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Affiliate Business in the Digital Era: A Normative Analysis of Its Legal Status in Islamic Economic Law

Nur Kholisah[1], Moh. Muhibbin[2], Diyan Isnaeni[3]
Universitas Islam Malang Indonesia[123]
nrcholisah@gmail.com,[1] mohammad.muhibbin@unisma.ac.id,[2] dianisnaeni@unisma.ac.id,[3]

Abstract: The rapid development of information and communication technology has created significant changes in the global economy, particularly in digital trade systems known as e-commerce. One of the latest innovations in this field is affiliate marketing, a model that allows third parties to earn commissions through online sales promotions. This study aims to analyze the legal status of affiliate business practices from the perspective of Islamic law. Using a normative juridical or library research method, the study examines primary and secondary legal materials related to contract law and Islamic economic principles. The findings reveal that affiliate business transactions are permissible (mubah) in Islam as long as they comply with the principles of justice, transparency, and the avoidance of prohibited elements such as riba, gharar, and maysir. Conceptually, affiliate marketing corresponds to the contract of wakalah bil ujrah, which involves an agency agreement with compensation for services rendered. Therefore, affiliate marketing can be categorized as a lawful business model in Islamic economic law, provided that its implementation adheres to sharia principles and ethical standards in digital transactions.
Keywords: affiliate business, e-commerce, Islamic economic law, wakalah bil ujrah

Abstrak: *Perkembangan pesat teknologi informasi dan komunikasi telah membawa perubahan signifikan dalam sistem perdagangan global, khususnya melalui model digital yang dikenal sebagai e-commerce. Salah satu inovasi yang berkembang pesat adalah affiliate marketing, yaitu sistem pemasaran yang melibatkan pihak ketiga untuk mempromosikan produk secara daring dengan imbalan komisi. Penelitian ini bertujuan untuk menganalisis kedudukan hukum bisnis afiliasi dalam perspektif hukum Islam. Metode penelitian yang digunakan adalah penelitian hukum normatif atau studi kepustakaan dengan menelaah sumber-sumber hukum primer dan sekunder terkait hukum perjanjian dan prinsip-prinsip ekonomi Islam. Hasil penelitian menunjukkan bahwa bisnis afiliasi diperbolehkan (mubah) selama memenuhi prinsip keadilan, transparansi, dan menghindari unsur yang dilarang dalam Islam seperti riba, gharar, dan maysir. Secara konseptual, praktik bisnis afiliasi sejalan dengan akad wakalah bil ujrah, yaitu akad perwakilan dengan pemberian upah atas jasa yang dilakukan. Oleh karena itu, bisnis afiliasi dapat dikategorikan sebagai aktivitas ekonomi yang sah dalam hukum Islam sepanjang pelaksanaannya sesuai dengan ketentuan syariah dan etika muamalah digital..*
Kata kunci : bisnis afiliasi, e-commerce, hukum ekonomi Islam, wakalah bil ujrah

Corresponding Author:
Nur Kholisah
Universitas Islam Malang, Indonesia; nrcholisah@gmail.com

Introduction

In the digital era, advances in information and communication technology have transformed various aspects of human life, including the global trade sector. (Chhaidar, Abdelhedi, & Abdelkafi, 2023) Increasingly sophisticated and affordable internet access has facilitated the acquisition of information and streamlined international trade transactions. The digital era has given rise to various innovations in commerce that are transforming how companies interact with consumers and business partners. These innovations are manifested in a technological system known as e-commerce.(Oktoviani, Jasman, & Halim, 2024) E-commerce has fundamentally changed the way companies and consumers conduct business. The development of the digital economy in Indonesia has shown significant growth, in line with increasing internet penetration. Early 2023 data revealed that Indonesia had 212.9 million internet users, representing a 3.85 percent increase compared to the previous year. Of Indonesia's total population of 278.69 million, internet users have reached 77 percent. The availability of internet services has opened up vast opportunities for the development of digital economic transactions. This technology not only serves as a means of transaction but also provides an efficient and easily accessible communication platform for the wider community. (Vu, 2023)

This technology-based economy is known as the digital economy. The digital economy is part of a regional economy comprised of various interconnected elements. (Trusova, Kotvytska, Sakun, & ..., 2022) This economic model creates a systematic process, starting with producers offering goods or services through internet platforms, followed by consumers making purchasing transactions, payments through digital banking systems, and finally delivery of goods by producers. In Indonesia, the digital economy has grown rapidly and encompasses various levels of society. The convenience offered by this system has made people increasingly accustomed to a technology-based economy. In 2021, Indonesia's digital economy successfully ranked highest in Southeast Asia with a value reaching 70 billion US dollars, or equivalent to 1,036 trillion Rupiah, as stated by the Coordinating Minister for Economic Affairs, Airlangga Hartarto, in a report released in April 2022. Indonesia's digital economy market share also dominates 40% of the total digital market share in Southeast Asia. Citing data from iPrice, local e-commerce in Indonesia has a market share of 54%, while foreign e-commerce has 46%. The digital economy in Indonesia exists in various forms, including industry, delivery services, internet service providers, gadget manufacturers, and so on. One of the most popular digital economy trends today is e-commerce. (Sapitri, Mas, & Mohamad, 2025)

The growth of internet users has had a significant impact on the adoption of digital platforms, particularly e-commerce and social media. Data from the Central Statistics Agency (BPS) reveals an interesting trend in online sales practices in Indonesia: Communication platforms like WhatsApp, Line, and Telegram are the primary channels for 95.17 percent of e-commerce players to conduct sales. Social media like Facebook, TikTok, YouTube, and Instagram are used by 41.3 percent of e-commerce players to market their products. Meanwhile, marketplaces like Shopee, Tokopedia, and Lazada are used by 19.75 percent of local e-commerce players. The role of e-commerce is not limited to product sales transactions, but has also expanded to include various services such as delivery and telecommunications. (Maulana et al., 2022) This complexity drives the need for comprehensive digital transformation. Digital transformation has given rise to a new paradigm in economic development, with knowledge as the primary focus. The digital era has produced innovative approaches that are transforming traditional ways of interacting and doing business. (Piliana & Maradona, 2024) The digital revolution has brought about fundamental changes in the modern economic landscape. The digital era has had a significant, transformative impact on the structure and dynamics of the economy. Advances in information technology have triggered a massive digital transformation, changing traditional ways of doing business. One of the most visible manifestations of this change is the exponential growth of e-commerce platforms. This highlights how digital companies are rapidly expanding their reach through digital platforms. This transformation goes beyond simply changing sales channels to redefining business models, marketing strategies, and overall economic interactions. Furthermore, digital platforms have become a key catalyst in creating a more dynamic, efficient, and connected business ecosystem. (Ardyo & Setiawan, 2024)

As times evolve, they are dominated by rapid technological growth, which impacts human life. Technology is becoming increasingly sophisticated and offers the ability to meet human needs quickly. Technology currently has a significant influence on all aspects, including social, religious, political, cultural, and economic. This makes it impossible for humans to escape the influence of technology, which has pervaded all aspects of life. Technology seems to force humans to submit to the globalization system to continue their lives.(Yaqub, 2024) This is evident in the ease and speed with which individuals can communicate with others across vast distances. People can purchase their essentials simply by ordering via smartphone, without having to travel far. Many companies even conduct their business through social media. This interaction encompasses various areas and aspects of human life, such as politics, social issues, economics, culture, religion, and technology, all of which are now readily accessible to the public. (Mohidin & Usman, 2020)

Many companies are experimenting with various sales strategies that are constantly being updated and innovative. This is done to attract consumer interest and ensure business continuity. One sales strategy that is currently very popular is affiliate marketing. Affiliate marketing is a significant term in the world of marketing. (Suyanto & Karundeng, 2025) For entrepreneurs looking to expand their business and increase sales, understanding this area is essential. Affiliate marketing is a way to earn additional income by registering with a company that offers the opportunity to sell its products to consumers through affiliates, earning a mutually agreed-upon profit. (Widjaja & Winda, 2023) Affiliate marketing is a way to earn money by selling products or services from a company that offers an affiliate program. You can join as an affiliate marketer and receive a salary after the product is sold. (Octarianti, Negara, & Maksum, 2023)

Affiliate marketing is a marketing strategy in the business world that involves a third party acting as an intermediary between the seller and the consumer. The person acting as an intermediary in an affiliate business is called an affiliate. (Shobirin, 2015) The affiliate's job is to market the seller's products to attract consumers. Affiliates earn a commission on sales, based on the amount agreed upon with the seller at the beginning of the affiliate agreement. Becoming an affiliate doesn't require capital; instead, they can directly operate their business by acting as a sales intermediary for the company they're affiliated with. (Suyanto & Karundeng, 2025) From this explanation, it can be understood that this affiliate marketing strategy can promise profits for those running the business without having to worry about capital, product packaging, and even sales risks. This is the main reason affiliate businesses are so popular, as the potential income is considered very promising. However, researchers are concerned about the legal standing of affiliate businesses from an Islamic perspective. (B & Mustika, 2024)

Several previous studies have discussed affiliate businesses, including research written by Firda Qotrunnada, a student at the Faculty of Law, Islamic University of Malang, with the research title: Legal Position of Buying and Selling in Affiliate Business According to Contract Law. (Qotrunnada, 2023) This study discusses the legal status of affiliate businesses from the perspective of contract law, but does not discuss it from Islamic law. The second study, written by Fathur Rahman, is entitled "Affiliate Marketing Practices on E-Commerce Platforms from the Perspective of Sharia Economic Law." This study focuses on affiliate practices on specific e-commerce platforms and does not discuss the law comprehensively. Therefore, this study was written to differentiate it from previous studies to avoid repetition of studies that focused on the legal status of affiliate businesses under Islamic law. (Dewiswara & Suryaningsih, 2025). Therefore, this study aims to comprehensively discuss the fundamentals of Islamic law regarding affiliate businesses. Therefore, this research can enrich the scientific knowledge base for students, the public, and especially entrepreneurs involved in online commerce, providing a legal basis for their work.

Methods

Normative or library legal research methods are methods or ways of researching library materials. (Bahder J. Nasution, 2008) The normative legal research method involves conducting research into legal issues. The second stage is normative legal research, which aims to obtain subjective law (rights and obligations). In this study, the author uses a statutory approach. This approach is carried out by examining all laws and regulations related to the legal issue at hand, including Law Number 19 of 2016 concerning Amendments to Law Number 11 of 2008 concerning Electronic Information and Transactions (ITE Law) and the Consumer Protection Law (Law Number 8 of 1999).

The conceptual approach is carried out by starting from the views and doctrines that have developed in legal science. By studying the views and doctrines in legal science, researchers will find ideas that give rise to legal principles that are relevant to the issues faced, such as the Qur'an and Islamic jurisprudence. (Mertokusumo, 2012) Understanding these perspectives and doctrines serves as a foundation for researchers in developing legal arguments to address the issues at hand. Primary legal sources are derived from legislation related to the legal issues raised. Secondary legal sources are drawn from literature discussing affiliated businesses and the concept of buying and selling in Islamic law.

Result and Discussion

Result

Legal Aspects of Sales and Purchase Agreements

A sale and purchase agreement is an agreement made between two parties, with one party handing over the object of the agreement to the other party, and accompanied by the other party giving the exchange value to the previous party at the agreed nominal value. The parties to a sale and purchase agreement are referred to as the seller and buyer, respectively. (BUKHARLA, 2021) The sale and purchase agreement is regulated in Book III of the Civil Code, starting from Article 1457 to Article 1540, where the seller needs money and the buyer needs goods. Statutory provisions allow the parties to choose the conditions that must be met in the sale and purchase agreement for the sale and purchase. This is in line with the principle of freedom of contract as stipulated in Article 1338, paragraph 1 of the Civil Code. However, this does not mean that the parties can freely enter into a sale and purchase agreement without regard to legal regulations or even disrupt public order;

rather, the freedom in question must still be based on the conditions and validity of an agreement in general, and in particular a sale and purchase agreement, as stipulated in the law. (Octarianti et al., 2023)

Price and goods are the main components of a sales and purchase agreement. Based on the principle of consensual contract law, the parties to a sales and purchase agreement "agree" on the goods and price at the time of the agreement. Once the goods and price have been agreed upon by both parties, the sales and purchase agreement is legally binding. Article 1458 states that a sale and purchase is deemed to have occurred between the parties as soon as they reach an agreement on the goods and price, even if the goods and price have not been paid. (Purborini & Suryaningsih, 2024) The agreement reflects the mutual acceptance of the certainty inherent in the object and its price. At this stage, it is important to note that by reaching an agreement, a new agreement is created between the seller and the buyer, which becomes the ultimate goal of the sale and purchase agreement, namely, the transfer of ownership of the object of the sale and purchase. (Aditia, 2020)

Regarding "Agreement," an example can be given, where one party wants to give up ownership of an item in exchange for a certain amount of money, while the other party wants to obtain ownership of the item and is willing to give the stated amount of money in exchange for the owner of the item. As is known, the law of contracts according to the Civil Code adheres to the principle of consensualism. This means that the law of contracts, according to the Civil Code, adheres to the principle that an agreement can be created by agreement alone and that the agreement (and thus the "binding" that arises from it) has been created. There is a time or second when the consensus as referred to above is reached. Therefore, the measuring tool for achieving the agreement of will is the statements made by both parties. (Hermawan, Nuryanti, & Maharani, 2024)

As explained above, a sale and purchase agreement occurs when an agreement is reached between the seller and the buyer. Therefore, as stated in Article 1320 of the Indonesian Civil Code, an agreement is one of the valid requirements of an agreement. Article 1458 of the Indonesian Civil Code states that a sale and purchase is deemed to have occurred as soon as the parties have reached an agreement regarding the goods and their price, even if the goods have not been delivered and the price has not been paid." (Restyajani & Muizu, 2023)

Legal experts also provide an understanding of sales and purchase agreements and state that a sales and purchase agreement is an agreement made between a seller and a buyer. According to Salim, the simplest form of a sales and purchase agreement is the transfer of an item as the object of the agreement to the recipient of the item or buyer, as a right that should be granted to the buyer by the owner of the item or seller. The obligation of the owner of the item or seller to deliver the item to the buyer is carried out so that the owner of the item receives their rights in the form of money. (Baharuddin, Adhami, & ..., 2023) Implicitly, Salim's understanding is interpreted in several ways in a sales and purchase agreement, namely: 1). A sales and purchase agreement must have an active legal entity. 2)A legal entity (seller and buyer) must take legal action. 3). A sales and purchase agreement must be based on a mutual agreement regarding the promised object. 4). A sales and purchase agreement creates rights and obligations that must be fulfilled by the legal entity engaging in the legal act of buying and selling.

Sale and Purchase Agreement in Islamic Law

The word law etymologically (linguistically) is a word that comes from Arabic, namely حكم- يحكم- حكما(hakama-yahkumu-hukman). The plural form is al-ahkam, which means determining decisions, decrees, and power. (Isnawati, 2018) Economics in Arabic is called al-mu'amal ah al-maddiyah, which refers to the rules governing human interaction and relationships regarding their needs. It is also called al-iqtisha'ad, which refers to the rules governing human life with utmost frugality and precision. Islamic economics is an economic system based on the principles of sharia, or Islamic law. (Isnawati, 2018) From the definitions above, it can be concluded that Islamic economic law, often referred to as muamalah, is a business practice that has been approved by Allah SWT. Islamic law eliminates or avoids elements of business that Allah SWT forbids, namely usury, gharar, and maysir. Islamic economic law is the rules relating to human activities to meet their needs, based on Islamic principles. (Adistyan, 2024) In Islamic economic law transactions, there is a sale and purchase agreement agreed upon through a contract. The word "aqad" comes from Arabic, meaning a bond or obligation. It refers to the establishment of a binding agreement when two parties enter into an agreement, called aqad, which is a bond of giving and receiving simultaneously (Darmawati H 2018). Several types of economic transactions in Islam include murabahah, salam, istishna, mudharabah, musyarakah, wadi'ah, wakalah, ijarah, wakalah, kafalah, hawalah, and rahn ("Understanding Types of Contracts in Islamic Economics" 2021).

Affiliate Business

Buying and selling, or business, is a common economic activity. Furthermore, in today's modern era, many entrepreneurs are creating digital business innovations to ensure their businesses continue to grow and thrive in line with the development of the digital world. This way, changing times don't kill businesses, but instead increase their profits. This type of business is a modern form of business that is influenced by several factors, including management, technology, and socio-cultural politics. (Siswanto & Aryanto, 2024)

Business is an economic activity that includes exchange, buying and selling, production, use, marketing, work, employment, and other social activities to earn a profit. In modern business activities, profit is not only defined in terms of money. (Navisa, SH, Qotrunnada, & ..., 2023) However, the intended benefit also concerns the ongoing interaction between businesses and consumers, ensuring continued synergy and mutual assistance in meeting each other's needs. Business activities are not one-sided profit-seeking activities. Rather, they must operate through social communication that benefits both parties.

One economic theory explains that entrepreneurs are those who can utilize scarce resources such as labor, raw materials, information, capital, and knowledge to produce products that meet societal needs. Furthermore, many entrepreneurs employ various strategies to ensure their businesses meet their target market and generate profits consistent with their desired production cost calculations. (R & Husnayetti, 2022)

Affiliate marketing is a type of digital marketing that is popular among business owners. Affiliate marketing is a marketing system advertising program between one party and a product through a website or other media owned by the other party. Initially, the second party is given a special link monitored by website tracking technology. This allows the first party to detect any transactions between the two parties. If the transaction is considered legitimate, the second party will receive a commission. (Laely & Iman, 2023) An affiliate program is a marketing strategy used by businesses to promote their products and sell them to the public. According to Eapen, Jihye, and George, a group of economists, affiliate marketing is generally defined as a business strategy where someone sells someone else's product and receives a commission from sales made through that person's referrals. Therefore, someone selling someone else's product doesn't need to worry about the availability of the product, but is solely responsible for directing consumers to visit the merchant's online business page. The merchant provides the online business page address to its affiliates. (Nasution & Frasetya, 2025) The online business page address provided serves as a merchant's detection tool to ensure that customers visiting the site are coming from its affiliates. Many entrepreneurs choose to operate their businesses through affiliate strategies. Besides eliminating the risk of product availability, this strategy also yields promising profits.

Marketing is a very common business activity for entrepreneurs. In fact, marketing is essential for business sustainability and to ensure products reach consumers. As previously discussed, affiliate marketing is a marketing strategy widely employed by entrepreneurs. However, the general public still often interprets marketing as sales. However, marketing has a broader meaning and goes beyond sales. According to William J. Staton, marketing is a comprehensive system of business activities that encompasses planning, pricing, promotion, and distribution of goods and services that meet consumer needs. Sales are one of the activities within marketing. Therefore, it can be concluded that marketing does not simply mean sales.

One book on Islamic marketing defines marketing as a business strategy that involves production, supply, and changing the value of business mobility, all of which are aligned with Islamic muamalat principles. Islamic jurisprudence (fiqh) states that all muamalat activities are permissible as long as there is no evidence prohibiting them. This jurisprudence explains that all business activities, including marketing, are permissible under Islamic law as long as they do not contain elements that violate Islamic muamalat principles. (NPM, 2021) In Islamic economics, affiliate businesses do not violate the requirements or pillars of Islamic trading law. Therefore, affiliate businesses can be conducted by the general public. However, merchants, affiliates, and consumers are still required to create and comply with the sales agreement. This ensures that the transaction can be conducted properly, with mutual trust and accountability for any matters arising outside the agreement. (Supriadi, 2021)

Affiliate marketing is a digital marketing strategy for generating income through trading activities through the assistance of a third party acting as an intermediary. In this affiliate business process, the business owner is called the merchant, while the third party is called the affiliate. The affiliate acts as an intermediary between the merchant and the consumer. The affiliate works by marketing the merchant's products to consumers. In this case, the affiliate does not need to think about the goods or services to be sold, as that is the merchant's responsibility. Therefore, the affiliate only has the right to market the merchant's sales items on digital media. (Hafiz, 2021)

Affiliate marketing works by marketing sales links provided by merchants to affiliates. In online businesses, each affiliate marketer sells through affiliate links, which are special. Affiliate merchants (owners of goods and services) provide these affiliate links, which can be accessed by people who want to become affiliates for their business. For example, if we search for a product we want to sell online, we come across an online store offering affiliate opportunities. After clicking on the link, we discover they're willing to pay us a 40 percent commission on every sale we make. If we're interested, we click on the provided affiliate link and fill out the registration form. (Wardani, 2021)

The merchant will then provide an affiliate link after the registration process is complete, and our next task is to promote the affiliate link. This can be done by including the link in our email signature or on our website, hoping that someone will click on it and purchase the product or service we are selling. If a customer clicks on the merchant's product website link and makes a purchase, the affiliate will receive a 40% sales commission, as agreed upon at the beginning of registration.

Discussion

Affiliate Business According to Islamic Law

Based on the researcher's observations, the affiliate business involving affiliates in affiliate marketing is similar to a brokerage system, where the broker acts as an intermediary in selling other people's products and then receives a commission or fee if a transaction occurs. However, the difference is that the brokerage is conducted online. Therefore, the agreements in this affiliate business are not illegal and are considered valid. This is because the profession of trade intermediary is recognized and regulated by law. Furthermore, in its transactions, this affiliate business does not violate the principles of contract law. Because the profession of affiliate marketing does not yet have official regulations, the researcher established the agreement rules based on the main legal principles governing trade intermediaries. (Sakas, Giannakopoulos, & ..., 2024)

The implementation of this Affiliate program is closely related to the existence of a contract/agreement, namely a cooperation agreement between the company and the affiliate. The relationship between the company and the affiliate is a relationship between the service provider and the marketer in a cooperative partnership. Agreements in the realm of Islamic economics are called contracts. The definition of a contract, according to al-Sayyid Sabiq, a contract means a bond or agreement. Etymologically, a contract is a bond between two entities, either a tangible bond or a meaningful bond from one or two perspectives. Islam views business cooperation or other muamalah relationships as permissible unless there is evidence or verses of the Qur'an or other sources of Islamic law that prohibit it. This is based on the following principles:

الأَصلُ فِي الشُّرُوط فِي المعَامَلَاتِ الحِلُّ وَالإِبَاحَةُ إِلَّا بِدَلِيلٍ

Meaning: "The original law in the case of muamalah is permissibility until there is an argument that forbids it."

This principle has provided ample room for the development of contractual forms in modern transactions, in accordance with the spirit of Islamic law, which can adapt and be applied in various places and circumstances. Likewise, the concept of digital marketing, if implemented in accordance with Islamic principles, is permissible. Affiliate Program transactions are considered to be business partnerships. These transactions are considered compliant with Islam if their implementation aligns with Islamic values. (Siregar & Nurdahlia, 2023)

The commission system applied to affiliate programs in Islam is identical to wakalah bil ujrah. Ujrah is part of the Ijarah Agreement. According to the opinion of leading scholar Sayyid Sabiq, quoted by Abdul Rahman in his book, al-Ujrah is a reward. Ujrah or al-ijarah is a type of contract or transaction to take advantage of by providing compensation. Wakalah and deputy mean submission, delegation, or giving a mandate by appointing someone to represent them in terms of doing something voluntarily or by providing compensation in the form of Ujrah (wages). (Saprida & Choiriyah, 2023)

In this way, the combination of the Wakalah Bil Ujrah contract can be defined as an agreement between two parties giving power of attorney (murepresentative), who gives their power to (representative), where the representative represents to do something by giving Ujrah (fee/wages) to the representative who carries out the task. The conditions for the validity of a muamalah contract in Islam lie in the fulfillment of the pillars and conditions of the contract. Guided by MUI Fatwa No. 10/DSN-MUI/IV/2000 concerning Wakalah Agreements (DSN MUI Fatwa Concerning Wakalah, 2020). In Shopee Affiliate Program Transactions, if viewed based on the pillars of the Wakalah Bil Ujroh agreement in this affiliate system, the following legal subjects arise: Authorizer (Muwakkil), the Authorizer in this Shopee affiliate program is the Merchant / Online Shop Owner, Representative, the person who acts as a representative in this affiliate collaboration is the marketer/affiliator, and the person represented (Muwakkal fih). The object of this representation is, as the marketer's task, to sell a product available in an online store on the Shopee platform, Fee/Ujrah. The Ujrah or reward received by the representative in this transaction is a commission. The commission is earned from the proceeds of the sale of the goods.

Conclusion

This study demonstrates that affiliate business practices represent a modern form of the wakalah bil ujrah contract, consistent with the principles of Islamic economic law. Based on a normative legal analysis, affiliate business activities are deemed permissible (mubah) as long as they uphold the principles of justice, transparency, and avoidance of riba, gharar, and maysir. This model provides opportunities for society to engage in the digital economy within the framework of sharia compliance, thereby contributing to the development of a halal business ecosystem in the technological era.

Theoretically, this research contributes to expanding the application of classical muamalah concepts in modern digital transactions and enriches the literature on the adaptation of Islamic law to e-commerce phenomena. Practically, the findings serve as a foundation for regulators and business practitioners to design ethical and Sharia-compliant affiliate systems.

However, this study has certain limitations, as it adopts a normative approach and does not empirically investigate affiliate business practices in real contexts. Future research is therefore recommended to employ empirical or mixed-method approaches to explore the implementation and public perceptions of sharia-based affiliate businesses.

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