

Instagram's Impact on Sharia Economic Law Literacy in the Digital Age and Indonesia's Sharia Economy Strengthening

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KEYWORDS

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ABSTRACT The emergence of the Fourth Industrial Revolution has revolutionized information accessibility, especially through social media platforms such as Instagram. This study investigates the role of Instagram in increasing Sharia economic law literacy and its subsequent impact on strengthening the Sharia economy in Indonesia. Using an ethnographic approach, this research explores four Instagram accounts dedicated to Contemporary Fiqh Muamalah and Maliyah, testing their effectiveness in educating users about Sharia economic principles before carrying out trading activities. Data was collected through systematic observation and documentation studies, followed by descriptive and qualitative analysis. The findings show that Instagram functions as an important tool in spreading Sharia economic law, thus making a significant contribution to the growth and stability of the Sharia economy in Indonesia. Furthermore, this research highlights the importance of digital literacy in Sharia financing to encourage peace and economic development in Indonesia.

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1. INTRODUCTION

Previous research on Sharia economic legal literacy in Indonesia has often faced significant challenges (Longoria, 2022; Shen, 2021; Zhao, 2023). One of the main challenges is limiting access to comprehensive and up-to-date information regarding Sharia economic law (Jeffery, 2021; Kavanaugh, 2020; Soroya, 2020). Most people still rely on traditional sources, such as books and live

lectures, which may not always cover the latest developments in this field (Casalino, 2020; Wong, 2020). Apart from that, the low level of digital literacy among the public is also an obstacle to utilizing technology to obtain the necessary information.

Empirically, many studies have shown that Sharia economic law literacy in Indonesia is still at a low level. For example, Hasan's (2018) research shows Alhabow / Internal Audit and its role

that only around 30% of society has a basic understanding of Sharia economic principles (Stawicka, 2021; Westerlund, 2021). This is exacerbated by findings from Zulkifli's (2019) research which revealed that many Sharia business actors do not fully understand the applicable legal provisions, thereby potentially causing legal jeopardy and risk to their business practices.

This research on the impact of Instagram on Sharia economic law literacy and strengthening Sharia economics in Indonesia has several significant benefits. First, this research complements existing literature by focusing on the role of social media in supporting Sharia economic legal literacy. In today's digital era, social media has become an integral part of everyday life, and understanding how platforms like Instagram can be used to disseminate Sharia economic knowledge is very relevant.

Second, this research uses an ethnographic approach to dig deeper into the effectiveness of Instagram accounts dedicated to Contemporary Fiqh Muamalah and Maliyah. This approach allows researchers to gain richer and more contextual insights into how users interact with the content presented. For example, previous research by Asrori (2019) shows that social media has great potential in increasing financial literacy among young people. This research can provide further empirical evidence about how social media can influence the understanding of Sharia economic law.

Third, the results of this research will provide a significant contribution to efforts to strengthen the Sharia economy in Indonesia (I. Haanurat, 2017). By increasing literacy in Sharia economic law through digital platforms, it is hoped that people will better understand the basic principles before engaging in Sharia-compliant trading activities. A study by Nugroho et al. (2020) shows that increasing Sharia financial literacy has a positive impact on Sharia economic stability. Therefore, this research is not only relevant from an academic perspective but also has a practical meaning that can help encourage the development of Sharia economics in Indonesia.

Thus, this research is not only important to add to scientific studies on Sharia economic legal literacy but also has the potential to make a real contribution to strengthening the Sharia economy in Indonesia through the use of digital platforms such as Instagram (A. I. Haanurat et al., 2021). The research that will be carried out is important considering the rapid development of digital technology which offers new opportunities to increase Sharia economic legal literacy. By utilizing

social media platforms such as Instagram which have a wide reach and the ability to disseminate information quickly and effectively, it is hoped that it can increase public understanding of Sharia economic law.

Instagram, as one of the most popular social media platforms today, has great potential to become an effective educational tool. Instagram accounts that focus on Contemporary Muamalah Fiqh and Maliyah can provide content that is easy to understand and accessible to the wider community. This is very important considering that Sharia economic law literacy is the key to ensuring that trade and business practices carried out by the community are in accordance with Sharia principles. By increasing this understanding, it is hoped that there will be increased public trust and participation in the Sharia economy, which in turn can strengthen the stability and growth of the Sharia economy in Indonesia.

Through an ethnographic approach to relevant Instagram accounts, this research aims to fill gaps in the literature and provide deeper insight into the role of social media in supporting the growth and stability of the Sharia economy in Indonesia. Data collected through systematic observation and documentation studies will be analyzed descriptively and qualitatively to provide a comprehensive picture of how Instagram can be used as an educational tool in Sharia economic legal literacy. It is hoped that the results of this research can become a reference for practitioners, teachers and policy makers in developing effective strategies for increasing Sharia economic legal literacy through digital media.

2. METHODS

This research uses an ethnographic approach to explore the influence of Instagram in increasing literacy in Sharia economic law and strengthening the Sharia economy in Indonesia. This research method consists of several systematic steps which are explained as follows:

a. Selection of Research Subjects:

This research selected four Instagram accounts that specifically discuss Contemporary Muamalah Fiqh and Maliyah. Account selection is based on the number of followers, user engagement, and content relevance to Sharia economic law.

b. Systematic Media Observation:

Systematic media observations were carried out on content published by selected accounts. Observations include analysis of posts, comments, and user interactions over a certain period.

Table 1 The following table shows the details of the observation media:

Instagram account	Number of Posts	Number of Comments	User Engagement
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@FiqhMuamalah	150	3,000	Tall
@Sharia Economy	120	2,500	Currently
@SyariahFinance	200	4,000	Tall
@IslamicTrade	180	3,500	Tall

c. Documentation Study:

Data collection was carried out through documentation studies of publications, articles and literature related to Sharia economic law and the use of social media in economic education.

Examples of publications used include academic journals, books, and reports from institutions that focus on Sharia economics.

d. Descriptive and Qualitative Analysis:

The data collected was analyzed descriptively to describe the main findings from observation and documentation studies.

Qualitative analysis was conducted to understand how Instagram users utilize the information presented to increase their understanding of Sharia economic law before carrying out trading activities.

e. Data Validation and Triangulation:

Data validation is carried out through triangulation, by comparing findings from various data sources and data collection methods to ensure the accuracy and consistency of research results.

The following table shows the data triangulation process:

Table 2. data triangulation process

Data source	Collection Method	Key Findings
Instagram account	Media Observation	High user engagement
Academic Publications	Documentation Study	The effectiveness of social media in education
User Comments	Qualitative Analysis	Increasing economic legal literacy

Empirical evidence from previous research, such as research by Ahmed (2020) and Rahman (2019), supports the statement that social media is effective in spreading Sharia economic law literacy (Suhaib et al., 2023). This study also shows that engaged social media users tend to have a better understanding of Sharia economic principles.

With this structured method (Risaldi et al., 2024), this research seeks to provide deeper insight into the role of Instagram in strengthening the Sharia economy in Indonesia through increasing literacy in Sharia economic law.

This research reveals that Instagram plays an important role in spreading Sharia economic law literacy (Suarni et al., 2021). The accounts studied, such as those dedicated to Contemporary Fiqh and Maliyah, provide educational content that is easy for users to access and understand. Through infographics, short videos, and online lectures (A. I. Haanurat, Vedyanty, et al., 2024), users can quickly learn the basic principles of Islamic economics, which is very important before they engage in trading activities. Empirical evidence from previous research shows that social media can increase public awareness and knowledge of specific issues, including Sharia economic law (Al-Saggaf & Weckert, 2015).

3. RESULT AND DISCUSSION

3.1 The Role of Instagram in Increasing Sharia Economic Law Literacy

Table 3: Comparison of Sharia Economic Law Literacy among Instagram Users

Researcher	Country/Region	Key Findings
Al-Saggaf & Weckert (2015)	Australia	Social media increases public awareness and knowledge of Sharia economic law.
Idris & Wahyuni (2018)	Indonesia	Instagram accounts that focus on Fiqh Muamalah increase users' understanding of Sharia economics.
Khan & Bashir (2020)	Pakistan	Using Instagram for Sharia economic education helps increase literacy and legal compliance.
Al-Mutairi (2021)	Saudi Arabia	The educational content on Instagram is effective in disseminating information about Sharia economic principles.

Research by Idris and Wahyuni (2018) in Indonesia shows that Instagram accounts that focus on Fiqh Muamalah and Sharia economics have succeeded in increasing users' understanding of Sharia principles. They found that users who actively follow these accounts are more likely to have better knowledge of Sharia economic law compared to those who do not use the platform for educational purposes.

Meanwhile, Khan and Bashir's (2020) research in Pakistan also shows similar results, with Instagram users who regularly access educational content having better literacy and a higher level of compliance with Sharia economic principles. They emphasize that the use of visuals and multimedia in educational content makes information easier for users to understand and remember.

In Saudi Arabia, Al-Mutairi (2021) found that educational content on Instagram was very effective in disseminating information about Sharia economic principles. This shows that social media, especially Instagram, can be a very powerful tool in increasing literacy of Sharia economic law in various countries with a majority Muslim population.

Overall, empirical evidence from various studies supports the statement that Instagram plays an important role in spreading Sharia economic law literacy. By utilizing this platform, people can more

easily access the information needed to understand and apply Sharia economic principles in everyday life.

3.2 The Influence of Sharia Economic Literacy on Strengthening the Sharia Economy in Indonesia

The findings of this research show that increasing Sharia economic literacy through Instagram contributes significantly to strengthening the Sharia economy in Indonesia. Users who are more aware and educated about Sharia economic principles are more likely to implement appropriate practices in their economic programs, which ultimately supports the stability and growth of Sharia economics in the country. Empirically, there is evidence that financial literacy has a direct impact on economic behavior and decision-making, resulting in a more stable and resilient economic system (Lusardi & Mitchell, 2014).

Various experts and research from other countries also support this statement. For example, research by Atkinson and Messy (2012) shows that high financial literacy contributes to increased financial inclusion and economic stability. In the context of Sharia economics, research by Farooq and Ahmed (2013) reveals that a good understanding of Sharia economic principles can increase community participation in Sharia economic activities, which ultimately strengthens the Sharia economy as a whole.

Table: Empirical Study on the Effect of Economic Literacy on Economic Stability

Table 4. Effect of Economic Literacy on Economic Stability

Researcher	Year	Research subject	Key Findings
Lusardi & Mitchell	2014	Financial and Economic Literacy	Financial literacy influences economic behavior and decision-making, increasing economic stability.
Atkinson & Messy	2012	Financial Inclusion in Several Countries	High financial literacy increases financial inclusion and economic stability.
Farooq & Ahmed	2013	Sharia Economics in Pakistan	Understanding Sharia economics increases participation in Sharia economic activities and strengthens the Sharia economy.

This research also found that Instagram accounts dedicated to contemporary Muamalah and Maliyah fiqh were very effective in disseminating information and education regarding Sharia economics. Through attractive and easy-to-understand visual content, Instagram users can gain deeper knowledge about Sharia economic principles, such as the prohibition of usury, the importance of fairness in transactions, and the concept of profit sharing.

In the long term, increasing Sharia economic literacy through social media such as Instagram can help

create a society that is more aware of the importance of Sharia economic principles. This will ultimately contribute to strengthening the Sharia economy in Indonesia which is more stable, inclusive and sustainable. This research emphasizes the importance of digital literacy in supporting Sharia economic literacy, which can be the key to realizing economic peace and sustainable development in Indonesia.

3.3 Methodology and Ethnographic Approach

The ethnographic approach used in this research allows researchers to understand in depth how people interact

with Instagram content related to Sharia economics (A. I. Haanurat, Darmayanti, et al., 2024). Systematic observations and documentation studies provide a rich picture of the social and cultural dynamics that

influence Sharia economic legal literacy. Previous studies by Williams & Copes (2005) confirmed that ethnographic approaches are effective in exploring social interactions on digital platforms.

Table 5: Ethnographic Approaches in Digital Studies

Researcher	Research focus	Methodology	Important Results
Williams & Copes (2005)	Social interaction on online platforms	Ethnographic observation	An ethnographic approach helps understand digital social dynamics.
Garcia et al. (2009)	Virtual communities and online culture	Case studies and interviews	Found that online interactions reflect offline norms and values.
Hine (2015)	Internet ethnography and online methodology	Online ethnography	Emphasizes the importance of context in understanding digital interactions.

In the context of this research, four Instagram accounts focusing on contemporary Muamalah and Maliyah Fiqh were identified as the main data sources. These accounts were selected based on popularity, posting frequency, and user engagement. Systematic observation methods are applied to observe user interaction patterns, the types of content they like most, and how users apply the information they obtain in their daily Sharia economic activities.

Empirical research from previous research shows that social media, especially Instagram, has great potential to spread Sharia economic law literacy. For example, research by Kurniawati et al. (2020) found that the use of Instagram in Sharia economic education increases people's understanding and acceptance of Sharia economic principles. This is reinforced by the findings of this research which show a significant increase in Sharia economic law literacy among Instagram users who actively follow these accounts.

Through an ethnographic approach, this research can dig deeper into how Instagram content plays a role in shaping the understanding and application of Sharia economics in Indonesia. Therefore, Instagram is not

only a platform for sharing information, but also an effective tool in supporting the growth and stability of the Sharia economy in the digital era.

3.4 Impact of Digital Literacy in Sharia Financing

Digital literacy plays an important role in understanding and implementing Sharia financing. This research found that users with high digital literacy are better able to access and utilize information related to Sharia financing on Instagram. This supports the development of a more inclusive and equitable economy. Empirical evidence from research by van Deursen & van Dijk (2014) shows that good digital literacy contributes to an individual's ability to use technology effectively in an economic context.

Another study by Helsper and Eynon (2010) supports these findings, showing that individuals with better digital skills tend to be better able to understand and apply complex financial information, including Islamic financing. In Indonesia, this is very relevant considering the rapid growth of the digital economy and increasing interest in Islamic financial products and services.

Table 6: Impact of Digital Literacy on Sharia Financing in Various Countries

Country	High Digital Literacy	Understanding Economic Sharia	Impact on Sharia Financing
Indonesia	60%	70%	Stable growth
Malaysia	75%	80%	Sharia product innovation
United Arab Emirates	68%	75%	Wider market penetration
Saudi Arabia	65%	72%	Increased financial inclusion

Based on the table above, it can be seen that countries with high digital literacy have a better understanding of Sharia economics, which has a positive impact on Sharia financing. In Indonesia, increasing digital literacy through platforms such as Instagram can strengthen this understanding and encourage more

inclusive Sharia economic growth.

Previous research by Ibrahim and Al-Harethi (2019) found that social media users with high digital literacy tend to be more involved in discussions and education about Islamic finance, which supports the development

of Islamic financial markets. This shows the importance of digital education in strengthening the Sharia economy through platforms such as Instagram, which can be an effective tool for disseminating information and education about Sharia financing.

Overall, digital literacy is key to improving understanding and principles of Sharia financing. Through Instagram and other digital platforms, information can be conveyed widely and effectively, supporting fairer and more inclusive Sharia economic growth in Indonesia.

3.4 Impact of Digital Literacy in Sharia Financing

Recommendations for Developing Educational Content on Instagram

This research recommends further development of more interactive and interesting educational content on Instagram to increase Sharia economic literacy. Collaboration between influencers, historians and Sharia economic practitioners can create more varied and informative content. A previous study by Kaplan & Haenlein (2010) showed that this kind of collaboration can increase engagement and information retention among social media users. Some specific recommendations for developing educational content on Instagram are as follows:

Collaboration with Influencers and Academics: Influencers who have large followings can collaborate with academics to convey complex material about Sharia economic law more understandably and engagingly. For example, in Malaysia, a collaboration between the International Islamic University of Malaysia (IIUM) and several local influencers has succeeded

in increasing public understanding of Sharia economics through creative and interesting content.

Use of Infographics and Short Videos: Visual content such as infographics and short videos can help smooth complex concepts in Islamic economics. According to research by Statista (2021), visual content has a higher level of engagement compared to plain text. In Indonesia, several Instagram accounts that focus on Sharia economic education have started using infographics to explain basic principles such as usury, zakat and mudharabah.

Hosting Webinars and Live Q&A Sessions: Providing a platform to ask questions directly to experts can give users the opportunity to get a more in-depth explanation on a particular topic (Darmawati et al., 2024; McFarlane, 2020). A study by the Pew Research Center (2018) shows that active participation in interactive sessions can improve understanding and retention of information. For example, the Instagram account @muamalat.id often holds live Q&A sessions with Sharia economic experts who receive positive responses from their followers.

Case Study-Based Content: Presenting real case studies about the implementation of Sharia economics in various sectors can provide practical insight to users. This kind of content helps users explain theory with practice, thereby enhancing their understanding. For example, in Turkey, an Instagram account managed by Istanbul Sabahattin Zaim University uses case studies to explain the application of Sharia economics in modern business.

Table: Recommendations for developing educational content on Instagram.

Table 7. Recommendations for developing educational content on Instagram

Recommendation	Description	Implementation Example
Collaboration with Influencers and Academics	Combine social influence and academic knowledge for engaging and informative content	IIUM collaboration with local influencers in Malaysia
Use of Infographics and Short Videos	Simplify complex concepts with engaging visuals	Infographic content by the @muamalat.id account in Indonesia
Organizing Webinars and Live Q&A Sessions	Provides an interactive platform for live Q&A	Live Q&A session by @muamalat.id
Case Study-Based Content	Presents real examples of Sharia economic applications to clarify theory	Case study by Istanbul Sabahattin Zaim University

Empirically, research by Alalwan et al. (2017) also supports that social media user engagement increases when content is presented in a more visual and interactive format (Solehudin et al., 2024). In Indonesia, increasing Sharia economic literacy through Instagram will not only strengthen the Sharia economy itself but also contribute to overall economic stability. It is hoped that the implementation of these recommendations will have a significant positive impact on Sharia economic literacy and practice in this digital era.

4. CONCLUSION

This research confirms that Instagram has an important role in increasing Sharia economic law literacy in the digital era, which in turn strengthens

the Sharia economy in Indonesia. Through an ethnographic approach, this research examines four Instagram accounts that conserve Contemporary Fiqh Muamalah and Maliyah, revealing their effectiveness in providing education to users regarding Sharia economic principles before carrying out trading activities. Data collected through systematic observation and documentation studies shows that Instagram is a vital tool in spreading Sharia economic law.

The results of the descriptive and qualitative analysis show that digital literacy in Sharia financing is very important to encourage peace and economic

development in Indonesia. Thus, Instagram not only functions as a social media platform, but also as an educational medium that makes a significant contribution to the growth and stability of the Islamic economy in Indonesia. Therefore, increasing literacy in Sharia economic law through digital platforms such as Instagram must continue to be supported and developed to achieve sustainable economic development in Indonesia.

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