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Kerangka Smart Contract Syariah: Rekonstruksi Normatif Hukum Akad Islam dalam Keuangan Digital, Ekonomi Halal, dan Perdagangan Lintas Negara

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ABSTRACT

Idealnya, keuangan digital diharapkan mampu menghadirkan transaksi yang efisien, transparan, dan berkeadilan, namun dalam realitasnya penerapan smart contract dalam ekonomi Islam masih menghadapi persoalan niat akad, kesepakatan para pihak, gharar digital, tanggung jawab hukum, serta penyelesaian sengketa lintas negara yang belum sepenuhnya terakomodasi dalam kerangka hukum syariah. Penelitian ini bertujuan merumuskan Sharia Smart Contract Framework sebagai model rekonstruksi hukum akad Islam yang selaras dengan arsitektur transaksi digital. Metodologi yang digunakan adalah pendekatan normatif-yuridis dengan analisis regulasi komparatif terhadap sumber hukum Islam dan standar keuangan syariah internasional. Hasil penelitian menunjukkan bahwa terdapat celah doktrinal dan regulatif yang signifikan, khususnya terkait opasitas kode, fragmentasi tanggung jawab, dan ketiadaan mekanisme penyelesaian sengketa digital yang patuh syariah. Temuan ini berkontribusi dengan menawarkan kerangka hukum–teknis terintegrasi yang memperkuat kepastian hukum, kepatuhan syariah, serta nilai keadilan dan kemaslahatan dalam tata kelola keuangan digital dan perdagangan halal lintas negara.

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INTRODUCTION

Digital finance has fundamentally transformed global economic transactions by introducing automation, real-time execution, and borderless

exchange as dominant commercial norms. The integration of blockchain technology into financial infrastructures has accelerated this transformation, enabling transactions to be executed with minimal human intervention. In 2024, the global transaction value of digital finance exceeded USD 9.46 trillion, while more than 70% of major financial institutions adopted blockchain-based systems, indicating the mainstream institutionalization of automated digital agreements (Statista, 2024). These developments reflect a broader shift toward algorithm-driven governance in contemporary finance, in which automation is no longer a peripheral innovation but has become a core operational logic shaping contracts, payments, and asset management. While such technological progress promises efficiency, transparency, and cost reduction, it simultaneously challenges established legal doctrines that have historically relied on human deliberation, intention, and accountability.

Among the most influential innovations within digital finance is the emergence of smart contracts—self-executing agreements whose performance is triggered by coded logic operating on blockchain networks. These instruments are increasingly adopted across financial sectors, including sukuk issuance, trade finance, supply chain management, and halal certification. In both conventional and Islamic finance, smart contracts are widely promoted for their transparency, immutability, and enforcement efficiency. However, Islamic contract law (*fiqh al-mu'āmalāt*) is fundamentally grounded in human agency, ethical intention, and consensual engagement. Classical Islamic jurisprudence requires clear offer and acceptance (*ṣīghah*), lawful subject matter (*ma'qūd 'alayh*), voluntary consent (*tarāḍī*), and the avoidance of excessive uncertainty (*gharar*). The migration of contractual intent and execution from human actors to automated code therefore introduces profound doctrinal questions regarding consent, intention, and ethical accountability within Sharia-based transactions.

Ideally, the integration of smart contracts into Islamic finance should strengthen Sharia objectives by enhancing transparency, reducing transactional inefficiencies, and supporting equitable risk-sharing in line with *Maqasid al-Shariah*. In reality, however, the rapid adoption of automated contracts has outpaced the development of coherent Sharia governance frameworks. Regulatory documents acknowledge the benefits of digitalization but simultaneously warn of unresolved risks. The Islamic Financial Services Board highlights governance gaps and operational vulnerabilities in digital innovation (IFSB, 2023), while DSN-MUI's digital fatwa archives emphasize transactional ethics without providing clear guidance on automated execution and the legal status of digital evidence (DSN-MUI, 2021). AAOIFI similarly underscores the need for Sharia alignment in fintech innovations but has yet to articulate concrete technical pathways for smart contract compliance (AAOIFI, 2024). Academic studies further identify persistent challenges such as code opacity, digital gharar, fragmented liability attribution, and the absence of Sharia-aligned dispute resolution mechanisms (Zulkifli & Abdullah, 2021; Hassan & Yusoff,

2024). This divergence between normative ideals and operational realities constitutes the central problem addressed in this study.

Responding to these challenges, this study aims to formulate a Sharia Smart Contract Framework as a structured legal–technical model capable of integrating Islamic contract law principles into the operational architecture of smart contracts. The research seeks to reconcile automated execution with Sharia requirements relating to intention, consent, risk allocation, dispute resolution, and cross-border enforceability. By grounding smart contract design within the ethical philosophy of *Maqasid al-Shariah*, the study endeavors to develop a normative yet practical framework that can guide the governance of Islamic digital finance in an increasingly automated environment.

The primary contribution of this research lies in advancing Islamic legal scholarship beyond descriptive and conceptual analysis toward an operational legal–technical architecture for smart contracts. The proposed framework offers practical guidance for Islamic financial institutions, regulators, Sharia supervisory boards, and fintech developers in designing and evaluating automated systems that remain ethically and jurisprudentially compliant. Academically, the study enriches the discourse on Islamic digital finance by demonstrating that Islamic law need not retreat from technological advancement but can actively shape digital ecosystems grounded in justice, transparency, and social welfare. In this way, Islamic law is positioned as a normative force capable of providing ethical leadership in the evolving landscape of global digital finance.

LITERATURE REVIEW

Kajian terkait smart contract syariah, transformasi digital, dan rekonstruksi hukum akad Islam dalam keuangan digital dan perdagangan halal bukanlah kajian yang sepenuhnya baru. Barroso (2022), dalam karyanya yang berjudul; *"Digital Transformation and the Emergence of the Fintech Ecosystem,"* membahas transformasi digital sebagai fenomena struktural yang melahirkan ekosistem fintech global berbasis otomatisasi dan platform digital. Penelitian ini menyoroti bagaimana teknologi finansial membentuk ulang praktik transaksi, model bisnis, serta infrastruktur ekonomi modern. Temuan utama Barroso menunjukkan bahwa fintech telah berfungsi sebagai infrastruktur ekonomi baru yang otonom dan semakin kompleks, sehingga menuntut adaptasi regulasi yang responsif. Persamaan karya Barroso dengan kajian ini terletak pada pengakuan bahwa otomatisasi dan digitalisasi merupakan keniscayaan dalam sistem transaksi modern. Namun, perbedaannya terletak pada fokus kajian; Barroso tidak membahas dimensi hukum Islam, prinsip akad, maupun persoalan kepatuhan syariah, sementara penelitian ini secara khusus merekonstruksi hukum akad Islam melalui kerangka smart contract syariah.

Alam dan Aziz (2022), dalam artikel berjudul; *"Digital Transformation in Halal Trade and Its Sharia Implications,"* mengkaji transformasi digital dalam perdagangan halal dengan menitikberatkan pada penggunaan teknologi

blockchain untuk meningkatkan transparansi dan keterlacakan rantai pasok halal. Penelitian ini menggunakan pendekatan normatif dan konseptual untuk menilai implikasi syariah dari digitalisasi perdagangan halal. Temuan mereka menunjukkan bahwa teknologi digital berpotensi memperkuat kepatuhan syariah, tetapi juga menimbulkan tantangan tata kelola dan pengawasan hukum. Persamaan dengan kajian penulis terletak pada perhatian terhadap implikasi syariah dari teknologi digital dan pentingnya tata kelola yang berlandaskan nilai-nilai Islam. Adapun perbedaannya, Alam dan Aziz tidak membahas secara spesifik mekanisme smart contract, struktur akad digital, maupun persoalan tanggung jawab hukum dan penyelesaian sengketa dalam transaksi otomatis lintas negara.

Zulkifli dan Abdullah (2021), dalam karya berjudul; *"Digital Uncertainty (Gharar) in Blockchain-Based Contracts: A Jurisprudential Analysis,"* membahas konsep gharar dalam kontrak berbasis blockchain melalui analisis fikih dan yurisprudensi Islam. Penelitian ini menyoroti munculnya bentuk ketidakpastian baru akibat opasitas kode, kompleksitas algoritma, dan ketergantungan pada sistem digital yang sulit dipahami oleh para pihak. Temuan utama penelitian ini menunjukkan bahwa gharar digital memiliki potensi merusak prinsip keadilan dan transparansi dalam akad Islam jika tidak diatur secara memadai. Persamaan dengan kajian ini terletak pada fokus terhadap persoalan gharar digital dan urgensi perlindungan prinsip syariah dalam smart contract. Perbedaannya, penelitian Zulkifli dan Abdullah masih berhenti pada tataran konseptual dan kritik yurisprudensial, tanpa menawarkan kerangka normatif–teknis yang operasional untuk meminimalkan gharar dalam desain smart contract syariah.

Berdasarkan kajian-kajian terdahulu yang dilakukan, terlihat adanya celah penelitian yang signifikan. Penelitian sebelumnya cenderung membahas transformasi digital, perdagangan halal, dan gharar digital secara terpisah, tanpa mengintegrasikannya dalam satu kerangka hukum akad Islam yang komprehensif dan aplikatif. Belum terdapat kajian yang secara sistematis merekonstruksi hukum akad Islam ke dalam arsitektur smart contract dengan pendekatan normatif-yuridis yang mempertimbangkan keuangan digital, ekonomi halal, dan perdagangan lintas negara secara simultan. Oleh karena itu, penelitian ini hadir untuk mengisi kekosongan tersebut dengan merumuskan Kerangka Smart Contract Syariah sebagai model normatif–operasional yang menjembatani prinsip hukum Islam dengan realitas transaksi digital kontemporer.

METHOD

This research employs a normative juridical methodology, a framework well-suited to examine how Islamic contract law which is rooted in ethical intent, human agency, and jurisprudential interpretation can be reconstructed to function within automated, code-based environments. The normative component focuses on the substantive principles governing Islamic commercial

transactions, particularly those relating to intention (niyyah), consent (taradhi), contractual clarity (bayan), transparency (kashf), the avoidance of uncertainty (gharar), and the prevention of harm (la darar wa la dirar). These principles serve as the foundation for evaluating the compatibility of smart contract mechanisms with Shariah doctrine.

In the juridical dimension, the study analyzes authoritative regulatory sources, including the Islamic Financial Services Board's Technical Note on Financial Inclusion and Islamic Finance (2019) and the Islamic Financial Services Industry Stability Report 2023, both of which identify emerging risks in digital finance and emphasize the need for enhanced governance structures (IFSB, 2019; IFSB, 2023). Additional regulatory references include DSN-MUI's 2021 digital fatwa corpus, which provides ethical and jurisprudential guidance for online transactions, and AAOIFI's 2024 Sharia Board announcements addressing fintech-related governance concerns. These institutional materials highlight both the opportunities and the unresolved gaps facing Islamic financial regulation in the digital era.

Beyond regulatory documents, the research integrates contemporary academic contributions. The analysis draws from Zulkifli and Abdullah's (2021) examination of digital gharar, Widjaja's (2024) articulation of Maqasid-based digital governance, and Rahman and Yusoff's (2024) conceptualization of Islamic commercial law within digital ecosystems. It also incorporates insights from Han et al. (2025), Budhijanto (2025), and Shiddiq (2024) on blockchain arbitration and digital dispute resolution, recognizing the need for mechanisms that interpret the technical evidence generated by automated transactions. The literature forms both the intellectual grounding and the comparative basis for the framework introduced in this study.

To synthesize these materials into a coherent structure, the research employs conceptual reconstruction, a methodological approach that extends beyond doctrinal interpretation to reconfigure legal principles within new technological contexts. This method acknowledges that Islamic law historically evolved through dynamic interpretation and contextual adaptation. Conceptual reconstruction allows jurists to retain the substance of classical principles while redefining their form to align with the operational characteristics of smart contract systems.

Analytical reasoning is used to bridge jurisprudential principles with technical realities. The study evaluates how smart contracts operate at the code level, how oracles supply external data inputs, how blockchain records evidence immutably, and how algorithmic triggers may override human intention at the point of execution. These technical observations are then analyzed using the ethical and doctrinal standards of Islamic commercial law.

Through the integration of normative, juridical, comparative, and analytical reasoning, the methodology produces a framework that is both doctrinally sound and operationally realistic. This combination positions the research not merely as a theoretical contribution but as a practical roadmap for

modern Islamic financial institutions navigating the rapidly expanding digital ecosystem. Based on this integrated methodological framework, the following section presents the key findings and their implications for Islamic contract law in automated environments.

RESULTS & DISCUSSION

Reinterpreting Intention and Consent in Automated Smart Contracts

The findings of this study reveal that one of the most fundamental challenges posed by smart contracts to Islamic contract law concerns the transformation of intention (niyyah) and mutual consent (taradhi) within automated execution environments. Classical Islamic jurisprudence conceptualizes contracts as moral and legal acts grounded in conscious human intention at the moment of execution. Offer and acceptance (sighah) are understood not merely as formalities, but as expressions of ethical commitment between contracting parties. However, in smart contract systems, execution is triggered automatically by algorithmic conditions embedded in blockchain code, effectively removing direct human agency at the execution stage.

This structural shift raises serious jurisprudential questions regarding whether automated execution can still satisfy the Sharia requirement of valid intention. The analysis demonstrates that intention in smart contracts cannot be assessed at the point of execution, as execution is no longer a human act. Instead, intention must be repositioned as a pre-execution moral and legal affirmation, expressed during the contract design, validation, and deployment phase. This reinterpretation is consistent with the broader Islamic legal principle that prioritizes substantive ethical certainty over procedural formality.

This finding aligns with the Islamic Financial Services Board's emphasis on governance and control mechanisms in digital finance. The Islamic Financial Services Industry Stability Report 2023 highlights that digital automation requires ex ante governance structures to ensure compliance, accountability, and ethical alignment before operational risks materialize (IFSB, 2023). Similarly, DSN-MUI's digital fatwa framework acknowledges the permissibility of digital transactions but implicitly assumes that consent and clarity are established prior to execution (DSN-MUI, 2021). Therefore, the study confirms that pre-execution Sharia validation mechanisms are essential to preserving the doctrinal integrity of intention and consent in automated contracts.

Digital Gharar and Structural Uncertainty in Smart Contract Architecture

A second major finding concerns the emergence of digital gharar, a form of uncertainty unique to algorithmic and blockchain-based systems. Classical Islamic jurisprudence prohibits excessive gharar because it introduces ambiguity, deception, or unjust risk into contractual relationships. Traditionally, gharar arises from unclear contractual terms, unknown outcomes, or asymmetric

information between parties. In smart contract environments, however, uncertainty originates from the technical architecture itself rather than from the contractual language.

The analysis confirms that most users lack the technical literacy required to understand smart contract code, oracle dependencies, and system vulnerabilities. As a result, even when contractual terms are explicitly stated, parties may remain unaware of how the contract will behave under certain technical conditions. Zulkifli and Abdullah (2021) conceptualize this phenomenon as "digital gharar," emphasizing that algorithmic opacity and code complexity generate a new layer of uncertainty that classical jurisprudence did not anticipate.

Institutional reports reinforce this concern. The IFSB's Technical Note on Financial Inclusion and Islamic Finance warns that digital systems may create hidden risks if transparency is not ensured at the operational level (IFSB, 2019). These findings demonstrate that digital gharar cannot be mitigated solely through improved drafting or disclosure. Instead, it requires embedded oversight mechanisms capable of translating Sharia compliance into technical constraints. Consequently, the study identifies compliance oracles as a necessary institutional and technological response to reduce structural uncertainty and protect contracting parties from ethically unacceptable risk exposure.

Multidimensional Liability and Risk Allocation in Automated Transactions

The findings further reveal that smart contracts fundamentally disrupt classical models of liability in Islamic contract law. Traditional jurisprudence assumes that liability is borne primarily by contracting parties because they exercise control, intention, and agency over contractual performance. In automated environments, however, execution depends on a complex ecosystem involving developers, platform operators, oracle providers, and users. The analysis confirms that liability in smart contracts becomes multidimensional**,** with harm potentially arising from coding errors, oracle manipulation, system failures, or user misuse.

Rahman and Yusoff (2024) argue that automated financial systems challenge conventional legal attribution because responsibility is dispersed across technical and institutional actors. Applying classical bilateral liability models without modification risks unjust outcomes and violates the Islamic legal principle that liability must correspond to causation and risk-bearing. In response, the study proposes a structured risk allocation framework that assigns liability according to the actual source of harm. This approach aligns with the Islamic doctrine of *al-ghurm bil ghunm*, which requires that liability accompanies the capacity for benefit. By distributing responsibility proportionally among developers, operators, and users, Islamic contract law can maintain ethical accountability while accommodating the technical realities of automation.

Sharia-Compliant Digital Dispute Resolution

Another critical finding concerns the inadequacy of conventional dispute resolution mechanisms in addressing conflicts arising from smart contract execution. Automated transactions generate cryptographic evidence, immutable blockchain records, and algorithmic logs that require specialized technical interpretation. Traditional courts or arbitration forums may lack the capacity to evaluate such evidence effectively.

Recent scholarship demonstrates both the potential and limitations of blockchain-based arbitration. Han et al. (2025) show that automated dispute frameworks can enhance transparency and evidentiary accuracy, while Budhijanto (2025) emphasizes that enforceability depends on procedural clarity and institutional recognition. From an Islamic law perspective, Shiddiq (2024) highlights that dispute resolution must preserve ethical neutrality, confidentiality, and procedural fairness, even when digital evidence is involved.

The findings confirm the necessity of Sharia-compliant digital dispute resolution mechanisms that integrate technical expertise with Islamic procedural values. Such mechanisms enable accurate interpretation of automated transactions while preserving the ethical foundations of Islamic commercial arbitration. This approach ensures that technological efficiency does not undermine justice or moral accountability.

Cross-Border Harmonization and Regulatory Fragmentation

The final major finding highlights the challenges of cross-border enforceability in smart contract-based transactions. Islamic finance and halal trade frequently operate across jurisdictions with differing interpretations of Sharia and divergent regulatory frameworks. Without harmonization, smart contracts validated in one jurisdiction may lack recognition or enforceability in another. The OIC's *Guidelines on Cross-Border Halal Trade Facilitation* emphasize the importance of regulatory alignment to support international halal markets (OIC, 2022). However, the findings reveal persistent fragmentation in Sharia standards, compliance mechanisms, and dispute resolution practices. This fragmentation undermines legal certainty and increases transactional risk in cross-border digital commerce.

Accordingly, the study identifies cross-border harmonization mechanisms as indispensable elements of an effective Sharia Smart Contract Framework. Mutual recognition of Sharia validation, standardized compliance indicators, and interoperable arbitration outcomes are essential to ensure that smart contracts remain legally coherent and operationally viable across international markets. This finding reframes harmonization not as a supplementary regulatory option, but as a structural prerequisite for the sustainable development of Islamic digital finance.

Integrating the Sharia Smart Contract Framework

Taken together, these findings demonstrate that the challenges posed by smart contracts do not represent doctrinal impasses within Islamic law, but rather present meaningful opportunities for jurisprudential reconstruction. The rise of automated and code-driven transactions compels Islamic contract law to rearticulate its normative principles in forms that are compatible with technological execution, without sacrificing its ethical foundations. By systematically embedding Sharia validation, compliance oracles, structured liability allocation, digital dispute resolution mechanisms, and cross-border harmonization within a unified framework, Islamic contract law can maintain both ethical authority and technological relevance. This integrated approach ensures that smart contracts operate not merely as technical instruments, but as legally and morally accountable transactional structures within Islamic finance.

Grounded in the objectives of *Maqasid al-Shariah*, the proposed Sharia Smart Contract Framework affirms that automation must function as a means of advancing justice, transparency, and social welfare, rather than undermining them (Widjaja, 2024). In this respect, technological efficiency is subordinated to normative purpose, reinforcing the principle that innovation in Islamic finance must remain value-driven. Consequently, Islamic law is positioned not as a passive recipient of technological change, but as an active normative force capable of shaping the ethical architecture of digital financial systems. This governance-oriented orientation aligns closely with recent developments in Sharia supervision, which emphasize that fintech innovations must operate within clearly defined Sharia governance standards and robust ethical oversight frameworks (AAOIFI, 2024).

Discussion

The emergence of smart contracts poses profound implications for Islamic commercial jurisprudence. These implications are not confined to the legal structure of contracts but extend into ethics, governance, liability, and cross-border economic integration. The findings of this research demonstrate that although significant doctrinal tensions exist between classical Islamic contract law and automated systems, these tensions are capable of resolution through thoughtful reconstruction. The proposed Sharia Smart Contract Framework represents not only a legal-technical solution but also a broader philosophical statement: that Islamic law, when grounded in its ethical foundations, remains fully capable of guiding technological transformation.

One of the central insights emerging from this study is that Islamic law is fundamentally compatible with technological innovation. Historical evidence shows that Islamic jurisprudence has adapted to evolving economic structures, from pre-modern trade caravans to maritime commerce, from paper-based financial instruments to modern banking. The rise of smart contracts is another

chapter in this narrative of adaptation. The question is not whether Islamic law can accommodate technology, but how it can ensure that technological systems remain aligned with ethical imperatives. The proposed framework answers this question by embedding ethical and jurisprudential values within the very architecture of automated contracts.

The Sharia validation mechanism is the first element demonstrating this adaptability. Smart contracts challenge the classical relationship between intention and execution. The solution is not to abandon the principle of intention but to reinterpret it within a new temporal structure. By relocating intention to the pre-execution phase and formally certifying it, the framework preserves the moral essence of Islamic contracting. This approach reflects an important jurisprudential insight: Islamic law regulates the substance of intention rather than its form. Whether intention is expressed orally, in writing, or digitally is less important than the moral certainty underpinning that expression.

The compliance oracle reflects a similar form of jurisprudential creativity. The rigidity of code poses a challenge to the dynamic nature of Sharia interpretation. However, by creating a mechanism through which updated Sharia rulings can be translated into machine-readable logic, the framework ensures that automation does not fossilize Islamic law. Instead, the oracle allows automated systems to remain responsive to regulatory reforms, fatwa revisions, or evolving market conditions. In this way, technology becomes a conduit for ongoing Sharia governance rather than an obstacle to it.

The structured risk allocation component also illustrates the capacity of Islamic law to engage with complex systems. Classical liability frameworks presuppose bilateral responsibility based on agency and control. Smart contracts, however, distribute control across developers, platforms, oracles, and users. By assigning liability according to the actual locus of risk, the framework embodies the Islamic legal principle of attributing harm to its source. This aligns with the doctrine of "al-ghurm bil ghunm"—that liability must accompany the potential for gain. The framework therefore extends classical jurisprudential logic into a multilayered digital ecosystem, showing that ethical responsibility remains intelligible even when systems become complex.

Digital dispute resolution is equally significant. Classical Islamic arbitration prioritizes fairness, confidentiality, and social harmony. Automated systems complicate these values because evidence becomes technical and execution becomes instantaneous. Yet the framework's digital dispute resolution mechanism preserves the ethical orientation of Islamic arbitration while equipping it with the technical tools needed to interpret blockchain-based evidence. This demonstrates that Islamic law can maintain its procedural integrity even as it integrates technological innovation.

The cross-border harmonization component addresses one of the most pressing practical issues in the Islamic digital economy. Because smart contracts operate globally, inconsistencies in Sharia interpretation or regulatory regimes can undermine contractual certainty. The harmonization module reconciles

these challenges by creating shared indicators, validating standards, and enforceable arbitration pathways across jurisdictions. This not only strengthens international halal trade but also positions Islamic finance to operate confidently in global digital markets.

Taken together, these components demonstrate that Islamic economic law possesses the conceptual depth, ethical robustness, and interpretive flexibility needed to govern advanced technological systems. The framework proposed in this study does not dilute Sharia principles; rather, it reinforces their centrality by transforming them into operational structures. In doing so, it positions Islamic law as a source of ethical leadership in the evolving digital economy.

CONCLUSION

Kerangka Smart Contract Syariah yang dirumuskan dalam penelitian ini menegaskan bahwa penerapan smart contract dalam keuangan digital Islam memerlukan desain hukum–teknis yang secara sadar mengintegrasikan prinsip-prinsip Syariah ke dalam logika operasional teknologi. Kerangka ini menunjukkan bahwa persoalan utama smart contract bukan semata pada otomatisasi, tetapi pada absennya mekanisme normatif yang mengawal niat, kesepakatan, kejelasan akad, pengendalian gharar digital, serta alokasi tanggung jawab hukum. Dengan menghadirkan tahapan validasi Syariah pra-eksekusi, mekanisme kepatuhan berbasis orakel, struktur tanggung jawab yang jelas, penyelesaian sengketa digital yang patuh Syariah, serta harmonisasi lintas yurisdiksi, Kerangka Smart Contract Syariah mampu menjawab kesenjangan antara inovasi teknologi dan tuntutan fiqh al-mu‘amalat secara sistematis dan aplikatif.

Rekonstruksi normatif hukum akad Islam dalam keuangan digital, ekonomi halal, dan perdagangan lintas negara yang ditawarkan dalam penelitian ini menempatkan Maqasid al-Shariah sebagai landasan utama dalam merespons transformasi digital. Penelitian ini menegaskan bahwa hukum akad Islam tidak kehilangan relevansinya di era otomatisasi, melainkan membutuhkan penyesuaian metodologis agar tetap menjamin keadilan, kepastian hukum, dan kemaslahatan. Dalam konteks ekonomi halal dan transaksi lintas negara yang semakin kompleks, rekonstruksi ini memungkinkan terwujudnya keseragaman prinsip, penguatan tata kelola Syariah, serta peningkatan kepercayaan global terhadap instrumen keuangan Islam berbasis teknologi.

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