moral and spiritual values rather than in financial gain alone. Islamic economics offers solutions through *maqasid sharia*, specifically wealth protection (*hifdz al-mal*) and just distribution of resources, while rejecting usury (*riba*), exploitation, and excessive uncertainty (*gharar*) to achieve shared prosperity. Digital technology has transformed the dissemination of Islamic economic values, shifting education from conventional religious forums to platforms such as TikTok, Instagram, and YouTube. Concise, visual, and accessible content reaches the younger generation, particularly Gen Z, through microlearning and supportive social media algorithms, expanding financial literacy. This study analyzes digital *da'wah* media's role in enhancing understanding and implementing halal investment. It examines educational content published by institutions such as the Financial Services Authority (OJK), Bank Syariah Indonesia (BSI), and the IDX Islamic Exchange, as well as Muslim creators promoting literacy. Focusing on themes such as halal business, *hifdz al-mal*, and social justice, the study identifies digital media's contribution to connecting Islamic economic principles with investment practices, raising awareness of usury dangers, encouraging Islamic financial instruments, and exploring synergies between *da'wah* and economics to build a sustainable financial ecosystem. Results indicate that digital *da'wah* media serves as a strategic tool to encourage Islamic values in everyday financial decisions, strengthening a halal investment culture in society.

Keywords: digital business platform; digital halal business; hifz al-mal.

INTRODUCTION

Current global economic developments demonstrate an increasingly stark disparity between developed and developing countries, as well as between high-income and low-income groups. This widening economic gap is exacerbated by various macroeconomic issues, such as persistent inflation, rising living costs, and high national debt burdens. This situation poses a serious challenge for many countries, including Indonesia, which is still striving to maintain economic stability amidst uncertain global economic dynamics. Indonesia faces various economic pressures, characterized by a rising debt burden and declining purchasing power due to inflation. High government debt and dependence on external financing raise concerns about the long-term sustainability of economic development. On the other hand, the economic system, which has been dominated by a capitalist approach, is considered incapable of resolving inequality and, in some aspects, even widening the gap in wealth distribution. This situation has prompted the emergence of a need for an alternative economic system that is not only oriented towards growth but also upholds the values of justice, balance, and social welfare (Sahban, 2018).

In this context, Islamic economics presents itself as an approach offering solutions based on sharia values. The Islamic economic system places the principles of justice, partnership, transparency, and social responsibility as the primary foundations of economic activity. Through the concept of muamalah (muamalah) oriented toward the welfare of the people, Islamic economics seeks to create a mechanism for more equitable wealth distribution and avoids practices that could potentially harm society, such as usury, excessive speculation, and economic exploitation. However, some still believe that Islamic teachings are less relevant in the world of modern banking and financial markets. This view stems from the separation between religious values and economic activity, which is considered solely a worldly matter. In fact, various economic crises occurring at the global and national levels demonstrate that an economic system that ignores moral and ethical aspects is prone to instability. History records the failure of various financial institutions, even requiring government intervention through rescue programs that consume large amounts of public funds. This situation indicates the need for an economic system that focuses not only on financial profit but also on the principles of justice and sustainability (Karimullah, 2025).

Besides debt issues, inflation is also a major challenge affecting public welfare. Inflation causes continuous increases in the prices of goods and services, thereby reducing people's purchasing power. The impact is felt most by those with fixed incomes, as their incomes are not commensurate with the rising cost of living. For the business world, inflation creates uncertainty in production and investment planning, while for the financial sector, it can trigger interest rate hikes and exchange rate instability. Therefore, an economic system capable of providing sustainable solutions to the problems of inflation and debt is needed. Islamic economics is a worthy alternative for further study because it offers an economic mechanism based on profit-sharing, distributive justice, and more proportional risk management. With these characteristics, Islamic economics is expected to contribute to creating an economic system that is more stable, inclusive, and oriented towards the welfare of society as a whole (Rusy, 2017).

Public debt is a fiscal instrument commonly used by governments to finance development, accelerate economic growth, and cover budget deficits. Under certain conditions, debt can provide significant benefits if allocated to productive activities that can generate added value for the national economy. However, debt also has consequences that require careful management, as it has the potential to cause various economic problems if the amount continues to increase without being matched by adequate repayment capacity. One of the main impacts of high public debt is an increased burden on the government budget. A large portion of state revenue must be allocated to repay the principal and interest obligations, thereby limiting fiscal space to finance strategic sectors. This situation can reduce the government's ability to provide quality public services, such as education, health care, social protection, and infrastructure development. As a result, the development benefits that should be felt by the wider community are suboptimal because a portion of the budget is absorbed to meet debt obligations (Pratomo & Fadjar, 2024).

In addition to burdening the state budget, uncontrolled debt accumulation can also increase the risk of an economic crisis. When debt levels continue to rise and exceed the country's repayment capacity, financial stability can be compromised. In more serious situations, the country may struggle to meet its debt repayment obligations, leading to a crisis of confidence among investors and international financial institutions. This situation has the potential to trigger economic instability, resulting in decreased investment, increased unemployment, and slowed economic growth. Furthermore, debt can hinder long-term development if its use is not directed toward productive sectors. Debt used to finance consumption or projects that do not provide sustainable economic benefits will only increase the burden on future generations. Therefore, effective debt management is a crucial factor in determining whether debt will serve as an instrument of development or become an obstacle to national economic progress (Ismail & Indrawati, 2020).

Debt issues are also closely linked to inflation. In some circumstances, inflation can reduce the real burden of debt because the value of the money used to repay the obligation becomes lower than when the debt was received. However, this relationship is not always positive. If the government continues to increase debt and finances it through printing money or excessive borrowing from the central bank, the amount of money in circulation will increase. This increased liquidity can drive up the prices of goods and services in general, ultimately triggering inflation. Thus, inflation and debt are two interrelated economic issues that require prudent management to prevent economic stability (Aris et al., 2024).

From an Islamic economic perspective, these various problems actually have alternative solutions based on the principles of justice, balance, and the welfare of the community. However, the implementation and public understanding of Islamic economic concepts still face obstacles, particularly in the dissemination of information and public education. Therefore, media that can reach a wide audience and create a massive information dissemination effect are needed. In this context, Islamic media plays a very strategic role as a means of communication and education that can introduce Islamic economic values to the public. Conceptually, Islamic media encompasses various communication tools and channels that function to store and disseminate information, from print media to internet-based digital media. Through the effective use of Islamic media, Islamic economic principles can be disseminated more widely, thereby increasing public literacy and encouraging the implementation of a more just, transparent, and sustainable economic system (Noor, 2010).

Media understoodas anything that enables the delivery of messages from the sender to the recipient. The goal is to stimulate the thoughts, feelings, attention, and interests of the recipient of the message, especially in the context of education, so that the teaching and learning process can take place effectively and efficiently in accordance with the stated objectives (Sadiman, 2002). In the context of preaching, media is often referred to asmeans of preaching, which functions as a means to achieve the goals of preaching or an instrument that helps preachers to make their preaching more effective and on target. Several other views also define it aswasilahas a tool or facility used by a preacher to convey da'wah tomad'u(the accused party) (Aziz, 2004).

Advances in information and communication technology have brought significant changes to various aspects of people's lives, including the methods used to convey Islamic teachings. While previously, da'wah was primarily conducted through lectures in mosques, religious study groups, or in-person religious forums, the development of digital technology has created a new space for da'wah activities. This phenomenon is known as digital da'wah, the process of disseminating Islamic values and teachings through various internet-based media, such as social media, websites, digital applications, podcasts, and video-sharing platforms. The presence of digital technology allows religious messages to be delivered more quickly, widely, and effectively to the public without the constraints of time and space. Digital da'wah serves not only as a medium for conveying religious teachings but also as an educational tool capable of addressing various issues in modern society, including in the fields of Islamic economics and finance. Through digital platforms, the public can access Islamic information anytime and anywhere according to their needs. This convenience makes digital da'wah a relevant strategy for increasing the community's understanding of Islamic values that can be applied in everyday life. In addition, digital preaching also plays an important role in strengthening religious moderation, building community character, and encouraging the formation of positive social behavior (Ulfa, 2024).

One of the primary targets of digital da'wah is the younger generation, particularly millennials and Generation Z, who constitute the largest group of internet users today. This generation's affinity for social media makes digital platforms an effective means of conveying Islamic messages with a more communicative, creative, and contemporary approach. Through engaging and easy-to-understand content, Islamic values can be conveyed in a way that is more relevant to the lives of the younger generation, making them more easily accepted and applied in daily activities. Another advantage of digital da'wah is its ability to create two-way interaction between the preacher and the audience. Various features on social media allow the public not only to passively receive information but also to actively participate through discussions, comments, and question-and-answer sessions. This interaction makes the religious learning process more participatory and responsive to community needs. Thus, digital da'wah is no longer one-way but rather becomes a dialogue space that encourages community involvement in understanding and practicing Islamic teachings (Hasibuan & Mahmud, 2025).

In the context of Islamic economics, digital da'wah plays a highly strategic role in improving Islamic financial literacy. Various topics on halal investments, Islamic contracts, zakat, waqf, family financial management, and the dangers of usury (riba) can be delivered through simple and easy-to-understand content. The presence of digital media also opens up opportunities for the public to participate in disseminating Islamic economic information and education through their respective social media accounts. This demonstrates that da'wah is no longer limited to religious institutions or clerics but has evolved into a social movement involving various elements of society. Various forms of content can be used in digital da'wah. Short videos via TikTok, Instagram Reels, and YouTube Shorts are among the most popular formats due to their ability to convey information concisely, visually, and engagingly. Through this format, complex Islamic economic concepts can be explained more simply and easily understood by the public. Furthermore, podcasts are an effective medium for more in-depth discussions of topics such as Islamic financial planning, debt management, and halal investment strategies. Webinars and live broadcasts also provide a wider space for interaction through real-time discussions and question-and-answer sessions so that the audience can obtain a more comprehensive explanation of emerging Islamic economic issues (Wulandari et al., 2025).

The success of digital da'wah is greatly influenced by the communication strategy employed. The use of simple, everyday, and easily understood language is crucial in capturing the audience's attention. Furthermore, collaboration with influencers, public figures, and reputable content creators can broaden the reach of the da'wah message. In the context of Islamic investment, the content delivered should not only focus on financial gain but also emphasize the values of blessings, justice, and adherence to Islamic principles. Therefore, the information provided needs to refer to credible sources and institutions with clear Islamic oversight to bolster public trust. Despite its significant potential, digital da'wah also faces various challenges. The rapid spread of information is often accompanied by the emergence of misinformation and unverified content. Furthermore, low financial and digital literacy levels among some members of the public make it difficult to distinguish between educational content, commercial promotions, and speculative information. The dominance of viral and entertainment content also poses a challenge, often displacing more in-depth educational content. As a result, people's understanding of Islamic economics is sometimes only superficial and does not touch on substantial values such as justice, transparency, social responsibility, and the prohibition of usury (Fabriar, 2024).

Thus, digital da'wah has enormous potential as a means of education and social transformation, enhancing Islamic economic literacy and investment. However, its effectiveness depends heavily on the quality of the content, the credibility of the information sources, the appropriate communication strategy, and the public's ability to use digital media critically and wisely. Through synergy between da'wah practitioners, Islamic financial institutions, regulators, and content creators, digital da'wah can be a crucial instrument in building stronger Islamic economic awareness and encouraging productive, fair, and sharia-compliant financial behavior.

LITERATURE REVIEW

Investment is the activity of placing funds or assets in a specific instrument with the aim of obtaining future profits. From an Islamic economic perspective, investment is not only seen as an effort to obtain economic profit, but also as a means of realizing welfare, safeguarding assets (hifdz al-mal), and supporting equitable economic development. This principle aligns with the maqasid sharia, which places the protection and development of assets as one of the primary objectives of Islamic law. Unlike conventional investments that focus on profit maximization, halal investments must comply with sharia principles, such as avoiding usury (riba), gharar (uncertainty), maysir (speculation or gambling), and business activities that conflict with Islamic values. According to Antonio, sharia investment emphasizes a balance between financial gain and social responsibility so that economic activities not only benefit individuals but also benefit the wider community (Antonio, 2001).

Halal investment instruments developing in Indonesia include sharia stocks, sukuk (Islamic bonds), sharia mutual funds, sharia gold, and various forms of sharia-based financing. The presence of these

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instruments demonstrates the Islamic economy's ability to adapt to developments in modern financial markets without abandoning sharia principles. Therefore, halal investment is seen as an alternative capable of providing security, blessings, and sustainability in people's economic activities. The concept of halal investment cannot be separated from the maqasid sharia, specifically hifdz al-mal (protection of wealth). According to Al-Syatibi, maqasid sharia is the primary objective of sharia, which aims to realize human welfare. In an economic context, hifdz al-mal implies safeguarding, developing, and distributing wealth fairly to prevent concentration in the hands of certain groups. Halal investment is one form of implementation of hifdz al-mal because it enables people to develop wealth through sharia-compliant methods. Furthermore, sharia investment also contributes to distributive justice through profit-sharing mechanisms, financing productive businesses, and strengthening the real sector. Thus, halal investment not only functions as an asset development instrument, but also as a means of empowering the people's economy (Marpaung & Baidhowi, 2025).

Several studies have shown that applying the principles of maqasid sharia in investment can increase economic stability and reduce the risk of crises caused by speculative practices. The profit-sharing system, a key characteristic of Islamic finance, is considered fairer than the interest system because profits and risks are shared proportionally by the parties involved. The development of digital technology has brought about significant changes in societal communication patterns. Previously dominated by face-to-face lectures, da'wah media has now expanded to various digital platforms such as YouTube, Instagram, TikTok, podcasts, and websites. This transformation has given rise to the concept of digital da'wah, namely the dissemination of Islamic teachings through information technology to reach a wider audience. In the context of Islamic economics, da'wah media plays a crucial role in improving financial literacy and sharia investment. Da'wah is no longer limited to discussions of faith and worship, but also encompasses contemporary economic issues such as halal investment, debt management, Islamic fintech, digital zakat, and the dangers of usury (riba). Through digital media, this information can be conveyed in a more engaging, interactive, and easily understood manner by the public, especially the younger generation (Hakim, 2025).

According to Islamic missionary communication theory, media is a means or medium used to convey Islamic messages to the public. The effectiveness of Islamic missionary media is determined by the message's ability to be understood, accepted, and applied by the audience. Therefore, the use of social media as a means of Islamic economic education is highly relevant because it can reach millions of users quickly and efficiently. Social media has become a primary source of information for millennials and Generation Z. Various studies have shown that platforms such as TikTok, Instagram, and YouTube have a significant influence on shaping people's financial knowledge, attitudes, and behaviors. Through educational content packaged in the form of short videos, infographics, webinars, and podcasts, the public can gain a more accessible understanding of the concept of halal investment (Muslimin, 2025).

The advantage of social media lies in its ability to create two-way interaction between content creators and audiences. The interactive communication process allows the public to receive direct explanations regarding various sharia investment instruments. Furthermore, social media algorithms enable the widespread dissemination of educational content, increasing the public's opportunity to learn about and utilize halal investment products. However, the use of social media for economic da'wah also faces several challenges. The prevalence of unverified information, low digital literacy, and the tendency of algorithms to prioritize viral content can lead to misinformation regarding sharia investments. Therefore, collaboration between Islamic scholars, academics, regulators, Islamic financial institutions, and content creators is necessary to ensure that the information disseminated is based on strong sharia and scientific principles. Based on various studies, it is understood that halal investment is a concrete implementation of Islamic economic principles based on the maqasid (objectives) of sharia, particularly the hifdz al-mal (property of wealth). Furthermore, da'wah media serves as an educational tool that bridges Islamic economic concepts with the financial practices of modern society. The synergy between halal investment and digital Islamic propagation media is expected to improve Islamic financial literacy, expand Islamic financial inclusion, and encourage investment behavior in accordance with Islamic principles. Thus, Islamic propagation media will function not only as a tool for disseminating religious information but also as an instrument for social and economic transformation, supporting the realization of a fair, transparent, and sustainable financial system.

METHOD

This study uses a qualitative approach with content analysis methods on various digital Islamic preaching content discussing Islamic economics and halal investment. This approach was chosen because it can provide a deep understanding of the messages, meanings, and themes contained in Islamic preaching materials disseminated through digital platforms. Qualitative content analysis allows researchers to identify communication patterns, narratives, and Islamic economic values conveyed to the public through online media. The research object is Islamic economic preaching content published regularly through various digital platforms, such as YouTube, Instagram, TikTok, podcasts, and other social media. The content analyzed comes from a number of figures and preachers who actively convey Islamic economic literacy to the public, including Ustadz Adi Hidayat, who extensively discusses the concept of digital zakat and optimizing Islamic philanthropic instruments; Adiwarman Karim, who highlights the development of Islamic economics through productive waqf and waqf fundraising; and Koh Steven, who consistently raises the themes of halal investment, Islamic financial management, and strengthening the ummah's economy (Creswell, 2015).

Data collection was conducted through online observation of content published during the research period. The data collected included videos, lecture transcripts, social media posts, infographics, and other educational materials related to Islamic economics. The data was then analyzed using coding techniques to group Islamic preaching messages based on specific themes and categories. The analysis process involved several stages: data reduction, theme coding, categorization, and interpretation of meaning. The coding aimed to identify dominant themes emerging in Islamic economic preaching messages. Based on the observations, several main themes were consistently conveyed by the preachers: aqidah (belief) as the spiritual foundation of economic activity, halal business as a form of implementation of sharia transactions, hifdz al-mal (the principle of wealth protection and management), and distributive justice, which emphasizes equitable distribution of welfare and social responsibility. Through this analysis, this study aims to reveal how digital da'wah media is used as a means of Islamic economic education, while also identifying the main themes that play a role in building public awareness of halal investment and financial practices that are in accordance with sharia principles (Sugiyono, 2013).

RESULTS AND DISCUSSION

Main Principles of Maqashid Syari’ah fi hifdzil maal

Maqashid sharia is the primary goal that Islamic law seeks to achieve in human life. This concept is known as maqashid al-khamsah, namely the five main objectives of sharia, which include protection of religion (hifdz ad-din), protection of life (hifdz an-nafs), protection of reason (hifdz al-aql), protection of descendants (hifdz an-nasl), and protection of property (hifdz al-mal). In the context of Islamic economics, hifdz al-mal plays a crucial role because it emphasizes the importance of acquiring, managing, and safeguarding property through halal, productive, and sharia-compliant means. This concept rejects various forms of actions that harm property ownership, such as theft, fraud, embezzlement, robbery, and misuse of wealth that can harm the public welfare. Furthermore, Islam encourages that property should not only be stored or hoarded, but also be circulated through productive economic activities, including investments that benefit both individuals and society (Pertiwi & Herianingrum, 2024).

In addition to hifdz al-mal (property and welfare), Islamic economics also emphasizes the importance of distributive justice as a principle in the distribution of resources and wealth. Distributive justice aims to ensure that each individual receives rights and rewards commensurate with their contributions, needs, and responsibilities. Implementing this principle can create social balance and reduce economic disparities in society. Distributive justice offers various benefits, including increased motivation and satisfaction because individuals feel fairly rewarded for their efforts. This principle can also build commitment and loyalty within an organization due to a sense of trust in the existing system. Furthermore, fair distribution can reduce the potential for social conflict and create a more harmonious environment. Ultimately, distributive justice contributes to increased productivity because individuals are motivated to perform optimally when they perceive a balanced relationship between effort, rewards, and results (Mutakin et al., 2023).

Da'wah is the activity of inviting and guiding people to make Islamic teachings a guide for life and to consciously practice them in all aspects of life. Da'wah is not only focused on conveying religious messages, but also aims to shape changes in attitudes, thoughts, and behavior towards Islamic values. According to A.

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Hasjmy, da'wah is an effort to invite others to believe in and practice Islamic beliefs and sharia, which have previously been practiced by a da'i as an example in everyday life (Hasjmy, 1994). Meanwhile, according to Amin Rais, da'wah is all kinds of multi-dimensional social reconstruction processes (Rais, 1991). Therefore, da'wah activities must be carried out professionally, effectively and with careful planning. Effective da'wah will be achieved if the elements of da'wah are implemented appropriately, measurably and directed in accordance with the da'wah objectives targeted by the da'wah speaker. In the study of da'wah science, the elements of da'wah are interrelated components and form a unified system. If any element of da'wah is neglected, the da'wah will not be successful. For example, the da'wah message will not reach its intended audience. This is because each element has a function and role that mutually supports the da'wah communication process.

Da'wah has six main interrelated elements, namely the da'i, mad'u, da'wah material, da'wah methods, da'wah media, and da'wah objectives. According to Anas Habibi Ritonga, all these elements must be connected in a consistent, systematic, and directed communication system so that the da'wah process can run effectively. Among these elements, the da'i plays a central role as both the designer and implementer of da'wah activities. Nasaruddin Lathief explains that a da'i is a Muslim man or woman who makes da'wah a primary task in spreading Islamic teachings. Therefore, a da'i is required to understand the material, methods, and objectives of da'wah and be able to convey Islamic solutions to various problems of human life wisely and on target (Malaikah, 2019). Therefore, a da'i must master the basic requirements, including having a deep understanding of religious and general knowledge, moral integrity, communication skills, building a broad da'wah network, the ability to read the psychological and social conditions of mad'u, and sensitivity to current developments.

The second element in da'wah is the *mad'u,* namely the individual or group to whom the da'wah message is delivered. According to A. Hasjmy, mad'u are the objects of da'wah who receive Islamic teachings and messages from a da'i. Mad'u can be individuals, communities, or the wider community with varying social, cultural, educational, and religious backgrounds. The Qur'an emphasizes that the target of da'wah includes all of humanity, as stated by Allah SWT in Surah Saba', verse 28:

وَمَآ اَرْسَلْنٰكَ اِلَّا كَاۤفَّةً لِّلنَّاسِ بَشِيْرًا وَّنَذِيْرًا وَّلٰكِنَّ اَكْثَرَ النَّاسِ لَا يَعْلَمُوْنَ

"We have not sent you (Prophet Muhammad) except as a bringer of good news and a warner to all mankind, but most of mankind do not know".

Therefore, a preacher must understand the characteristics of the mad'u so that the message of da'wah can be conveyed effectively according to their needs, conditions, and level of understanding (Sukayat, n.d.). The third element in da'wah is da'wah material, namely all Islamic teachings conveyed by the da'i to the mad'u with the main sources coming from the Qur'an, Hadith, and ijtihad of scholars. Da'wah material covers various aspects, such as faith, worship, muamalah, morals, and Islamic history. According to M. Quraish Shihab, da'wah material must be based on the Qur'an and Sunnah and adapted to the social conditions of society so that Islamic teachings can be understood as real solutions for life. In addition to material, the success of da'wah is also determined by the method, media, and purpose of da'wah. The da'wah method is the way used by the da'i to convey the message of Islam wisely according to the characteristics of the mad'u, while the da'wah media functions as a means of conveying the message, ranging from traditional oral media to modern digital media. The purpose of da'wah is to invite people towards goodness and the path of Allah and to be a benchmark for the success of da'wah through changes in knowledge, attitudes, and behavior of society in accordance with Islamic teachings (Nawawi, 2005). According to Muklis, da'wah strategy is a combination of planning, methods, and tactics used to achieve da'wah goals effectively. Muhammad Al-Bayanuni explained that da'wah strategy includes selecting methods, utilizing media, and adapting to the potential of the mad'u which includes aspects of the heart, mind, and senses. In his concept, there are three main strategies, namely Al-Manhaj al-Athifi (sentimental strategy) which emphasizes an emotional approach through advice and motivation, Al-Manhaj al-Aqli (rational strategy) which focuses on developing intellectual thinking and reflection, and Al-Manhaj al-Hissi (sensory strategy) which prioritizes a scientific approach based on observation and empirical experience. Along with technological developments, da'wah strategies have also undergone a transformation through digital media. Mosques that previously functioned as physical centers of religious activity have now developed into virtual spaces through social media. This transformation broadens the reach of da'wah, encourages broader community participation, and forms a global Islamic community, although it still faces challenges in the form of misinformation and commercialization of da'wah.

Integration of Digital Mosques with Yusuf al-Qardhawi's Economic Preaching

Yusuf al-Qardhawi emphasized that Islamic da'wah (Islamic preaching) is not only oriented towards aspects of faith and ritual worship, but must also be able to address various social, economic, and justice issues faced by society. In his various works, such as Fiqh az-Zakah and discussions on Islamic values in economics, he explained that Islam has an economic system based on justice, social solidarity, zakat, infaq, sedekah, prohibition of usury, and the spirit of mutual assistance. Therefore, economic da'wah is a crucial part of realizing the welfare of the community. In the digital era, this concept is realized through the presence of digital mosques as socio-economic da'wah spaces that not only encourage the community to improve the quality of worship but also provide education on sharia financial management, halal investment, zakat, waqf, and economic empowerment of the community. Through various digital platforms, the community can gain an understanding of the importance of avoiding usury, utilizing zakat as an instrument for wealth distribution, supporting Sharia-based micro-enterprises, and participating in waqf and digital crowdfunding programs. Various studies on digital zakat, simulations of income zakat calculations, and promotions of productive waqf held through social media are forms of implementation of Islamic economic da'wah in the modern era (Qardhawi, 2011).

Al-Qardhawi views mosques as centers for community empowerment. While this function was previously carried out by institutions such as Baitul Maal wa Tamwil (Islamic cooperatives), it has now expanded into the digital space through the management of transparent online zakat platforms, connecting donors and micro-businesses, and providing education on ethical consumption and wealth management. Furthermore, digital mosques can also serve as a means to critique consumer culture and unfair economic practices by disseminating educational content about a simple lifestyle, the dangers of consumer debt, and the difference between halal investments and speculative activities. Thus, economic da'wah is no longer confined to the mosque pulpit but is widely present in the digital space as an instrument of empowerment and socio-economic transformation of the community.

Sharia Investment Content on TikTok

Digital literacy about sharia investment on TikTok has proven effective in increasing basic understanding of Generation Z by 57–78 percent through a visual and interactive short video format, despite being hampered by misinformation and limited content depth. TikTok achieved a high engagement rate of 1.42–8.4 percent through the FYP algorithm, thereby encouraging sharia literacy through educational content from the OJK and BSI, which increased interest in halal stock investment by 57.2 percent among Generation Z Muslims. Research shows that regular exposure improves cognitive and affective attitudes (correlation $r = 0.55–0.61$, $p < 0.05$), with 78 percent of respondents better understanding the principles of riba and gharar thanks to simple visualizations and everyday language. A UIJ study (2025) proved that TikTok is effective for general financial literacy through microlearning, with sharia adaptations that increase digital inclusion by 42 percent, such as in the BSI Education program. The effectiveness of Islamic economic preaching can be optimized through collaboration with credible influencers and contextual Society 5.0 content, but requires synergy between ulama and the OJK to address the verification gap (Rustiyana et al., 2025).

An analysis of sharia-compliant investment content on TikTok shows that the platform has become an effective educational tool for increasing sharia-compliant financial literacy, particularly among the younger generation. One example is content from the @stockbit.com account titled "Investing 1 Million Rupiah in Sharia Stocks: How Much Profit?", which uses a profit simulation approach to capture audience attention. This content received 2,471 likes and 52 comments, indicating a high level of engagement. The simple presentation of potential return calculations helps people understand the concept of sharia-compliant investment, although the discussion still lacks a thorough understanding of market risk, which is a crucial component of investment decision-making.

Another educational content comes from the OJK's @sikapiuangmu account, which discusses "Sharia Investment: Principles and Product Suitability." Using a visual checklist, this content explains the basic principles of sharia investment, such as the prohibition of usury (riba), gharar (gharar), and maysir (gambling). This approach is considered effective for novice investors because it presents credible, simple,

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and easy-to-understand information, while also strengthening public trust in sharia financial products supervised by official regulators. Meanwhile, the @idx_islamic account presented content "Sharia Stock Investment: A Beginner's Guide," which received 1,444 likes. This content provides a step-by-step guide on the process of screening stocks that comply with sharia principles. The material presented contributes to increasing sharia capital market literacy, although it is still limited to technical aspects and does not feature many case studies or real-life experiences that can help audiences understand the implementation of sharia investment in everyday practice. Overall, these three pieces of content demonstrate that TikTok has great potential as an economic da'wah medium that can connect sharia education with halal investment practices in a broader and more accessible way.

Impact of Increasing Sharia Financial Literacy

1. *Sharia Financial Literacy & Inclusion Level (Survei OJK, November 2024)*

Table 1:
Sharia Literacy & Inclusion Level

Indicator	2022	2024	Change
Sharia Financial Literacy	51,33%	58,93%	Up 7.6 points
Sharia Financial Inclusion	9,14%	12,12%	Up 2.98 points

Notes:

a. Literacy = public understanding of Islamic financial products, institutions and principles.
b. Inclusion = percentage of population using Islamic financial services.
c. National sharia inclusion target: 20% by 2024 (not yet achieved)

2. *Number of Sharia Fintech Providers Registered with the OJK (As of December 2024)*
   a. Total registered sharia fintech: 53 entities
   b. Peer-to-Peer Lending Syariah: 28
   c. Sharia Digital Financial Institutions (IKD-S): 12
   d. E-commerce Zakat/Wakaf/Infak: 8
   e. Sharia Investment & Digital Takaful Applications: 5
3. *Growth of Sharia Fintech Transactions (2023–2024)*

Table 2:
Sharia Fintech Transaction Volume 2023 - 2024

Type of Service	Transaction Volume (2023)	Transaction Volume (2024)	Growth
Sharia P2P Lending	Rp. 4.1 trillion	Rp. 6.8 trillion	Up 65.9%
Digital Zakat/Wakaf	Rp. 1.2 trillion	Rp. 2.1 trillion	Up 75%
Digital Sharia Investment	Rp. 18 trillion	Rp. 27 trillion	Up 50%

Data from the 2024 OJK National Survey on Financial Literacy and Inclusion shows positive developments in Indonesia's Islamic financial sector, although a gap remains between infrastructure growth and public understanding. The national Islamic financial literacy rate was recorded at 58.93%, an increase compared to 51.33% in 2022. This increase indicates increasing public awareness of Islamic financial concepts and products. However, the level of Islamic financial inclusion remains at 12.12%, well below the government's target of 20%. This indicates that public understanding of Islamic finance has not yet been fully translated into the use of Islamic financial products and services in everyday life. Meanwhile, the development of Islamic fintech is showing rapid growth. The presence of various services such as Islamic peer-to-peer lending, digital zakat and waqf platforms, Islamic electronic money, digital Islamic insurance, and Islamic investment applications demonstrates the significant development of technology-based Islamic economic infrastructure. However, this growth has not been able to fully increase public participation because there are still limited literacy levels that cause some people to not understand the mechanisms, contracts, or benefits of Islamic financial products.

In this context, digital da'wah media plays a strategic role as a bridge between the development of Islamic financial technology and increasing public literacy. Da'wah, which previously focused on aspects of faith and worship, has now evolved into an economic education medium that discusses the prohibition of usury, the principles of Islamic contracts, financial management, halal investments, and the use of digital zakat and waqf. This change demonstrates that da'wah has transformed into an instrument for economic empowerment, capable of transforming religious awareness into concrete economic actions. Increasing literacy through digital da'wah media also contributes to strengthening Islamic financial inclusion. People who understand Islamic economic concepts tend to have greater trust in Islamic financial products, thus encouraging them to utilize these services. This process creates a mutually supportive relationship between literacy, trust, participation, and strengthening the community's economic ecosystem. Furthermore, social media also functions as a social oversight mechanism, or digital hisbah, through which the public can criticize financial practices that do not comply with Islamic principles and promote transparency among financial service providers. However, several challenges require attention, such as the emergence of pseudo-literacy, the commodification of Islamic preaching, and the digital access gap (Muhibudin et al., 2025). Therefore, synergy between regulators, religious scholars, academics, Islamic financial institutions, and content creators is crucial to ensure that increasing Islamic financial literacy is not only quantitative but also fosters a deep understanding and encourages economic practices that are truly in line with Islamic principles. Theological Contribution: Media as a means of prophetic preaching

From an Islamic perspective, the use of media as a means of da'wah has a strong basis in the principles of ushul fiqh which state that "al-wasîlah ilâ al-ḥaramḥarâm wa al-wasîlah ilâ al-ḥwing ḥ"alâl", which means that the means that lead to something forbidden are forbidden, while the means that lead to something permissible are permissible. This principle shows that Islam allows ample room for the use of various instruments and technologies as long as they are used for good purposes and in accordance with sharia. In the history of Islamic preaching, the Prophet Muhammad (peace be upon him)ﷺUtilizing various media available at the time to convey the message of Islam, such as the pulpit for delivering sermons, correspondence to leaders and kings, trading activities as a means of building social relationships and spreading Islamic values, and developing markets as educational spaces for business ethics and fair transactions. Therefore, the development of digital technology in the modern era can be seen as a continuation of these da'wah principles. Platforms such as Instagram, YouTube, TikTok, podcasts, and Islamic financial applications can be interpreted as "modern markets" that function as spaces for spreading Islamic values to the wider community.

The concept of prophetic da'wah does not essentially separate matters of worship from social and economic activities.ﷺteaches that a Muslim's success is measured not only by the quality of their ritual worship, but also by how they acquire, manage, and utilize their wealth lawfully. A hadith narrated by Imam Ahmad states that the best wealth is that which is lawfully acquired by a righteous person. Therefore, the Prophet MuhammadﷺHe forbade various economic practices detrimental to society, such as usury, gharar (unclear transactions), hoarding, and forms of speculation that undermine market fairness. Instead, he encouraged honest trade, productive investment, hard work, and social responsibility. Based on these principles, efforts to guide society toward choosing halal and sharia-compliant investments are part of the continuation of the Prophet's mission to build a just, productive, and blessed economic system.

In the context of the development of information technology, digital media can be viewed as a missionary mandate that serves as a means of conveying the message of Islam to society. While during the time of the Prophet Muhammad (peace be upon him) messages were conveyed orally and through letters, today digital media has become a collective communication instrument that enables the dissemination of religious messages more widely and quickly. Content that provides education regarding the prohibitions on usury, gharar, and maysir, explains sharia investment instruments such as sharia stocks, sukuk, and sharia mutual funds, and reminds us of the importance of zakat, infaq, and sadaqah as forms of social responsibility, is essentially part of da'wah bil hikmah (Islamic outreach) that combines religious values with the needs of modern society. However, the use of media as a means of da'wah must still comply with sharia principles, namely based on sincere intentions, based on accurate and accountable information, and delivered in a polite manner that does not exploit religion for purely commercial gain.

From an Islamic economic perspective, halal investment is not only viewed as an economic activity aimed at profit, but also as a form of social worship that benefits the wider community. Yusuf al-Qaradawi explains that economic activity in Islam is part of collective worship aimed at realizing the welfare of the community. Through halal investment, the community can contribute to the development of Sharia-compliant micro and medium enterprises, avoid involvement in industries that conflict with Islamic values, and

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strengthen the wealth redistribution system through zakat and alms derived from business profits. Therefore, digital media that actively educate the public about halal investment essentially helps build an Islamic economic ecosystem that can be called a "digital medina," a virtual community that implements Sharia economic principles in everyday life (Al-Qaradawi, 2018).

In supporting the development of digital economic da'wah (Islamic outreach), the roles of the Indonesian Ulema Council (MUI) and Bank Syariah Indonesia (BSI) are crucial. The MUI, particularly through the National Sharia Council (DSN-MUI), serves as the authority issuing fatwas (religious edicts) regarding various Islamic economic and financial innovations. Fatwas on Islamic fintech, cash waqf, and Sharia-based digital transactions serve as guidelines for the public in determining the halal status of financial products or services. Thus, the MUI serves not only as a sharia supervisory body but also as a public education agency, helping the public understand the development of the digital economy from an Islamic perspective. Through seminars, webinars, collaboration with digital platforms, and certification of Islamic financial products, the MUI strives to expand Islamic economic literacy within the community. Meanwhile, BSI plays a role in implementing economic da'wah by providing various financial products and services that comply with Sharia principles. The presence of digital applications that provide zakat calculators, sharia investment guides, waqf services, and various MSME empowerment programs demonstrates that BSI functions not only as a banking institution but also as a means of Islamic economic education. Through collaboration with various digital platforms, e-commerce, zakat institutions, and financial technology companies, BSI helps expand public access to sharia financial services. This collaboration creates a widespread dissemination effect, enabling Islamic economic values to reach more internet users in Indonesia. However, both the MUI and BSI still face several challenges, such as the speed of technological innovation that often outpaces regulatory response, low engagement of the younger generation in formal institutions, and the need for stronger integration between sharia economic education and in-depth theological understanding. Therefore, synergy between Islamic scholars, sharia financial institutions, regulators, and digital media is key to strengthening Islamic economic da'wah in the era of digital transformation.

Table 3:
Ideal Synergy: MUI + BSI = Holistic Digital Economic Preaching

Aspect	MUI	BSI	The Synergy Needed
Authority	Fatwa & certification	Product implementation	Fast fatwa + suitable products
Education	Theological studies	Practical training	Shared educational content (webinars, podcasts)
Range	People & government	Customers & MSMEs	Collaborative literacy campaign on social media
Preaching	“What is halal/haram?”	"How to?"	Complete answer: from argument to application

The synergy between the Indonesian Ulema Council (MUI), the Indonesian Islamic Scholars Association (BSI), and digital Islamic da'wah media demonstrates how the sharia economic ecosystem can develop in an integrated manner in the era of digital transformation. When the MUI issued a fatwa on sharia stablecoins, the institution not only served as a legitimator of Islamic law but also as a normative foundation that provided certainty for the public and financial industry players. This fatwa then became the basis for BSI to develop innovative digital financial services, such as sharia-based e-wallets designed in accordance with Islamic contract principles and free from elements of usury, gharar, and maysir. Furthermore, the public education process was carried out through digital da'wah media, particularly platforms widely used by the younger generation like TikTok. In this stage, MUI scholars and BSI practitioners played complementary roles. The scholars provided explanations regarding sharia aspects, legal basis, and the product's beneficial objectives, while BSI practitioners explained the operational mechanisms, benefits, and how to use the service. This collaboration ensured that economic da'wah did not stop at the level of fatwas and theory, but continued through practical implementation in people's lives. This analysis shows that the successful development of a digital Islamic economy requires a strong connection between religious authorities, financial institutions, and communication media. These three elements form an educational chain capable of increasing literacy, building public trust, and accelerating the adoption of Islamic financial products within the digital society.

CONCLUSION

Based on the study's findings, it can be concluded that the integration of Islamic economics and digital Islamic propagation media is a highly relevant strategy in addressing various economic challenges in Indonesia, such as social inequality, high national debt, inflation, and low Islamic financial literacy. Islamic economics offers solutions based on the principles of the maqasid sharia, particularly hifdz al-mal (protection of wealth) and distributive justice, which aim to create a more just, transparent, and sustainable economic system. However, implementing these values requires educational platforms that can effectively reach a wider audience. The development of digital technology has driven the transformation of economic propagation from conventional platforms to more interactive and accessible digital platforms.

Social media platforms such as TikTok, Instagram, and YouTube now function as new platforms for propagation that not only convey Islamic values but also provide practical solutions related to financial management, halal investment, digital zakat, and the avoidance of usury. Data shows that increasing Islamic financial literacy and inclusion goes hand in hand with the growth of Islamic fintech services, digital Islamic investments, and technology-based zakat and waqf collection. This research also found that the success of digital economic da'wah is greatly influenced by the synergy between religious institutions, Islamic financial institutions, regulators, and content creators. This collaboration can strengthen public education and increase public trust in Islamic financial products and services. Nevertheless, challenges such as pseudo-literacy, the commodification of da'wah, the digital access gap, and the fragmentation of religious authority still require serious attention. Ultimately, digital da'wah media serves not only as a means of disseminating information but also as a space of civilization that connects Islamic values with modern economic practices. Through accurate, inclusive, and sustainable education, digital da'wah media has the potential to become a strategic instrument in building a blessed halal investment ecosystem, strengthening the welfare of the community, and realizing the goals of Islamic economics in contemporary society.

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