

Content Monetisation in the Digital Age: A Maqāṣid Sharī'ah Study of Youtube, Tiktok, and Facebook Revenues

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Abstract

The development of digital technology has led to the practice of content monetisation on social media such as YouTube, TikTok, and Facebook, which has become a new source of income for individuals. From the perspective of *maqāṣid sharī'ah*, according to Abdul Majid al-Najjar, this phenomenon can be considered valid if it is in line with the five main principles, namely protecting religion (*ḥifẓ al-dīn*), soul (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), offspring (*ḥifẓ al-nasl*), and property (*ḥifẓ al-māl*). This research uses a qualitative-descriptive analytical approach by examining the social media accounts of Indonesian digital creators such as Atta Halilintar, Ria Ricis, and Jerome Polin and strengthening the findings with fiqh literature, fatwas of scholars, and digital economy regulations. The analysis shows that content monetisation is sharia-compliant if the content produced does not violate religious teachings (*ḥifẓ al-dīn*), does not feature violence or exploitation (*ḥifẓ al-nafs*), encourages education and the use of reason (*ḥifẓ al-'aql*), maintains norms of decency and family honour (*ḥifẓ al-nasl*), and obtains halal, transparent, and free from elements of gharar, usury, and maisir (*ḥifẓ al-māl*). Thus, content monetisation is acceptable within the framework of *maqāṣid sharī'ah* as long as it meets the established ethical and legal criteria.

Abstrak

Perkembangan teknologi digital telah melahirkan praktik monetisasi konten di media sosial seperti YouTube, TikTok, dan Facebook yang menjadi sumber penghasilan baru bagi individu. Dalam perspektif *maqāṣid sharī'ah* menurut Abdul Majid al-Najjar, fenomena ini dapat dinilai sah jika sejalan dengan lima prinsip utama, yaitu menjaga agama (*ḥifẓ al-dīn*), jiwa (*ḥifẓ al-nafs*), akal (*ḥifẓ al-'aql*), keturunan (*ḥifẓ al-nasl*), dan harta (*ḥifẓ al-māl*). Penelitian ini menggunakan pendekatan kualitatif-deskriptif analitis dengan mengkaji akun media sosial kreator digital Indonesia seperti Atta Halilintar, Ria Ricis, dan Jerome Polin serta memperkuat temuan dengan literatur fikih, fatwa ulama, dan regulasi ekonomi digital. Hasil analisis menunjukkan bahwa monetisasi konten sah secara syariah jika konten yang diproduksi tidak melanggar ajaran agama (*ḥifẓ al-dīn*), tidak menampilkan kekerasan atau eksploitasi (*ḥifẓ al-nafs*), mendorong edukasi dan penggunaan akal (*ḥifẓ al-'aql*), menjaga norma kesusilaan dan kehormatan keluarga (*ḥifẓ al-nasl*), serta memperoleh pendapatan yang halal, transparan, dan bebas dari unsur gharar, riba, dan maisir (*ḥifẓ al-māl*). Dengan demikian, monetisasi konten dapat diterima dalam kerangka *maqāṣid sharī'ah* selama memenuhi kriteria etis dan hukum yang ditetapkan.

Keywords

Monetisation; Social Media; Maqashid Syariah; Digital Economy



Introduction

The development of digital technology has significantly changed the global economic landscape, including social and cultural matters. The existence of social media platforms such as YouTube, TikTok, and Facebook allows individuals to monetise the content they produce through various mechanisms, such as advertisements (AdSense), sponsorships, donations, and exclusive features. Fenomena ini telah menciptakan peluang ekonomi yang signifikan. According to a report by Influencer Marketing Hub, more than 50 million people around the world are now content creators, with the creator economy industry worth more than USD 100 billion. Platforms such as YouTube, TikTok, and Instagram allow individuals to earn income through content monetisation, sponsorship, and affiliation without being tied to a conventional job.¹ This reflects the shift in labour structure towards a digital economy model based on creativity and flexibility.

In the context of Islamic law, the validity of income from social media monetisation can be analysed through the *maqāṣid al-sharī'ah* approach,² specifically on the aspects of *ḥifẓ al-māl* (protection of wealth) and *ḥifẓ al-nafs* (protection of the soul). If the monetisation activity produces *maṣlaḥah*, such as education or *da'wah*, without causing *maḍarat*, then the income is considered *halal*. However, if the content contains elements of slander, moral damage, or exploitation, then its *halal* status becomes *shubhat* or even *haram*. Therefore, critical analysis of the content and the intention of production is important.³ Monetisation on digital platforms such as YouTube, TikTok, and Facebook has become a dominant phenomenon in the modern digital economy. Society responds differently depending on the type of content and the revenue system used. For creators, monetisation is a legitimate innovative economic opportunity, the result of skill and creativity. However, ethical and moral concerns arise when content spreads hoaxes, sinful elements, or harms society. Thus, compatibility with *maqāṣid al-sharī'ah* values becomes the benchmark for the validity of this activity.⁴

In Indonesia, conservative Muslim groups show a selective attitude towards digital monetisation practices. Revenue from educative content, *da'wah*, and constructive information is more acceptable, while content that is deemed contrary to Islamic values—such as excessive entertainment, hedonistic lifestyles, or elements of *shubhat*—is rejected. They believe that the blessing of sustenance must be in line with Sharia principles and media manners. This phenomenon is growing with the emergence of trends such as "Salam Interaksi" and "Saling Support", which creators use to increase

¹ Influencer Marketing Hub, "Influencer Marketing Benchmark Report 2025," Influencer Marketing Hub, January 24, 2022, <https://influencermarketinghub.com/influencer-marketing-benchmark-report/>.

² Muhammad Raihan Amu and Nurlaila Isima, "Menjembatani Teknologi dan Syariah: Tinjauan Hukum Islam Atas Monetisasi YouTube AdSense," *Al-'Aqdu: Journal of Islamic Economics Law* 4, no. 1 (June 30, 2024): 54–72, <https://doi.org/10.30984/ajiel.v4i1.3190>.

³ Muhammad Hashim Kamali, *Shari'ah Law: An Introduction* (Oxford: Oneworld Publications, 2008).

⁴ Muhamad Fasya Nur Arbaian and Elis Nurhasanah, "Analisis Program Monetisasi Youtube Menurut Hukum Ekonomi Syariah," *Al-Muamalat: Jurnal Ekonomi Syariah* 10, no. 1 (January 30, 2023): 51–64, <https://doi.org/10.15575/am.v10i1.21242>.

interaction and monetisation. This strategy creates an online community while strengthening the creator's relationship with the audience.⁵ Scholars, such as Khathlān in *Fiqh al-Mu'āmalāt al-Māliyyah*, emphasise that economic transactions should be based on honesty and free from uncertainty, usury, and harmful practices.⁶ Therefore, while the monetisation of social media opens up economic opportunities, it is important to monitor the type of content and revenue generation mechanism so as not to deviate from the principles of *maqāshid sharī'ah*, particularly in safeguarding wealth (*hifz al-māl*) and social morality.

Studies on the legal aspects of digital content monetisation in Islam have evolved alongside the growth of social media platforms like YouTube, TikTok, and Facebook. Scholars in *fiqh muamalah* now examine the income generated from these platforms within Islamic legal frameworks. The Indonesian Council of Ulama (ICU) issued Fatwa number 24/2017, which outlines guidelines for social media activities, emphasising the need for clear transactional principles (*bay' and ija'rah*), avoidance of *gharar* (ambiguity), usury, and *maisir* (gambling). The Fatwa also stresses the importance of ensuring that content does not promote sinful behaviour, hoaxes, or societal harm.⁷ Income from educational and positive content is generally seen as permissible, while content conflicting with Islamic values is discouraged. Wahbah al-Zuhaili, in *Fiqh al-Islam wa Adillatuh*, underscores the importance of fairness, transparency, and avoiding prohibited elements such as usury and *gharar* in any economic transaction, ensuring transactions do not harm others.⁸

Monetisation of digital content can be evaluated through the five principles of *maqāshid sharī'ah*: *hifz al-dīn* (preservation of religion), *hifz al-nafs* (preservation of life), *hifz al-'aql* (preservation of intellect), *hifz al-nasl* (preservation of family), and *hifz al-māl* (preservation of wealth). Income from social media is considered *halal* if it aligns with these principles. For example, content that promotes Islamic education, social awareness, and positive values supports the preservation of religion and intellect. Conversely, monetisation from harmful content, such as slander or pornography, conflicts with *maqāshid sharī'ah* and is considered illegitimate.⁹ Several Muslim-majority countries, such as Malaysia, have implemented regulations for social media monetisation that comply with Islamic law. These guidelines,

⁵Francisco J. Martínez-López, Yangchun Li, and Susan M. Young, *Social Media Monetization: Platforms, Strategic Models and Critical Success Factors* (Switzerland: Springer Nature, 2022).

⁶Sa'd ibn Turkī ibn Muḥammad Khathlān, *Fiqh al-mu'āmalāt al-māliyyah al-mu'āshirah*, al-Ṭab'ah al-ūlā (al-Riyāḍ: Dār al-Ṣamī'ī lil-Nashr wa-al-Tawzī', 2012).

⁷Komisi Fatwa Majelis Ulama Indonesia, "Fatwa Mui No.24 Tahun 2017 Tentang Hukum Dan Pedoman Bermuamalah Melalui Media Sosial" (Majelis Ulama Indonesia, 2017).

⁸Wahbah Zuhaili, *Fiqh Islam wa Adilatuhu: Hukum Transaksi Keuangan; Transaksi Jual Beli Asuransi; Khiyar; Macam-Macam Akad Jual Beli dan Akad Ijarah (Penyewaan)*, vol. 5 (Jakarta: Gema Insani, 2021).

⁹ULFA SAFITRI, "Analisis Sistem Monetisasi Pada Aplikasi Fizzo Novel Perspektif Hukum Ekonomi Syariah" (undergraduate_(S1), Bojonegoro, Universitas Nahdlatul Ulama Sunan Giri, 2023), <https://doi.org/10/Awalan.pdf>.

issued by the National Fatwa Council, reflect the principle of *tasyir* (ease), allowing Muslims to engage with modern digital opportunities while adhering to core religious values.¹⁰

This study aims to analyse the laws governing digital content monetisation from the perspective of *maqāṣid shari'ah*. It will explore how monetisation aligns with the fundamental principles of Sharia and how content creators can ensure that their earnings adhere to the halal path. Additionally, this study seeks to provide recommendations for policymakers and social media platforms in fostering a digital ecosystem that aligns more closely with Islamic principles. Thus, this study is expected to contribute to the clarification of Islamic law regarding digital content monetisation and offer guidelines for Muslims on utilising technology wisely and responsibly.

The Context, System, and Phenomenon of Digital Content Monetisation

The monetisation of digital content through platforms such as YouTube, TikTok, and Facebook has become a phenomenon that has transformed how individuals and groups generate income in the digital economy era. This practice offers opportunities for creators to earn income through advertisements, sponsorships, premium subscriptions, and donation features.¹¹

Social media is now a strategic platform to generate revenue through monetisation, such as advertising, sponsorship, and donations. With global revenues of over \$50 billion by 2023, understanding the monetisation process is critical in the digital economy.¹²

1. YouTube

YouTube is becoming a major platform in the digital economy with its AdSense monetisation programme, where ad revenue is split between YouTube (45%) and creators (55%). Creator revenue depends on the type of content, with significant differences between long-form videos and YouTube Shorts, which are calculated using CPM (cost per 1,000 impressions) and RPM (net revenue per 1,000 impressions) indicators.¹³ By 2024, the average CPM will be around \$2-\$5, depending on the niche and location of the audience.¹⁴ RPMs tend to be lower because not all shows generate adverts, and factors such as ad-blockers affect revenue.

¹⁰Nur Ikhsan, Siti Kholifah, and Fajar Hari Prasetyo, "Optimizing the Use of Social Media YouTube and Instagram in Learning Syari'ah Economic Law," *International Journal of Law and Society* 1, no. 2 (April 30, 2024): 172–84, <https://doi.org/10.62951/ijls.v1i2.166>.

¹¹Muhamad Takhim and Ahmad Ifan Fadila, "Youtube Monetization of Muamalah Fiqh Perspective," *Jurnal Multidisiplin Madani (MUDIMA)* 2, no. 2 (2022): 1019–34.

¹²Statista, "Number of YouTube Users Worldwide," Statista, 2023, <https://www.statista.com/statistics/1100836/number-of-us-tiktok-users/>.

¹³IFTTT, "How Much Does YouTube Pay Per View?," IFTTT, 2025, <https://ifttt.com/explore/how-much-does-youtube-pay-per-view>.

¹⁴Carla Marshall, "YouTube CPM + RPM: How Much Can Creators Make with AdSense in 2024?," TubeBuddy, 2024, <https://www.tubebuddy.com/https://www.tubebuddy.com/blog/youtube-cpm-rpm-how-much-can-creators-make-with-adsense-in-2024/>.

YouTube's growth creates economic opportunities for content creators through two main video formats: long-form videos and YouTube Shorts. Long videos enable monetisation through pre-roll, mid-roll, and post-roll ads, as well as overlay ads, which provide greater revenue per impression. YouTube Shorts, with a maximum duration of 60 seconds, do not support traditional ads, and their monetisation is done through the YouTube Shorts Fund, which in 2023 is being replaced with a more systematic revenue sharing, although revenues from Shorts tend to be smaller.¹⁵

In 2024, YouTube recorded global ad revenue of \$36.1 billion, growing 14.6% over the previous year, demonstrating the growing confidence of advertisers.¹⁶ Creators who successfully utilise the platform, such as Deddy Corbuzier, who is estimated to earn between \$14,900 and \$238,200 per month¹⁷, and Ria Ricis, with over 25 million subscribers who earn between \$18,000 and \$288,500 per month, can achieve significant revenue. Despite the decline, Atta Halilintar still recorded an income of between \$12,000 and \$206,000 per month in August 2024.¹⁸

YouTube monetisation offers great opportunities, but also presents challenges, such as fluctuations in revenue due to algorithm and policy changes, and advertiser-unfriendly content restrictions. Budding creators struggle to meet monetisation requirements, such as 1,000 subscribers and 4,000 hours of airtime, which creates inequality of access.¹⁹ Success depends not only on the algorithm but also on the creator's ability to produce consistent and engaging content. An understanding of systems such as AdSense, CPM, and RPM is essential to optimise revenue potential in the evolving digital ecosystem.

2. TikTok

TikTok is changing the way content is consumed with short videos and viral algorithms. Creators earn revenue through the TikTok Creator Fund, which pays based on video performance. However, the payout per 1,000 impressions is quite low, around \$0.02 to \$0.04, requiring millions of impressions for significant revenue, with criticism regarding the disproportionality between impressions and revenue and a lack of transparency.²⁰

In 2024, TikTok launched the Creator Rewards Programme, which rewards creators who produce long videos. The programme offers between \$0.40 and \$1.00 per 1,000 views, so a video with 1

¹⁵ Google, "YouTube Shorts Monetization Policies - YouTube Help," Youtube Help, 2023, <https://support.google.com/youtube/answer/12504220?hl=en>.

¹⁶ Alphabet Inc, "Alphabet Announces First Quarter 2024 Results" (Amerika Serikat: Alphabet Footer, 2024).

¹⁷ Admin, "YouTuber Indonesia Dengan Penghasilan Tertinggi 2023," @Beritabali.com, 2023, https://www.beritabali.com/berita/202207026637/youtuber-indonesia-dengan-penghasilan-tertinggi-2023?utm_source=chatgpt.com.

¹⁸ Dfp, "Penghasilan YouTube Atta Halilintar Turun Drastis: Selisih 40 Jutaan di Agustus 2024, Efek 'Sentil' Fuji?," *BLING - GOSIP HANGAT* (blog), May 7, 2025, <https://bling.palingseru.com/2024/08/penghasilan-youtube-atta-halilintar.html>.

¹⁹ Ramon Lobato, *Netflix Nations: The Geography of Digital Distribution* (New York: NYU Press, 2019).

²⁰ CodeMasters Marketing, "How Much Does TikTok Pay in 2025? A Complete Breakdown," CodeMasters Agency, 2025, <https://www.codemastersinc.com/post/how-much-does-tiktok-pay-in-2025-a-complete-breakdown>.

million views can earn between \$400 and \$1,000.²¹ In addition, TikTok introduced TikTok Pulse, an ad revenue share programme that gives 50%²² of revenue to creators with more than 100,000 followers and top videos.²³ Another feature is Gifts and Tips, which allows viewers to provide direct financial support to creators.²⁴

In Indonesia, TikTok creators such as Jerome Polin, Ahmad Maulana Iqbal, and Erika Richardo have found financial success on the platform. Jerome Polin is estimated to earn between Rp125 million and Rp2 billion per month,²⁵ while Ahmad Maulana Iqbal tripled his income and built a house from product review content.²⁶ Erika Richardo raised IDR430 million to establish a school in East Nusa Tenggara.²⁷ More than 8 million Indonesian creators generate income through TikTok, with around 63% earning more than the regional minimum wage.²⁸ This success demonstrates TikTok's huge potential for creators who are consistent and have a loyal following.

3. Facebook

Facebook, part of Meta Platforms, offers various monetisation mechanisms for content creators through programs such as In-Stream Ads and Reels. In-stream ads allow creators to display adverts in their videos in pre-roll, mid-roll, and post-roll formats, generating revenue based on video performance. The Reels feature allows the creation of short videos of up to 90 seconds, where creators are paid based on the number of views and interactions.²⁹ In 2024, Facebook is launching a unified monetisation programme that includes long videos, Reels, photos, and text, making it easier for creators to track revenue from different types of content.³⁰ The Fan Subscriptions feature provides monthly revenue from followers accessing exclusive content, while Stars enables financial support during live broadcasts. By 2024, Meta Platforms expects to generate 164.5 billion USD in revenue, mostly from advertising and

²¹ Muhammad Syafaruddin, "TikTok Creator Fund Diperbarui, Berpotensi Tingkatkan Pendapatan Kreator hingga 250 Persen," 2024, <https://www.suarasurabaya.net/senggang/2024/tiktok-creator-fund-diperbarui-berpotensi-tingkatkan-pendapatan-creator-hingga-250-persen/>.

²² Jacob Kastrenakes, "TikTok Will Start to Share Ad Revenue with Creators," *The Verge*, 2022, <https://www.theverge.com/2022/5/4/23057016/tiktok-pulse-ad-revenue-share-creator-program>.

²³ Wikipedia, "TikTok - Wikipedia," [wikipedia.org](https://en.wikipedia.org/wiki/TikTok), 2025, <https://en.wikipedia.org/wiki/TikTok>.

²⁴ Rally Editorial, "How Much Does TikTok Pay Creators in 2025?," 2025, <https://rally.fan/blog/how-much-does-tiktok-pay>.

²⁵ Salsabiela Meilawati, "6 Sumber Kekayaan Jerome Polin, Sukses Di Usia Muda!," November 19, 2022, <https://digstraksi.com/6-sumber-kekayaan-jerome-polin-sukses-di-usia-muda/>.

²⁶ Malika Oktaviani, "Bermodal Smartphone, Konten Kreator TikTok Hal ini Mampu Bangun Rumah lalu Berkontribusi untuk Lingkungan - Himiunp," December 27, 2024, <https://himiunp.ac.id/2024/12/27/bermodal-smartphone-konten-creator-tiktok-ini-mampu-bangun-rumah-dan-berkontribusi-untuk-lingkungan/>.

²⁷ Redaksi, "Majalah ICT – TikTok Anugerahi Para Ikon Masa Depan di TikTok Awards Indonesia 2024: Kreator Seni, Erika Richardo Didapuk Jadi Creator of the Year," 2024, <https://www.majalahict.com/tiktok-anugerahi-para-ikon-masa-depan-di-tiktok-awards-indonesia-2024-creator-seni-erika-richardo-didapuk-jadi-creator-of-the-year/>.

²⁸ MEDIANA, "63 Persen Kreator Tiktok Meraup Penghasilan Melebihi Upah Minimum," *kompas.id*, July 10, 2024, <https://www.kompas.id/baca/ekonomi/2024/07/10/63-persen-creator-tiktok-meraup-penghasilan-melebihi-upah-minimum>.

²⁹ Wikipedia, "Facebook Reels," in *Wikipedia* (Wikimedia Foundation, Inc., April 30, 2025), https://en.wikipedia.org/w/index.php?title=Facebook_Reels&oldid=1288045397.

³⁰ heathera, "Monetize More Content with Facebook's New Streamlined Program," *Meta | Social Technology Company* (blog), October 2, 2024, <https://about.fb.com/news/2024/10/monetize-content-facebooks-new-streamlined-program/>.

creator monetisation programs.³¹ In Indonesia, creators such as Fujianti Utami Putri (Fujiian), Willie Salim, and Sisca Kohl have achieved financial success through Facebook, collaborating with top brands and attracting millions of followers.³² Facebook provides a great opportunity for creators to generate revenue while connecting with their audience.

Fatwa and Views of Ulama on Digital Monetisation

Income generation through social media has become a significant aspect of the digital economy and raises important questions regarding its legitimacy in Islam. According to Fatwa No. 24/2017 by the Indonesian Council of Ulama (ICU), such income is permissible as long as the content does not involve deception, slander, gossip, pornography, or anything contrary to Sharia.³³ This aligns with the Islamic legal maxim that all financial transactions are essentially permissible unless explicitly prohibited.³⁴ In content monetisation, transactions often occur in the form of *ijarah* (service contracts), where creators provide content consumed by audiences. These are valid as long as they avoid elements like *gharar* (uncertainty), *riba* (interest), and *dharar* (harm). Revenue from advertisements is also permitted when the promoted products are halal and not misleading. This aligns with the concept of *maslahah mursalah*—seeking societal benefit without contradicting Sharia.³⁵ Educational, informative, or positive entertainment content can be considered beneficial and thus lawful. However, scholars like Ibn Uthaymeen stress the need for transparency and honesty. Deceptive practices such as misleading clickbait fall under *tadlis* (fraud)³⁶, prohibited by the Prophet's hadith: "Whoever cheats is not one of us." (Hadith narrated by Abu Hurairah. Muslim, No. 102).³⁷ Therefore, digital monetisation must uphold ethical integrity following Islamic muamalah principles.

Income from social media from the perspective of Islamic economics can be categorised as halal ujah (wages) as long as it fulfils a clear contract and does not conflict with Sharia principles.³⁸ This monetisation can also be linked to the concept of *al-bay'* (sale and purchase), where audience attention and interaction become a form of compensation for the content services presented. As long as there is

³¹ Pramesti Regita Cindy, "Meta Catatkan Pendapatan US\$164,5 Miliar Sepanjang 2024 - Teknologi," 2025, <https://www.bloombergtchnoz.com/detail-news/61690/meta-catatkan-pendapatan-us-164-5-miliar-sepanjang-2024>.

³² Jeremy Boissinot, "Top 20 TikTokers in Indonesia in 2025 - Favikon," favikon.com, 2025, 20, <https://www.favikon.com/blog/top-tiktokers-indonesia>; Wikipedia, "Sisca Kohl," in *Wikipedia* (Wikimedia Foundation, Inc., March 27, 2025), https://en.wikipedia.org/w/index.php?title=Sisca_Kohl&oldid=1282565127.

³³ Komisi Fatwa Majelis Ulama Indonesia, "Fatwa Mui No.24 Tahun 2017 Tentang Hukum dan Pedoman Bermuamalah Melalui Media Sosial."

³⁴ Ibn Qayyim al-Jawziyah, *I'lam al-Muwaqqi' in 'an Rabb al-'alamin*, vol. 2 (Kairo: Dar al-Kutub al-Ilmiyah, 2004), 8.

³⁵ Imam Al-Ghazali, *Al-Mustashfa*, vol. Jilid 1 (Kairo: Dar Al-Kutub al-Islamiyah, 1993), 286.

³⁶ Muhammad bin Shalih al-Utsaimin, *Majmu Fatawa Wa Rasail Fadhilah Al-Syaikh Muhammad Bin Shalih al-Utsaimin*, vol. 18 (Riyadh: Dar al-Watan, 2005), 78.

³⁷ Imam Abi al Husain Muslim Ibnu Hajjaj al Qusyairi An-Naisabury, *Shahih Muslim* (Beirut: Dar al-Fikr, 1992).

³⁸ *Ibid*

no exploitation or ethical violations, this transaction is considered legitimate.³⁹ Thus, social media revenue is acceptable in Islam as long as it upholds honesty and muamalah ethics.⁴⁰ For Muslim creators, it is important to ensure that digital activities remain within the corridors of Sharia, so that the income becomes halal and worthy of worship.

Trend of Monetisation and Ethics Challenge

The development of digital technology has brought significant change in economic patterns, including content monetisation in social media. Phenomena of “greeting interaction” and “mutual support” become a strategy that is used by digital creators to increase engagement, which is affected by monetisation. Even though giving a big chance to the economy, this practice often causes ethical dilemmas, especially if it is done manipulatively. Therefore, *maqāṣid al-sharī'ah*-based analysis can be done to score how far the practice of monetisation runs appropriately to Islamic principles, which focuses on benefit and avoids harm.

1. Ethical Challenge in Digital Monetisation

a. Clickbait and Sensationalism

Clickbait is a strategy that is often used by digital creators to create misleading titles or thumbnails to attract the audience's attention. The content created often does not meet expectations, leading to dishonesty in the delivery of information.⁴¹ In Islamic perspectives, this practice can be categorised as *ghahar* (uncertainty), which in Islamic Law must be avoided because it can harm another party. The Messenger of Allah said:

نَهَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ عَنْ بَيْعِ الْغَرَرِ

“The Messenger of Allah prohibits selling and buying that contains uncertainty (*ghahar*)” (Hadith Narrated by Muslim No. 1513).

This Hadith indicates that all kinds of transactions containing uncertainty and manipulated information must be avoided, including in the realm of digital realm. Al-Ghazali in *Ihya>' Ulu>m al-Di>n* emphasises that keeping honesty and transparency in transactions is a part of preserving intellectual (*hifz al-aql*) and wealth (*hifz al-ma>l*), two of the five main principles of Maqashid Sharia.⁴²

³⁹Supriyadi Supriyadi et al., “Jual Beli Followers Instagram Dalam Perspektif Hukum Ekonomi Islam (Studi Kasus Di Kota Mataram),” *AL-BALAD: Jurnal Hukum Tata Negara dan Politik Islam* 2, no. 1 (June 27, 2022): 70–80, <https://doi.org/10.59259/ab.v2i1.98>.

⁴⁰Imam al-Syathibi, *Al-Muwafaqat fi Ushul as-Syariah*, vol. 1 (Kairo: Dar al-Hadits, 2005), 32.

⁴¹Yasundari Yasundari et al., “Jurnalisme Clickbait Di Era Digital: Mengungkap Strategi Pemilihan Diksi Judul Berita Oleh Detik.Com,” *Khatulistiwa: Jurnal Pendidikan dan Sosial Humaniora* 4, no. 1 (January 26, 2024): 222–31, <https://doi.org/10.55606/khatulistiwa.v4i1.2804>.

⁴²Ibid

b. Exploitation and Unethical Content

Some digital creators use controversial issues, hoaxes, or personal exploitation to increase engagement and revenue. For example, spreading fake news or exploiting someone's tragedy to gain audience sympathy and increase donations.⁴³ In the Islamic Perspective, it is contrary to the principle of truth (*al-haqq*) and Fairness (*al-adl*). The Almighty God, Allah Swt., said:

وَلَا تَلْبِسُوا الْحَقَّ بِالْبُاطِلِ وَتَكْتُمُوا الْحَقَّ وَأَنْتُمْ تَعْلَمُونَ

"And do not mix truth with falsehood and do not conceal the truth while you know." (QS. al-Baqarah: 42).

Unethical exploitation of content can also have a detrimental impact on the mental health and well-being of the individuals being exploited,⁴⁴ which is contrary to the principle of *hifz al-nafs* (preserving the soul) in *maqāshid al-sharī'ah*. Al-Syatibi in *al-Muwa'faqat* emphasised that all forms of activity that are detrimental to human welfare cannot be justified in Islam.

c. Dependence on Algorithms and Economic Sustainability

Digital monetisation relies heavily on social media platform algorithms, which are constantly changing. This creates uncertainty in income for digital creators, as many of them are experiencing financial hardship when the algorithms no longer support their content.⁴⁵ In the Islamic Economic Perspective, dependence on the unstable system can be categorised as *ghahar*, which is contrary to the principle of *hifz al-ma'l* (preserving of wealth).

Ibn Taimiyah in *Majmu' al-Fatawa* stated the importance of economic stability and wealth management in Islam.⁴⁶ Therefore, it needs effort to diversify creators' sources of income and stricter regulation of digital platforms to ensure their economic sustainability..

Based on these conditions, understanding based on the principles of maqashid sharia becomes very important. *Maqāshid al-sharī'ah* functions as an ethical framework in assessing whether an economic activity brings benefits (*maslahah*) or harms (*mafsadah*). The following is an analysis of digital monetisation practices based on the five main principles of Maqashid Sharia:

1) *Hifz al-Dīn* (Preserving of Religion)

According to al-Najjar in the framework of *Maqāshid al-Sharī'ah fī al-Mu'āmalah*, digital economic activities such as content monetisation can be categorised as a legitimate form of mu'āmalah as long as

⁴³Ananda Zhazaretta and Lidia Djuhardi, "Fenomenologi Konten Kreator Dalam Mengedukasi Masyarakat Melalui Media Sosial Tiktok," *IKRA-ITH HUMANIORA: Jurnal Sosial dan Humaniora* 7, no. 3 (October 23, 2023): 23–30, <https://doi.org/10.37817/ikraith-humaniora.v7i3.3323>.

⁴⁴Ibid.

⁴⁵Arturo Arriagada and Francisco Ibáñez, "'You Need At Least One Picture Daily, If Not, You're Dead': Content Creators and Platform Evolution in the Social Media Ecology," *Social Media+Society* 6, no. 3 (July 1, 2020): 2056305120944624, <https://doi.org/10.1177/2056305120944624>.

⁴⁶Ibid

they fulfil the principles of justice, honesty, and general *maslahat* (*al-maṣlahah al-‘āmmah*).⁴⁷ In this case, monetisation of digital content that provides education, inspiration, and social benefits can be a form of *taḥqīq al-maṣlahah* (the realisation of the public good), which is in line with the objectives of sharia. Al-Najjar emphasised that in *mu‘āmalah*, values such as public trust, social responsibility, and the protection of moral values have an important place. In contrast, spreading hoaxes and slander for personal gain contradicts the principles of *ḥifẓ al-dīn* and *ḥifẓ al-‘aql* because it can damage the spiritual integrity of society and undermine the public's common sense. Therefore, ethical monetisation should be *maslahat*-oriented and not solely pursue material gain.⁴⁸

2) *Hifẓ al-Nafs* (Preserving of the Soul)

According to al-Najjar in his work *Maqāṣid al-Sharī‘ah bi Ab‘ād Jadīdah*, *maqāṣid* is not only applicable in the aspect of worship, but also very relevant in *mu‘āmalah* or social and community relations, including in digital activities such as social media content. Al-Najjar emphasised that *maqāṣid* in the context of *mu‘āmalah* includes the protection of honour (*ḥifẓ al-‘ird*), soul (*ḥifẓ al-nafs*), and social harmony (*ḥifẓ al-niẓām*).⁴⁹ Therefore, digital content that dehumanises people, spreads hatred, or causes emotional distress violates the *maqāṣid*. In the context of monetisation, the pursuit of economic gain should not violate the ethical values and social responsibility that are the pillars of *maqāṣid*. The ethics of content production should prioritise the benefit and prevent *mafsadah* (harm), as the main principle of *maqāṣid al-sharī‘ah*.⁵⁰

3) *Hifẓ al-Aql* (Preserving the Intellectual)

From the perspective of *maqāṣid sharī‘ah*, the spread of hoaxes is not only an ethical offence but also a threat to the social, intellectual, and moral integrity of society. The concept of *tabayyun* in QS. al-Hujurāt: 6 is an important basis in maintaining the truth of information. Abdul Majid al-Najjar emphasises that in the realm of *muamalah*, *maqāṣid* is not only normative, but also a functional-protecting reason (*ḥifẓ al-‘aql*) and honour (*ḥifẓ al-‘irdh*) from damage caused by information manipulation.⁵¹ Hoaxes weaken reasoning power, damage literacy culture, and create social relations based on prejudice and lies. Therefore, building a culture of literacy, clarifying information (*tabayyun*), and critical thinking is not only part of education⁵² but also a form of implementation of sharia in

⁴⁷ Abdul Majid al-Najjar, *Maqāṣid Al-Sharī‘ah Bi Ab‘ād Jadīdah (Maqāṣid al-Sharī‘ah in New Dimensions)* (Amman: Dār al-Nafā‘is, 2008), 87–89.

⁴⁸ *Ibid.*

⁴⁹ al-Najjar, *Maqāṣid Al-Sharī‘ah Bi Ab‘ād Jadīdah (Maqāṣid al-Sharī‘ah in New Dimensions)*, 245.

⁵⁰ Fuadi Isnawan, "Konten Prank Sebagai Krisis Moral Remaja Di Era Milenial Dalam Pan-Dangan Psikologi Hukum Dan Hukum Islam," *Jurnal Surya Kencana Satu: Dinamika Masalah Hukum Dan Keadilan* 12, no. 1 (April 7, 2021): 59–74, <https://doi.org/10.32493/jdmhkdmdhk.v12i1.10207>.

⁵¹ al-Najjar, *Maqāṣid Al-Sharī‘ah Bi Ab‘ād Jadīdah (Maqāṣid al-Sharī‘ah in New Dimensions)*, 218.

⁵² *Ibid.*

preventing damage (mafsadah) and maintaining the public good in modern digital interactions. This effort reflects the application of maqāshid shari'ah in maintaining a healthy and civilised social order.⁵³

4) *Ḥifẓ al-'Aql* (Preserving of Descendants)

In the context of digital monetisation involving unethical content such as pornography and child exploitation, the concept of *maqāshid al-shari'ah* becomes an important guideline in maintaining social order. *Maqāshid al-shari'ah*, as explained by Abdul Majid al-Najjar in *Maqāshid al-Shari'ah fi al-Mu'āmalah*, aims to protect human dignity and the integrity of society through the noble principles of Sharia. Two key objectives that are particularly relevant are *ḥifẓ al-'aql* (preservation of reason) and *ḥifẓ al-nasl* (preservation of offspring).⁵⁴

Destructive content, such as pornography and child exploitation, directly contradicts these goals because it can damage human reasoning power, shape deviant behaviour, and normalise immoral actions. *Ḥifẓ al-'aql* functions to maintain the ability to think healthily and make correct decisions, while *ḥifẓ al-nasl* maintains the sanctity of the family and future generations from moral corruption. Therefore, strict monitoring of digital content is a must, not only from a legal perspective but also from a moral and social responsibility to ensure that the future of society remains healthy and dignified according to the principles of *maqāshid al-shari'ah*.⁵⁵

5) *Ḥifẓ al-Māl* (Preserving of Wealth)

In the context of digital creators' financial management, the application of maqāshid shari'ah principles, particularly in the aspect of mu'āmalah, provides a strong ethical framework to deal with financial uncertainty in a sustainable manner. According to Abdul Majid al-Najjar, *maqāshid shari'ah fi al-mu'āmalah* emphasises four main objectives: justice (*'adl*), economic stability (*istiqrār*), protection of wealth (*ḥifẓ al-māl*), and general welfare (*ḥifẓ al-'ibād*). In practice, diversifying income sources—such as selling digital products, affiliates, and paid services—a step in line with *ḥifẓ al-māl*, as it reduces dependence on a single platform and preserves assets wisely.⁵⁶ Careful financial planning, including setting aside emergency and investment funds, reflects the principle of *istiqrār*, which is to maintain economic sustainability for the future. Justice and welfare are also realised when creators manage their finances transparently and responsibly, not only for their benefit, but also to benefit society. Thus, the maqāshid shari'ah principle

⁵³ Amar Ahmad, "Perkembangan Media Online dan Fenomena Disinformasi (Analisis pada Sejumlah Situs Islam)," *Jurnal Pekommas* 16, no. 3 (December 2, 2013): 177–86, <https://doi.org/10.30818/jpkm.2013.1160305>.

⁵⁴ al-Najjar, *Maqāshid Al-Shari'ah Bi Ab'ād Jadīdah (Maqāshid al-Shari'ah in New Dimensions)*, 207–10.

⁵⁵ Anis Endang et al., "Edukasi Mengenai Etika Dan Tanggung Jawab Content Creator Kepada Warganet Melalui Radio," *Jurnal Dehasen Untuk Negeri* 2, no. 1 (January 5, 2023): 17–22, <https://doi.org/10.37676/jdun.v2i1.3454>.

⁵⁶ Abdul Majid al-Najjar, *Maqāshid Al-Shari'ah Fi al-Mu'āmalāt al-Māliyah* (Beirut: Dar al-Nahda al-'Arabiyah, 2012).

not only guides the legal aspects but also shapes the mentality of digital creators who are ethical and visionary in managing their income in the digital economy era.⁵⁷

Legal Recommendations Within the Framework of *Maqāṣid al-Sharī'ah*

Based on the previous analysis, there are some recommendations from the perspective of *maqāṣid al-sharī'ah* related to digital content monetisation:

1) Monetisation Must be Based on Useful Content

Content creator has moral and intellectual responsibility to make sure that content produced gives advantage for society and is not contrary to Islamic value.⁵⁸ In Islam, every individual will be held accountable for their words and actions, as Allah says in the Qur'an:

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِ عِلْمٌ إِنَّ السَّمْعَ وَالْبَصَرَ وَالْفُؤَادَ كُلُّ أُولَئِكَ كَانَ عَنْهُ مَسْئُولًا

“And do not follow that of which you do not know. Indeed, the hearing, the sight, and the heart, all of these will be questioned” (QS. al-Isra: 36).

Prophet's Hadith also strengthen the importance of responsibility in spreading information:

مَنْ دَلَّ عَلَى خَيْرٍ فَلَهُ مِثْلُ أَجْرِ فَاعِلِهِ

“Whoever shows goodness will receive a reward like the reward of those who do it.” (Hadith narrated by Muslim).

From an academic perspective, Marshall McLuhan in *Understanding Media* emphasised that the media is not only a communication tool, but also has a social and moral impact on the audience.⁵⁹ Therefore, the creator must understand that the content produced can influence the mindset and behaviour of society.

From the maqashid sharia perspective, the useful content must lead to *hifz al-din* (Preserving of Religion), *hifz al-'aql* (Preserving of the intellect), dan *hifz al-akhlaq* (Preserving of Morals). If the content produced is contrary to Islamic values, such as spreading slander, hoaxes, or normalising behaviour that does not follow Sharia, then this violates Islamic principles and can damage the social order.⁶⁰

Creators must also apply the principle of *maslahah mursalah*, which is producing content that brings goodness to the people, as per the rules of Islamic jurisprudence. الضَّرُّ يُزَالُ (Harm must be

⁵⁷Eni Indriani et al., “Pengelolaan Keuangan Dan Penerapan Strategi Digital Marketing Bagi Umkm Terdampak Pandemi Covid – 19,” *Jurnal Abdimas Sangkabira* 2, no. 2 (June 17, 2022): 224–31, <https://doi.org/10.29303/abdimassangkabira.v2i2.126>.

⁵⁸Sintia Hariani Wirianti, “Etika Memproduksi Konten Media Sosial Perspektif Al-Qur'an,” *Journal Islamic Pedagogia* 3, no. 2 (September 8, 2023): 165–75, <https://doi.org/10.31943/pedagogia.v3i2.100>.

⁵⁹Gripsrud, Jostein., *Understanding Media Culture* (London: Bloomsbury Publishing, 2017).

⁶⁰Unung Lesmanah, Sugiono Sugiono, and Hayat Hayat, “Pembuatan Konten Tulisan Positif Di Media Sosial Sebagai Komunikasi Preventif Dan Kontribusi Mahasiswa Dalam Menangkal Hoax,” *BUDIMAS: JURNAL PENGABDIAN MASYARAKAT* 2, no. 2 (October 14, 2020), <https://doi.org/10.29040/budimas.v2i2.1420>.

eliminated).⁶¹ Thus, the creator's responsibility is not only in the aspect of creativity but also in maintaining a balance between freedom of expression and adherence to Islamic values.

2) Honesty and Transparency in Transactions

In the context of Islamic economics, monetisation models must meet the principles of fairness and certainty (transparency) and avoid elements of *gharar* (uncertainty or excessive speculation). *Gharar* is prohibited because it has the potential to cause injustice and harm one of the parties. Imam al-Nawawi explained that *gharar* is a transaction with unclear consequences, both in terms of the object, ownership, and contract.⁶² Therefore, the monetisation model in business must have a clear profit-sharing mechanism, whether in the form of *mudharabah*, *musharakah*, *ijarah*, or *wakalah bi al-ujrah*. Yusuf al-Qaradawi asserted that the Islamic economy must be oriented towards the principle of justice,⁶³ so that the distribution of income in the monetisation model must be transparent, mutually agreed upon, and free from harmful speculation. In the digital economy, models such as subscription-based, freemium, or pay-per-service can be applied as long as the contract and benefits are clear.⁶⁴ As a solution, Muslim entrepreneurs must ensure that the contracts used are clear, the profit sharing is transparent, and does not contain speculative elements, to comply with Sharia principles and bring blessings to the business.

3) Supervision on the Trend of Monetisation

The government and religious institutions play a crucial role in guiding and overseeing monetisation practices to prevent harm to society. In Islam, economic transactions, including those in the digital economy and Islamic philanthropy (such as *zakat*, *waqf*, and *infaq*), must adhere to sharia principles, emphasising justice, transparency, and benefit. Key principles include avoiding *gharar* (uncertainty), *riba* (excessive interest), and *maysir* (speculation).⁶⁵ Imam al-Ghazali highlighted the need for a balance between profit and social welfare,⁶⁶ while economist Joseph E. Stiglitz warned that a lack of regulation can lead to exploitative practices, such as information inequality and monopolies, which ultimately harm consumers.⁶⁷ This is relevant in the context of religion-based businesses, which often exploit religious sentiment for personal gain. In al-Qur'an, Allah said: " *And do not eat up one another's wealth unjustly...*" (QS. al-Baqarah: 188)

⁶¹Ammi Nur Baits, *Pengantar Kaidah Fiqih Kubro* (Yogyakarta: Muamalah Publishing, 2020), 102.

⁶²Imam al-Nawawi, *Syarah Shahih Muslim* (Jakarta: Mustaqim, 2002), http://www.perpustakaan.pastakalar.go.id/2Findex.php%3Fp%3Dshow_detail%26id%3D105.

⁶³Panji Adam Agus Putra, "Pemikiran Ekonomi Yusuf Al-Qaradhâwî," *Islamic Banking: Jurnal Pemikiran Dan Pengembangan Perbankan Syariah* 6, no. 1 (August 17, 2020): 81–100, <https://doi.org/10.36908/isbank.v6i1.132>.

⁶⁴Muhamad Fasya Nur Arbaen and Elis Nurhasanah, "Analisis Program Monetisasi Youtube Menurut Hukum Ekonomi Syariah," *Al-Muamalat* 10, no. 1 (January 30, 2023): 51–64, <https://doi.org/10.15575/am.v10i1.21242>.

⁶⁵Muhammad Hisam, "Pemahaman Dan Penyadaran Masyarakat Terhadap Praktik Keuangan Yang Bertanggung Jawab," *Multifinance* 1, no. 1 (July 19, 2023): 11–19, <https://doi.org/10.61397/mfc.v1i1.13>.

⁶⁶Ibid.

⁶⁷Ibid.

This verse reminds us that unethical economic practices, including excessive monetisation without the principle of benefit, are against Islamic values. Therefore, there is a need for regulation and education on Islamic financial literacy so that people are more critical and protected.

4) A More Specific Fatwa on Monetisation

The rapid growth of social media has introduced new challenges in terms of Islamic law, particularly regarding the permissibility of monetisation activities. While these platforms provide attractive economic opportunities through creative content, advertising, and endorsements, it is crucial to ensure these activities align with Sharia principles, emphasising justice and ethical standards.⁶⁸ Activities that involve forbidden practices, such as selling non-halal products, promoting gambling, or supporting morally corrupt content, must be avoided. Social media should instead be used as a tool to promote justice, goodness, and the welfare of society, not to exploit others for personal gain.⁶⁹

A clearer and more detailed fatwa from the Indonesian Ulama Council (MUI) would provide Muslims with practical guidance in choosing forms of monetisation that comply with sharia principles, ensuring that technological advancements do not compromise moral integrity or religious teachings. In this regard, fiqh muamalah should be adaptive to the evolving times, as emphasized by Ibn Khaldun in his work *Muqaddimah*. He argues that societal and economic changes require ijtihad that is contextual and flexible, enabling the development of relevant laws.⁷⁰

Contemporary scholars, such as al-Suyuti in *al-Ashbah wa al-Nazair*, also emphasize the need for Islamic law to adapt to new circumstances while maintaining foundational principles of justice and welfare.⁷¹ Ijtihad should be guided by maqasid al-shari'ah, which focuses on the welfare and social justice of humanity. Thus, fiqh muamalah must remain responsive to technological advances in finance, social interactions, and digital economies, ensuring that Islamic law evolves alongside social and technological transformations while upholding its core values.

Conclusion

Monetisation of digital content from the perspective of *maqāṣid sharī'ah* is a part of economic activity that is not only legal under Islamic law but also has great potential as a medium for da'wah and community empowerment. The *maqāṣid sharī'ah* principles that include the protection of religion (*ḥifẓ al-dīn*), soul (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), offspring (*ḥifẓ al-nasl*), and property (*ḥifẓ al-māl*) become the main basis in assessing the suitability of digital monetisation activities with Islamic values. Content that is educative, inspirational, and provides social benefits is considered to support the realisation of

⁶⁸Wirianti, "Etika Memproduksi Konten Media Sosial Perspektif Al-Qur'an."

⁶⁹Nanang Abdillah, "Hukum Dan Etika Berinteraksi Melalui Media Sosial Menurut Islam," *FATAWA: Jurnal Pendidikan Agama Islam* 1, no. 2 (June 1, 2021): 108–19, <https://doi.org/10.37812/fatawa.v1i2.275>.

⁷⁰Ibn Khaldun, *Muqaddimah* (Jakarta: Pustaka Al-Kautsar, 2011), 234.

⁷¹Al-Suyuti, *Al-Ashbah Wa Al-Nazair Fi Qawa'id Wa Furu'iqh Al-Shafi'iyah*. (Beirut: Dar Al-Hadith, 2013).

maqāshid shari'ah, as it strengthens the intellectual, moral, and welfare qualities of the ummah. Conversely, content that damages the social order, such as slander, exploitation, or that causes harm, is contrary to *maqāshid* values and should be avoided. In terms of income, the *hifz al-māl* aspect demands clarity (avoiding *gharar*), fairness (avoiding usury), and honest business ethics. Advertising, sponsorship, and donation mechanisms must be transparent and free from manipulative practices. Thus, monetisation of digital content is not simply profit-oriented, but must be directed towards the public good. This ethical awareness is important so that the digital creative industry not only becomes a private economic field but also supports the values of shari'ah and strengthens the lives of the people holistically. The *maqāshid* approach is an important foundation in ensuring the sustainability of a just, moral, and maslahat-oriented digital economy.

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