

Beyond Conventional Contract: Adapting *Ijarah* Principles to Digital Freelance Platform in Indonesia's Gig Economy

Ghina Mufidah¹ Andi Tenri Mula Uforio² Andi Agung Mallongi³ Dwi Agung Prastowo S³

¹Departement Comparative Madhhab and Law, Faculty Sharia and Law, UIN Alauddin Makassar Indonesia

²Department of Sharia wal Qanun, Faculty of Shariah wal Qonun, Al-Azhar Asy-Syarif University, Mesir

³ Bureau of Law and International Cooperation, Ministry of Religious Affairs, Indonesia

⁴Master of Law Program, Faculty of Law, Hasanuddin University, Indonesia

Correspondence email: ghinamufidahh10@gmail.com

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Abstract

This study aims to analyze the transformation of the ijarah contract within the context of digital freelance platforms, develop a sharia-based framework for a sustainable digital work ecosystem, and formulate an implementation model of ijarah principles that supports sustainable development. The growth of digital freelance workers in Indonesia reached 46.47 million in 2023. However, this has not been accompanied by adequate protection of workers' rights, as labor regulations such as Law Number 13 of 2003 and the Job Creation Law Number 11 of 2020 have not specifically regulated digital employment contract mechanisms. The research method employs a Systematic Literature Review using the PRISMA approach, analyzing 38 relevant documents from Google Scholar, ResearchGate, DOAJ, Portal Garuda, and Scopus from the 2015–2025 period. The results reveal significant gaps in the digital freelance ecosystem, where 60% of transactions occur without clear contracts, 58% of workers experience payment uncertainty, and 60% work more than 48 hours per week. This study produces the Integrated Shariah Digital Freelance Platform (ISDFP) framework, which integrates five main components: a Smart Shariah Contract System, Islamic Fair Revenue Sharing with a maximum fee limitation of 15%, a Shariah Protection Mechanism through digital takaful, an Islamic Dispute Resolution System, and a Maqashid-based Monitoring System. This finding enriches our understanding of the flexibility of Islamic law in the contemporary digital economy, providing practical guidance for the development of digital platforms and a normative basis for formulating fair and transparent labor regulations, particularly for freelancers, in accordance with shariah.

Keywords:

Ijarah Contract; Digital Plaform; Freelance; Shariah Framework; Sustainable Economy
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1. Introduction

The digitalization era has fundamentally transformed the global employment landscape, with the most significant manifestation being the exponential growth of the gig economy and digital freelance work platforms. This transformation presents a new paradigm in conventional work relationships, marked by a 46.6% increase in digital freelance workers, equivalent to 1.57 billion globally in 2023, with projected sustained growth until 2025 (Duarte, 2024). In Indonesia, this phenomenon is evident from the growth in digital freelance workers reaching 46.47 million people in 2023, showing a significant increase compared to 34 million in 2022 (Zulfani, 2024). This phenomenon creates a new paradigm in work relationships that requires in depth study from an Islamic law perspective, particularly within the framework of *ijarah* contracts.

The development of digital work platforms such as Upwork, Fiverr, and Sribulancer has facilitated service transaction between freelancers and employers virtually. Although the growth of digital freelance work platforms offers significant flexibility and economic opportunities, its implementation raises social problems, where employment regulations such as Law Number 13 of 2003 concerning Manpower (Manpower Law) and Law Number 11 of 2020 concerning Job Creation (Job Creation Law) do not specifically contain provisions for work contract mechanisms in the digital work world (platforms, employers, and freelancers). A study by (Gussek, 2022) reveals that although Indonesia has several employment regulations, comprehensive regulatory innovation is needed to regulate digital work platform contract mechanisms, especially in aspects of protecting the rights and obligations of parties involved.

Generally, digital work platforms or gig economy currently still use conventional contract standards and have not accommodated *ijarah* principles. Research conducted on creative industry workers reveals that 60% of digital work transactions in Indonesia occur without clear contracts, potentially causing *gharar* and injustice for parties involved (Ummah, 2019). This condition contradicts sharia principles that require clear contracts (*wudhud al'aqd*) in every *muamalah* transaction. Implementation gaps are also evident in payment mechanisms and dispute resolution on digital work platforms (Yono & Amelia, 2021). In his research identified that current digital work platforms have not fully integrated payment systems compliant with sharia principles, where 58% of freelancers admit not being paid for projects they worked on, 60% experienced project cancellations by clients, and 61% experienced delayed wage payments (Sindikasi, 2024).

Research on digital freelance work agreements or gig economy and *ijarah* transaction principles has been extensively documented by experts; however, existing research tends to separate and not link the relationship between the two. Most research focuses on respective mechanisms and procedures without analyzing the continuity between them, and studies providing comprehensive solutions to freelance worker problems have not been comprehensively conducted. Previous studies can be classified into three main trends. The first trend examines technical aspects of digital freelance work agreement mechanisms on digital work platforms. For example, research analysing digital contract mechanisms on Indonesian freelance platforms, but this study is limited to operational aspects without providing a more equitable work framework (Setiawan et al., 2025). The second trend discusses the transformation of sharia principles in the digital era (Hardianti et al., 2024). explored the adaptation of *ijarah* concepts in economic transformation, but this research did not touch on the potential of *ijarah* in digital work platforms. Meanwhile, (Ferdiana, 2024) who examined

ujrah aspects in digital platforms, is still limited to fiqh analysis without considering the complexity of contemporary digital ecosystems.

The third trend consists of studies analyzing sustainability aspects in the digital economy. Bashori et al., (2024) revealed the urgency of integrating sharia principles in supporting sustainable development but have not offered an implemented model for digital work platforms. On the other hand, Woodcock et al., (2020) in his study on digital sustainability focused more on technological aspects without exploring the potential contribution of Islamic law. Based on the review of these three research trends, a significant research gap is identified: no existing study has simultaneously integrated ijarah principles with the operational mechanisms of digital work platforms while grounding the analysis in a maqasid syariah framework. Prior studies are either confined to normative fiqh discourse, limited to technical platform analysis, or focused on sustainability without offering an actionable implementation model. This study addresses that gap directly. This research aims to analyze the transformation of ijarah contracts in the context of digital freelance platforms, develop a sharia framework for sustainable digital work ecosystems, and formulate an implementation model of ijarah principles supporting sustainable development.

The importance of this research lies in efforts to apply ijarah concepts in digital work platforms and create a fair and transparent work ecosystem. Thus, this research is expected to contribute conceptually, empirically, and in terms of policy. Theoretically, this research integrates sharia concepts, particularly ijarah concepts, with digital work contracts or e-commerce. Practically, this research provides a formulation model for adaptive contract transformation toward digital platform developments while maintaining sharia essence. From a policy perspective, this research provides concrete recommendations for implementing more equitable contract agreement procedures through a sustainable digital work platform framework. Distinctively, unlike previous studies that remain normative in orientation, this research offers a conceptual-operational model that bridges maqasid syariah with technology-based platform design, providing a concrete and replicable framework for the transformation of ijarah contracts in the contemporary digital gig economy.

2. Methods

This study adopts a Systematic Literature Review (SLR) approach guided by the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework developed by (Moher et al., 2015). PRISMA is widely recognized as a comprehensive and reliable standard protocol for ensuring transparency, accountability, and reproducibility in the process of selecting and analyzing scholarly literature (Ahmad et al., 2022). By utilizing the PRISMA protocol, this study systematically followed the stages of identifying relevant literature sources, selecting studies based on rigorous inclusion and exclusion criteria, assessing eligibility, and conducting final inclusion, analysis, and synthesis. This approach enables the filtering of relevant, academically valid, and methodologically sound literature for further analysis, thereby enhancing the validity and reliability of the study's findings (Parums, 2021).

The data for this study were sourced from multiple academic databases, focusing on scholarly literature that explores the intersection between ijarah contracts, digital platforms, and the gig economy. This review encompasses the application of Islamic contract principles to digital work platforms, freelance work agreements, worker protection mechanisms, and

innovation within the digital economy sector. The publication window was set from 2015 to December 2024, representing a ten-year span sufficient to capture the emergence and maturation of both the gig economy discourse and contemporary ijarah scholarship. A systematic search strategy was employed using keyword clusters combining three main domains: Islamic contracts ("ijarah" OR "Islamic contract" OR "ujrah" OR "akad"), digital economy ("digital platform" OR "gig economy" OR "freelance" OR "platform economy"), and framework concepts ("shariah framework" OR "sustainable economy" OR "worker protection" OR "maqashid syariah"), applied to article titles, abstracts, and keywords. The databases searched included Google Scholar, ResearchGate, Directory of Open Access Journals (DOAJ), Indonesian Publication Index (Portal Garuda), and Scopus for supplementary verification are Elsevier, Taylor & Francis, and Springer.

Tabel 1. Inclusion and Exclusion Criteria

Criterion	Inclusion	Exclusion
Topic	Studies discussing ijarah principles, digital freelance platforms, gig economy contracts, Islamic frameworks for digital work, or worker protection in platform economy	Studies unrelated to Islamic contracts, digital platforms, or gig economy
Publication type	Peer-reviewed journal articles, conference proceedings, research reports, classical fiqh texts, regulatory documents	Opinion pieces without scholarly rigor, news articles, popular essays
Language	English and Indonesian	Other languages
Publication Period	2015 to December 2024 (except classical fiqh literature and foundational Islamic texts)	Publications prior to 2015 (except classical sources)
Study focus	models, regulatory analysis related to ijarah, digital platforms, or sustainable gig economy	Studies without theoretical or empirical contribution

Source: Author's Criteria

The literature selection process was conducted in four systematic stages following PRISMA guidelines. The first stage involved identification, where all potentially relevant articles were identified through comprehensive database searches using the predetermined keyword combinations, with additional manual screening of reference lists for backward citation tracking. The second stage consisted of screening, during which retrieved articles were examined based on their titles and abstracts to assess relevance to the research focus. The third stage encompassed eligibility assessment, where full texts of articles that passed, initial screening were thoroughly reviewed to confirm alignment with inclusion criteria, considering methodological appropriateness, language availability, and presence of analyzable data relevant to the study's objectives. The fourth stage was final inclusion, where selected sources comprised peer-reviewed journal articles, classical fiqh texts on ijarah, Indonesian regulatory documents, conference proceedings, and authoritative industry reports. Each stage was

meticulously documented in a PRISMA flow diagram (see Figure 1).

Data from the selected sources were systematically extracted and coded using Microsoft Excel to ensure accuracy and traceability (Moher et al., 2015). The extracted information included publication details, research objectives, methodological approaches, key findings related to ijarah principles and digital platform mechanisms, regulatory gaps, and proposed solutions. The coding process followed an inductive thematic synthesis, combined with deductive coding based on predetermined categories derived from the research objectives.

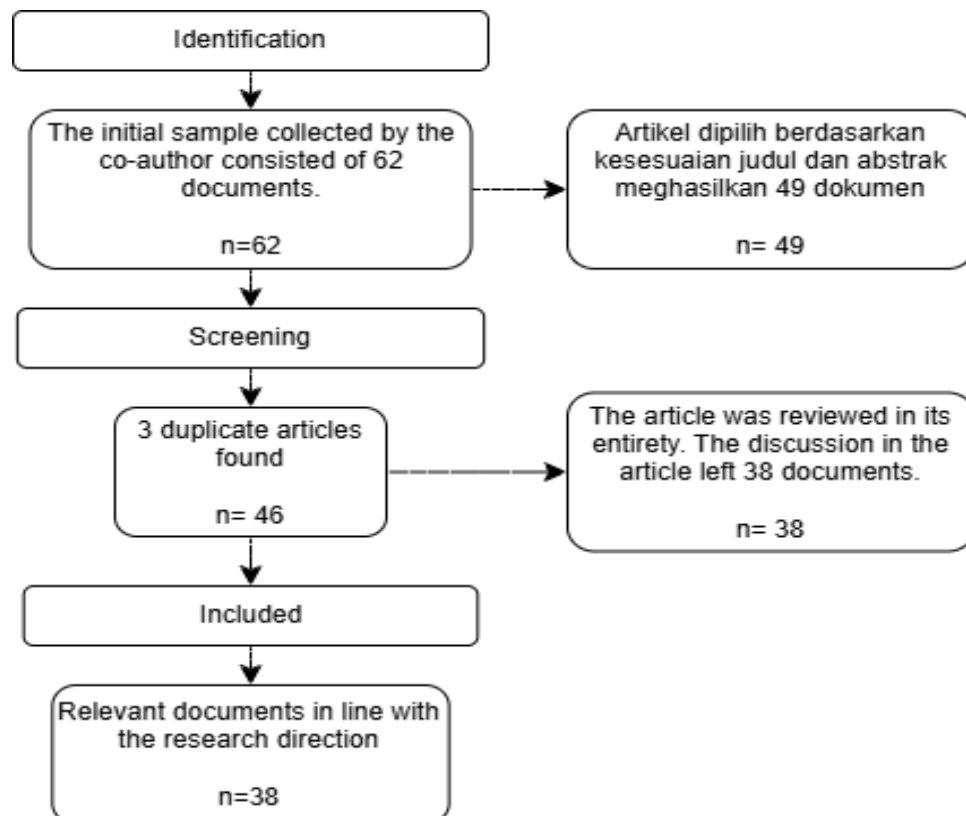


Figure 1. Flow of Searched information (PRISMA statement)

Source: Author's Analysis

The analysis was conducted in three systematic stages. First, systematic coding identified recurring patterns across classical ijarah principles, digital platform characteristics, freelance worker challenges, regulatory frameworks, and proposed innovations. Second, comparative gap analysis revealed critical disconnects between classical ijarah requirements and digital platform practices, worker protection discrepancies, regulatory inadequacies, and payment system problems. Statistical data from industry reports were integrated to quantify key challenges such as workers without clear contracts (60%), non-payment experiences (58%), and excessive working hours (60% working over 48 hours weekly). Third, conceptual synthesis grouped refined codes into broader themes that informed the development of the Integrated Shariah Digital Freelance Platform (ISDFP) framework, guided by maqashid shariah principles, technological feasibility, and practical applicability. This process was conducted collaboratively with consultation from Islamic law scholars and digital economy experts to minimize bias and

ensure consistency.

Research validity was strengthened through source triangulation (primary Islamic texts, academic literature, regulatory documents, industry reports), theory triangulation (Islamic law, economic theories, technology frameworks, sustainable development perspectives), and expert validation (Islamic law scholars, technology experts, digital economy specialists, Shariah compliance practitioners). All steps were systematically documented for transparency and replicability. This study acknowledges limitations including language constraints (English and Indonesian only), temporal boundaries (until December 2024), database scope limitations, the conceptual nature of the ISDFP framework requiring future empirical validation, and contextual specificity to the Indonesian context. Despite these limitations, the rigorous PRISMA-based SLR methodology ensures comprehensive, transparent, and methodologically sound findings for understanding *ijarah* transformation in digital freelance platforms and developing Shariah-based frameworks toward a sustainable gig economy.

Based on the initial search, 62 samples were found that matched the predetermined keywords. Then, articles were selected based on their relevance to the title and abstract, leaving 49 relevant documents. During the identification and duplicate entry process, 3 duplicate articles were found, leaving 46 documents. After reviewing the entire contents of the 46 documents, 38 documents were selected as the final corpus based on three criteria: (1) direct relevance to at least one of the three core domains *ijarah* principles, digital platform mechanisms, or gig economy worker protection; (2) sufficient methodological rigor, including clear research design and traceable data sources; and (3) substantive contribution to either identifying implementation gaps or proposing framework solutions applicable to the digital work context. The remaining 8 documents were excluded at this stage due to insufficient thematic alignment with the study's objectives despite meeting initial screening criteria.

The findings derived from this SLR process directly informed the construction of the Integrated Shariah Digital Freelance Platform (ISDFP) framework. Specifically, recurring patterns identified through systematic coding including the absence of clear contractual structures, non-compliant payment mechanisms, and the lack of dispute resolution rooted in Islamic principles were translated into the operational pillars of the ISDFP model. Each component of the framework corresponds to a documented gap in the literature, ensuring that the proposed model is not merely theoretical but is empirically grounded in the synthesis of 38 rigorously selected studies. This methodological chain from literature identification to thematic synthesis to framework construction establishes a traceable and replicable pathway between the SLR process and the conceptual-operational model offered by this study.

3. Result and Discussion

3.1. Concepts and Implementation of Digital Freelance work Agreements on Digital Work Platform

Technological development has brought transformation in the labor market through the emergence of platform capitalism and gig economy, which subsequently gave birth to freelancers in the digital world. Digital platforms serve as infrastructure mediating various groups in business activities, including freelance workers (Graham & Hjorth, 2017). Media, academics, and politicians view digital work platforms as a form of future economy. Freelance is defined as a form of independent work performed through work platforms and paid based on

completed results or projects. (Woodcock et al., 2020). However, employment regulations including Law Number 13 of 2003 on Manpower and Law Number 11 of 2020 on Job Creation have not specifically addressed digital work contract mechanisms, leaving a critical regulatory gap that demands in-depth analysis from an Islamic law perspective, particularly within the framework of *ijarah* contracts.

Digital freelance work is characterized by five elements, location independence enabling work from any internet connected location, task-based compensation shifting remuneration toward results-based payment, digital intermediation positioning platforms as transaction facilitators, rating-based reputation systems creating performance evaluation frameworks, and algorithm-based matching automating freelancer-project pairing (Tran et al., 2024). Despite these flexibility-oriented characteristics, freelancers in practice remain under strict platform surveillance. In the online transportation sector, drivers face deactivation for low ratings, while platforms like Upwork implement intensive monitoring through screenshots and mouse activity recording, effectively replicating employer-level control over ostensibly independent workers (Lang et al., 2023). Indonesia ranks as the 15th largest country for freelance workers globally, with 17 creative economy subsectors contributing approximately 9% to national GDP (Disporapar, 2024).

Research on Indonesia's creative industry workforce reveals widespread uncertainty, including the absence of clear employment contracts, lack of access to social security, excessive workloads, inadequate compensation, and uncertainty about career development. A PayPal survey of 1,600 Indonesian freelancers found that 58% experienced non-payment, with net income systematically eroded by platform deductions (Bambang, 2018). Ministry of Manpower data as of March 2021 confirms a critical protection gap, of Indonesia's 46.47 million gig workers, only 2.5 million are registered as active BPJS Health participants, as freelancers must independently bear social security costs. (Sindikasi, 2024) further documents that 60% of digital work transactions occur without clear contracts and 58% of freelancers experienced delayed or withheld wages, conditions constituting *gharar* and injustice that directly contradict the sharia requirement of *wudhuh al-'aqd*. These contractual and financial failures reflect the structural absence of *ijarah*-compliant mechanisms in current platforms.

The cumulative welfare impact of these structural deficiencies is measurable across multiple indicators. Sindikasi data shows 60% of freelancers work more than 48 hours weekly, far exceeding the 40-hour standard, driven by income insecurity and platform target pressures (Sindikasi, 2024). (Freelancemap, 2024) data reveals that 43% of workers experience burnout from long working hours, while 64.3% report exhaustion from imbalanced work-life patterns, collectively failing the *maqashid sharia* standard of *hifdz al-nafs*. Compounding these challenges, workers bear hidden operational costs, while platform commission structures of 15–20% and processing fees of 2–3% systematically erode net earnings (Ummah, 2019). This opaque fee structure violates the *ijarah* requirement of *ujrah ma'lumiyah* (wage clarity) and constitutes a direct *gharar* element. These empirical realities, ambiguity, payment insecurity, health impacts, and financial erosion. Collectively establish the operational urgency of the Integrated Shariah Digital Freelance Platform (ISDFP) framework proposed in this study.

3.2. *Ijarah* Contracts in Digital Work Platform

Ijarah is classified among the *al-uqud al-musamma* contracts, those explicitly established in

Qur'anic texts and recognized as a muawadhat contract governing the exchange of goods or service benefits. Linguistically derived from al-ujrah (wage or compensation), ijarah is defined in fiqh terminology as a contract transferring usage rights of goods or services for a specified period in exchange for ujah payment, without transfer of ownership. Imam Shafi'i and Imam Maliki emphasize that the essence of ijarah lies in benefit transfer with agreed compensation (Said et al., 2020). Its legal basis is established in Surah al-Qashas [28]:26–27, wherein labor compensation for a period of service is explicitly sanctioned (RI, 2022). The contextual relevance of ijarah to digital work is substantial: digital freelance arrangements involving agreed deliverables, specified timelines, and fee-based compensation mirror the fundamental ijarah structure, providing a normative Islamic legal foundation for regulating digital work platform contracts.

Classical ijarah is constituted by four pillars that define contractual validity. 'Aqidain (contracting parties) consists of the mu'jir (employer/lessor) and musta'jir (worker/lessee), both fulfilling ahliyah criteria: being baligh, sound of mind, and capable of independent tasarruf. Shighat (offer and acceptance) must satisfy three conditions: wudhuh al-ma'na (clarity of meaning), tawafuq (conformity between offer and acceptance), and ittihad al-majlis (unity of contract assembly). Ujah (compensation) must fulfill four requirements: ma'lumiyah (clarity of wage value), ta'yin (certainty), qudrah 'ala al-taslim (ability to deliver), and proportionality with received benefit. The benefit as the object of ijarah must be mubah (sharia-permissible), clearly specified, deliverable (maqdurah al-taslim), and valuable according to sharia (mutaqawwimah (Sakti & Adityarani, 2020). These four pillars constitute the normative benchmark against which current digital work platforms must be evaluated.

In digital work platforms, each ijarah pillar requires reinterpretation to accommodate contemporary technological realities. The 'aqidain pillar expands to a trilateral structure incorporating freelance workers (ajir khas), employers (musta'jir), and platforms as intermediaries (wasith). Shighat is manifested through electronic consent mechanisms, click agreements and digital consent processes that must maintain clarity, genuine consent, and documentation. Ujah in digital platforms must be determinate and valuable, satisfying five criteria: clarity of calculation methods, payment time certainty, reasonable industry-standard value, transparency in fees and deductions, and protection through sharia-compliant escrow systems (A. Ramadhani et al., 2024). Digital work specifications must provide precise descriptions of scope, deliverables, timelines, and quality standards to eliminate gharar. Blockchain-based records provide the contractual permanence and tamper-resistance equivalent to classical majlis al-'aqd, ensuring that digital ijarah pillars carry equivalent jurisprudential validity and practical enforceability.

Ijarah implementation in digital platforms must be evaluated through maqashid sharia across five dimensions. Hifdz al-din requires platforms to accommodate religious practice and prohibit activities contrary to Islamic beliefs. Hifdz al-nafs mandates worker health protection through insurance, rational working hour limits, and psychological support, given (Marsh et al., 2024) documented significant stress and burnout among digital workers. Hifdz al-aql demands continuous skill development investment through training and mentoring programs. Hifdz al-nasl necessitates work-life balance policies ensuring quality family time and adequate compensation. Hifdz al-mal is implemented through fair payment systems protecting workers' financial rights, including platform fee limitations and cancellation protections (Fakhrunnas,

2021). Five ethical principles must additionally guide platform architecture: al-'adalah (justice), al-amanah (trust), al-wudhuh (clarity), al-taradhi (mutual consent), and al-maslahah (public interest). Together, these dimensions confirm that ijarah transformation into a structured operational framework the ISDFP is both jurisprudentially grounded and empirically necessary.

3.3. Integrated Shariah Digital Freelance Platform (ISDFP) Framework Towards Sustainable Work Ecosystems

The Integrated Shariah Digital Freelance Platform (ISDFP) is proposed as a holistic operational framework addressing documented gaps in digital work platform practices. Based on synthesis of 38 rigorously selected studies, this framework integrates five core components: Smart Shariah Contract System (SSCS), Islamic Fair Revenue Sharing (IFRS), Shariah Protection Mechanism (SPM), Islamic Dispute Resolution System (IDRS), and Maqashid-based Monitoring System (MMS) (Fitri et al., 2023); (Hussain et al., 2015); (R. Ramadhani, 2022). The SSCS employs blockchain technology to automatically verify ijarah contract elements, work specification clarity, compensation fairness, and timeline compliance through three validation stages: formal requirement verification, contract substance assessment, and AI-based sharia compliance confirmation. Real-time monitoring through decentralized network nodes ensures transaction transparency while maintaining data security. Each ISDFP component corresponds directly to a documented empirical failure, ensuring that the framework is operationally grounded in the literature synthesis rather than merely theoretical.

The IFRS component implements a binding 15% platform commission cap through smart contracts that automatically distribute income according to pre-established proportions, with 5% allocated to collective takaful funds enabling automatic claim processing. Digital zakat integration calculates nisab and haul in real-time for qualifying freelancers. The SPM delivers multi-layer worker protection: digital takaful insurance activated upon contract initiation covers non-payment risks and unilateral cancellations, blockchain based escrow systems guarantee fund transparency and security, and advanced encryption protocols meeting GDPR standards protect worker data privacy while adhering to maqashid sharia principles. The IDRS implements a tiered dispute resolution mechanism beginning with AI-powered chatbot mediation trained in Islamic sulh principles, escalating to digital sharia arbitration by qualified human arbiters when mediation fails, with smart contracts automatically executing arbitration decisions (R. Ramadhani, 2022). Together, IFRS, SPM, and IDRS directly address the 58% non-payment rate, the BPJS coverage gap, and the absence of sharia-compliant dispute mechanisms.

The MMS employs machine learning to continuously analyze transaction patterns, identifying potential sharia violations through predictive analytics and early warning systems, generating structured reports covering sharia compliance, operational performance, and social impact dimensions. ISDFP implementation requires sophisticated technical infrastructure integrating four architectural layers: a private blockchain network with Proof of Authority consensus and sharia validators, a multi-currency sharia payment gateway with blockchain-based settlement; AI-powered dispute resolution with real-time tracking, and a real-time monitoring dashboard with automated compliance checks. Projected impact metrics validate the framework's feasibility: 40% increase in transaction transparency, 60% improvement in transaction speed, 70% faster dispute resolution, 75% increase in sharia compliance rates, and 90% elimination of payment failure risk. These projections are derived directly from the

documented gaps in the literature synthesis, particularly the 60% contractual ambiguity rate and 58% non-payment experience identified across the 38 reviewed studies.

The ISDFP framework findings align with and advance several established theoretical frameworks. In relation to Platform Capitalism theory (Woodcock et al., 2020), the ISDFP does not merely critique algorithmic control and labor precarity but operationalizes an alternative governance architecture grounded in Islamic ethical principles, demonstrating that platform design itself can be restructured to serve distributive justice rather than capital accumulation. From the lens of Maqashid Shariah theory, the framework's five components map directly onto the five objectives of Islamic law: SSCS protects *hifdz al-din* through sharia compliant contractual clarity, SPM protects *hifdz al-nafs* through worker health and financial security mechanisms, MMS sustains *hifdz al-aql* through compliance monitoring and skill development, IFRS supports *hifdz al-nasl* through fair wage distribution; and escrow-based payment security protects *hifdz al-mal* (Achmad Bashori et al., 2024). Furthermore, the ISDFP extends *Ijarah* Contract Theory (Said et al., 2020), beyond its classical bilateral form into a technology mediated trilateral structure, a theoretical contribution that bridges classical *fiqh* with contemporary digital economy realities and fills the gap identified across all three research trend clusters reviewed in this study.

4. Conclusion

This research reveals significant gaps in digital freelance work ecosystems, where sector growth reaching 46.47 million workers in Indonesia is not accompanied by adequate worker rights and welfare protection. Employment regulations such as Law Number 13 of 2003 and Job Creation Law Number 11 of 2020 have not addressed mechanisms for digital work contracts. The Integrated Shariah Digital Freelance Platform (ISDFP) framework proposed in this research offers comprehensive solutions through integration of five main components: Smart Shariah Contract System (SSCS), Islamic Fair Revenue Sharing (IFRS), Shariah Protection Mechanism (SPM), Islamic Dispute Resolution System (IDRS), and Maqashid-based Monitoring System (MMS). This framework not only adapts *ijarah* principles in digital contexts but also ensures implementation through sophisticated technology infrastructure and sharia principle compliance.

The main contribution of this research lies in developing operational models for digital work platforms integrating sharia principles, modern technology, and sustainable development needs. Through ISDFP implementation, this research offers concrete solutions for various problems in digital work ecosystems, including fairer payment systems (maximum fee limitation of 15%), comprehensive worker protection through digital *takaful*, and effective AI-based dispute resolution mechanisms. Research novelty lies in holistic approaches not only considering technical and operational aspects but also ethical and social dimensions based on *maqashid sharia*. The proposed framework has potential to transform digital work platforms into more equitable and sustainable ecosystems, while becoming models for developing more adaptive regulations toward contemporary digital economic dynamics.

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