

Digital Transformation of Qardh in Online Arisan: Justice, Ta'awun, and Sharia Protection on Social Media

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ABSTRACT

Purpose - This study examines the practice of online arisan on social media platforms through the principle of the qardh (benevolent loan) contract in Islamic economics. It investigates how digital transformation reshapes the values of justice (al-'adl) and mutual assistance (ta'awun) in rotating savings and credit associations, and identifies the Sharia-based protection mechanisms required to safeguard participants in platform-mediated arisan arrangements.

Design/methodology/approach - A qualitative library research approach is employed, drawing on secondary sources including peer-reviewed journals, classical and contemporary Islamic economics texts, books, media reports, and digital materials. Data are analyzed descriptively and interpretively to assess the relevance of qardh principles to online arisan practices, using thematic content analysis to identify patterns of justice, ta'awun, and Sharia protection across the collected sources.

Findings - The findings indicate that online arisan remains essentially a qardh-based arrangement and is permissible in Islamic economics as long as it is free from riba, gharar, maysir, and injustice. However, the shift from traditional face-to-face arisan to social media-based platforms reduces direct oversight and increases risks of fraud, default (wanprestasi), and unequal burden, particularly in "decreasing arisan" schemes where early recipients pay more. Protection measures include prudential member selection, transparent written agreements, transparent fund management, avoidance of riba-based penalties, and musyawarah-based dispute resolution. The digital environment introduces new dimensions of vulnerability that require adaptive Sharia-compliant safeguards to preserve the ethical foundations of qardh.

Originality/value - This study contributes to Islamic economics and digital finance literature by conceptualizing online arisan as a digital transformation of qardh that poses new challenges to justice and ta'awun. It offers a Sharia-based protection framework emphasizing transparency, equality, and prudential principles for platform-based mutual assistance, thereby extending classical qardh theory into the contemporary digital finance context and providing practical guidance for platform operators, regulators, and Muslim communities engaged in online arisan.

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1. Introduction

In the aftermath of the global financial crisis (GFC) that occurred in the years 2007–09, concerted efforts were initiated towards the identification of an alternative financial architecture, the objective of which would be twofold: first, to mitigate systemic risk and secondly, to promote a distribution of resources on an equitable basis. Islamic finance, predicated on the Sharia prohibitions against interest (*riba*), excessive uncertainty (*gharar*), and gambling (*maysir*), has emerged as a viable alternative, with the overarching goal being to achieve social prosperity through the medium of ethical financial intermediaries (Hassan and Aliyu, 2018). The framework's fundamental principle is the *qardh* contract, defined as a loan not intended to generate profit. This loan requires the borrower to repay only the principal, without any additional fees or deductions. As the foundational principle of Islamic social finance, *qardh* embodies the tenets of *ta'awun* (mutual aid) and *tabarru'* (unconditional generosity), thus positioning it as an instrument of distributive justice rather than a vehicle for profit maximisation (Aderemi and Ishak, 2023; Akbar and Ahmad Zaki, 2026). The prohibition on *riba* reinforces this ethical orientation, protecting economically vulnerable groups from exploitative lending practices.

Within the Indonesian context, the principle of *qardh* is most extensively manifested in the form of *arisan*—a rotating savings and credit association (ROSCA). This particular financial institution functions through the mechanism of periodic contributions by its members, who subsequently receive the collective funds through a lottery or mutual agreement (Rozikin, 2018; Zafar and Shair, 2025). *Arisan* has been an integral part of Indonesian society since the 1970s, serving both as a savings mechanism and a means of social interaction (Danu et al., 2023; Wahib, 2024). It is widely considered permissible (*mubah*) under Islamic law, provided it is free from *riba*, *gharar*, and *maysir* (Danu et al., 2023; Wahib, 2024). The institutional basis of *arisan* rests on mutual trust among its members, who are typically acquainted with one

another, facilitating direct oversight and mutual accountability. From an Islamic economic perspective, *arisan* can be understood as a practical manifestation of *ta'awun*, which facilitates financial assistance without interest-bearing loans (Ansori et al., 2025; Rahman and Binti Aziz, 2025).

Nevertheless, the advent of digital technology has precipitated a paradigm shift in the domain of *arisan* practices. The advent of social media platforms, most notably Instagram, WhatsApp and Telegram, has given rise to the phenomenon of online *arisan*. In these virtual spaces, participants from diverse geographical locations interact exclusively through digital interfaces, thereby obviating the necessity for physical meetings. The digital transformation has been demonstrated to offer significant advantages in terms of accessibility and convenience. These advantages enable greater participation and increased efficiency in the collection of funds (Arner et al., 2015; Ozili, 2018). Nevertheless, the transition from face-to-face interactions to platform-mediated transactions poses significant challenges to the fundamental principles of *qardh*. In the absence of direct interpersonal oversight, online *arisan* systems become susceptible to various financial risks, including administrative fees, late payment penalties, and unequal contribution structures (Musjtari et al., 2022; Widiatun and Susilowardani, 2024). Such risks may conflict with Sharia compliance requirements, raising concerns about the ethical and legal implications for users and providers. Within a “decreasing annuity” scheme, initial participants are required to make significantly larger contributions compared to those who participate subsequently. Consequently, this results in an unequal distribution of financial obligations, despite all participants receiving equivalent financial remuneration (Achmadjais, 2023; Nur and Sastrawati, 2022; Nur Jannah and Ulpah, 2023).

The risks intrinsic to digital *arisan* schemes are further compounded by the absence of legally binding written agreements and effective regulatory oversight. The absence of identity verification mechanisms has facilitated the proliferation of fraudulent schemes, known as “bogus *arisan*,” which have resulted in substantial losses suffered by numerous victims across various provinces. The aforementioned incidents highlight a significant disparity between the theoretical underpinnings of *qardh* as a charitable instrument and the practical operational reality of digital *arisan*. Despite the wealth of literature that has been published on the subject of online *arisan*, with particular attention being paid to the legal status of this practice within the context of Islamic economic law (Danu et al., 2023; Wahib, 2024), the presence of *riba* and *gharar* in *arisan* schemes (Nur Jannah and Ulpah, 2023), as well as legal protections for members against default (Widiatun and Susilowardani, 2024), there remain significant gaps in our understanding of how the digital transformation of *qardh* contracts impacts the realisation of justice (*al-'adl*) and mutual aid (*ta'awun*) within platform-based cooperative systems.

Moreover, extant literature on *qardh* in Islamic banking predominantly focuses on formal legal compliance, neglecting to critically evaluate its multifaceted ethical and social functions. The present study addresses this lacuna by examining the digital transformation of *qardh* in online *arisan* through the dual lenses of justice and *ta'awun*. In addition, the study puts forward a Sharia-based protection framework grounded in the principle of prudence (*ihtiyath*).

The following structure has been adopted for the paper: The second section of this study reviews the extant literature on *qardh*, *arisan*, and digital finance. The third section outlines the methodology of the qualitative literature review. The fourth section presents the findings and discussion. Finally, the fifth section concludes with implications for Sharia governance and digital *ta'awun*.

2. Literature Review

2.1 The Qardh Contract: Conceptual Foundations and Sharia Legitimacy

The *qardh* contract occupies a pivotal position in Islamic economics. It is defined as a loan of a selfless nature (*qardh al-hasan*) that requires the borrower (*muqtaridh*) to repay only the principal amount of the loan, without any additional fees, interest or compensation (Az-Zuhaili, 1985). The Qur'anic prohibition of usury (*riba*) is absolute and is derived directly from the Qur'anic command to prohibit exploitative lending practices, which are considered a form of injustice (*dzalim*) towards the economically vulnerable (Safira and Setiyawati, 2025; Setiawan, 2023). It is evident that a *qardh* contract constitutes more than a mere financial instrument; rather, it represents an act of moral solidarity that is firmly embedded within the tenets of *ta'awun* (mutual aid) and *tabarru'* (unconditional generosity) (Rahman and Binti Aziz, 2025). In the context of Islamic social finance, *qardh* functions as a mechanism of redistributive justice, enabling individuals to meet urgent needs—such as education, healthcare, or microenterprise capital—without falling into a debt trap (Aderemi and Ishak, 2023; Hassan and Aliyu, 2018).

The legitimacy of *qardh* finds further reinforcement in its alignment with the *maqashid al-Shariah* (the noble objectives of Islamic law). This alignment pertains particularly to the preservation of wealth (*hifz al-mal*) and the promotion of social welfare (*maslahah*) (Amin et al., 2026; Fauzan, 2023; Hassan and Aliyu, 2018; Tabrozi, 2025). However, the practical implementation of *qardh* in contemporary financial systems has given rise to concerns regarding its potential convergence with conventional interest-based loans, particularly in instances where there is the imposition of administrative fees or penalties (Hassan and Aliyu, 2018). The tension between the theoretical framework of *qardh* and its practical implementation within community-based savings and rotating credit associations (*arisan*) serves as the contextual foundation for the subsequent examination of its manifestation.

2.2 Arisan as a ROSCA: Traditional Practice and Islamic Legal Status

Arisan can be defined as a form of rotating savings and credit association (ROSCA) that has been utilised within Indonesian society since the 1970s. It serves a dual purpose, operating as both an effective savings mechanism and a conduit for social interaction (Rozikin, 2018; Zafar and Shair, 2025). In its conventional iteration, the term ‘*arisan*’ denotes the practice whereby a group of individuals contributes a predetermined sum of money at regular intervals; the aggregated funds are then apportioned to one member in a sequential manner, typically through a lottery or by mutual consent (Danu et al., 2023).

The legality of this practice is widely acknowledged within Islamic law, specifically falling under the categories of *mubah*. However, it is essential to note that the practice must be devoid of *riba* (interest), *gharar* (uncertainty that exceeds reasonable limits), and *maysir* (gambling) as defined (Wahib, 2024). From an Islamic economic perspective, *arisan* is a manifestation of the principle of *ta'awun*, whereby members assist one another in meeting their financial needs without reliance on interest-bearing loans (Ansori et al., 2025). The validity of the *arisan* system in accordance with Sharia law is reinforced by the presence of a foundation of mutual trust and direct oversight among members, who generally have a personal relationship, thereby reducing the risk of exploitation (Widiatun and Susilowardani, 2024).

Nonetheless, variations in the form of the ‘decreasing *arisan*’—wherein early recipients remit larger installments—have been the subject of critique on account of their introduction of elements of inequality as well as the potential for *riba*. The varying contributions engender an imbalance that stands in opposition to the egalitarian spirit embodied by *qardh* (Nur Jannah and Ulpah, 2023; Putri et al., 2023). These ambiguities, both legal and ethical in nature, have become increasingly prominent as *arisan* has undergone a transition from traditional face-to-face arrangements to digital platforms.

2.3 Digital Transformation of Arisan: From Face-to-Face to Platform-Based

The rapid advancement of digital technologies has reconfigured the practice of *arisan*, leading to the emergence of online *arisan* facilitated through social media platforms such as WhatsApp, Instagram, Facebook, and Telegram (Arner et al., 2015; Ozili, 2018). The digital transformation that is currently ongoing provides significant advantages in terms of accessibility and convenience for those participating, as well as enabling an expanded level of participation. This facilitates the ability of individuals from various geographical locations to join *arisan* groups without the need for physical meetings (Wahib, 2024).

Nevertheless, the transition from face-to-face interactions to online transactions has the potential to disrupt the fundamental principles of *qardh* (Musjtari et al., 2022; Suryono et al., 2021; Wahyuni et al., 2024). Absent direct interpersonal oversight, online *arisan* systems are vulnerable to administrative fees, late payment penalties, and inequitable contribution structures, which may conflict with Sharia compliance standards (Widiatun and Susilowardani, 2024). Furthermore, the absence of legally binding written agreements and effective regulatory oversight has been identified as a contributing factor to the prevalence of fraudulent schemes, known as *arisan bodong*, which have resulted in substantial financial losses for victims across Indonesia (Ab Ghani et al., 2024; Dinh et al., 2023; Kozol, 2025; Swandaru and Muneeza, 2022). Empirical evidence indicates that online *arisan* platforms often lack identity verification mechanisms, rendering them vulnerable to exploitation by malicious actors (Ramdani et al., 2026).

It is therefore important to note that the aforementioned digital transformation of *arisan* represents a double-edged sword, in that, as well as enhancing financial inclusion and social connectivity, it has also been observed to erode the trust-based foundations that historically safeguarded the practice (Tanaiyo et al., 2023). This tension necessitates a critical examination of how justice (*al-'adl*) can be preserved in the digital realm, and how this can be achieved in collaboration (*ta'awun*).

2.4 Justice (*al-'Adl*) and *Ta'awun* in *Qardh*-Based Arisan

The Islamic economic concept of justice (*al-'adl*) emphasises the principles of fairness and equity in all financial transactions (Hassan and Aliyu, 2018). In the specific context of *qardh*-based *arisan*, the principles of justice manifest through the establishment of equal treatment among members, the implementation of transparent regulations, and the prevention of any form of exploitation (Setiawan, 2023). Nonetheless, online *arisan* practices frequently deviate from the aforementioned ideal, notably in instances where early recipients assume an disproportionate financial obligation (Nur Jannah and Ulpah, 2023). This phenomenon stands in direct opposition to the fundamental tenet of *ta'awun*, which emphasises mutual assistance and collective responsibility (Rahman and Binti Aziz, 2025).

Digitalisation within the context of *arisan* introduces a layer of complexity to the realisation of *ta'awun*, as interactions become more transactional in nature rather than relational, thereby reducing the social cohesion that has historically underpinned the practice (Ansori et al., 2025). While financial assistance is ongoing, there is a risk that the moral and social dimensions of *ta'awun* may diminish, thereby transforming *arisan* from a community-building institution into a mere financial transaction (Wahib, 2024). In the context of *qardh*, the importance of transparency, equality and accountability in online *arisan* cannot be overstated. It is vital to ensure that the rights and obligations of all members are clearly defined and upheld, thereby preserving the integrity of *qardh* (Akram Laldin and Furqani, 2013b; Dusuki and Bouheraoua, 2011). In this regard, it is imperative to establish a comprehensive Sharia governance framework that incorporates the prudential principle (*ihtiyath*) and ensures effective protection against default and fraud.

2.5 Risks and Vulnerabilities in Online Arisan: Fraud, Default, and Sharia Non-Compliance

Digitalisation in the context of *arisan* introduces risks that have the potential to jeopardise the financial stability of participants and the Sharia compliance of the practice. It has been observed that fraudulent schemes, colloquially termed *arisan bodong*, have become increasingly prevalent on social media platforms. This phenomenon can be attributed to the absence of direct oversight and identity verification mechanisms on these platforms (Ramdani et al., 2026). Recent cases in Indonesia have revealed substantial financial losses affecting hundreds of victims who were misled by fraudulent *arisan* operators (Dinh et al., 2023; Swandaru and Muneeza, 2022).

In addition to the risk of outright fraud, online *arisan* also faces the issue of default (*wanprestasi*), where members fail to meet their payment obligations, resulting in financial strain for other participants (Akram Laldin and Furqani, 2013b; Dusuki and Bouheraoua, 2011; Tanaiyo et al., 2023; Widiatun and Susilowardani, 2024). The imposition of late-payment penalties and administrative fees has been demonstrated to further exacerbate the risk of *riba*, as these charges constitute an additional gain for the lender without corresponding effort or risk (Bin Muhammaddiah, 2023; Lestari et al., 2022; Nur Jannah and Ulpah, 2023; Ruwaidah et al., 2021). Furthermore, the absence of transparent fund management and unambiguous contractual agreements serves to exacerbate the likelihood of disputes and injustices arising (Fatmawati et al., 2024; Musjtari et al., 2022; Ruwaidah et al., 2021; Salsabila and Putri, 2025). These vulnerabilities emphasise the pressing need for Sharia-compliant protection mechanisms that ensure the rights of members are protected while maintaining the ethical foundations of *qardh* (Hassan and Aliyu, 2018).

2.6 Sharia Protection Mechanisms: Prudential Principle, Transparency, and Dispute Resolution

In order to mitigate the risks inherent in online *arisan*, it is necessary to establish a Sharia-based protection framework. This should be based on the prudential principle (*ihtiyath*) and the objectives of *maqashid al-Shariah* (Akram Laldin and Furqani, 2013b; Hasibuan et al., 2026). The prudential principle dictates a meticulous approach in the selection of members, necessitating rigorous identity verification and capacity assessment. This is analogous to the 5C analysis (character, capacity, capital, condition, collateral) employed in Islamic banking (Sholihin et al., 2018).

The importance of transparent written agreements, delineating the rights and obligations of all parties involved, cannot be overstated in preventing such disputes and ensuring accountability (Muhammed et al., 2026; Nazarie et al., 2026; Ramli et al., 2023). Moreover, the administration of financial resources is to be executed with complete transparency, ensuring members are furnished with periodic briefings concerning contributions, disbursements, and any modifications to the *arisan* framework (Muhammed et al., 2026). In instances of financial hardship, Sharia-compliant measures such as rescheduling, restructuring, or *musyawarah* (deliberation) should be given precedence over punitive fines that may be considered *riba* (Wahib, 2024).

It is imperative that dispute resolution mechanisms adhere to the principle of *ultimum remedium*, i.e. that legal action should only be pursued after the exhaustion of alternative dispute resolution methods (Tanaiyo et al., 2023). Finally, digital justice frameworks, including online dispute resolution (ODR), have emerged as a promising solution for addressing such challenges, providing accessible and efficient means for resolving conflicts in the digital domain (Kadi, 2025; Oseni et al., 2018; Oseni and Omoola, 2017). The integration of these mechanisms within online *arisan* systems has the potential to uphold the principles of justice and *ta'awun*, while concurrently ensuring the protection of participants from the potential consequences of financial loss.

2.7 Conceptual Framework

Based on the literature reviewed, the conceptual framework of this study posits that the digital transformation of *qardh* in online *arisan* is shaped by the interplay between Sharia principles (justice, *ta'awun*, and *tabarru'*), digital platform characteristics (accessibility, anonymity, and lack of oversight), and protection mechanisms (prudential principle, transparency, and dispute resolution). The framework suggests that when digital transformation weakens direct oversight and relational trust, it increases the risk of *riba*, *gharar*, fraud, and default. Conversely, the application of Sharia-compliant protection mechanisms can mitigate these risks, preserving the ethical integrity of *qardh* and ensuring that online *arisan* remains a vehicle for mutual assistance and social justice. Figure 1 illustrates this conceptual model, depicting the relationships among the key constructs.

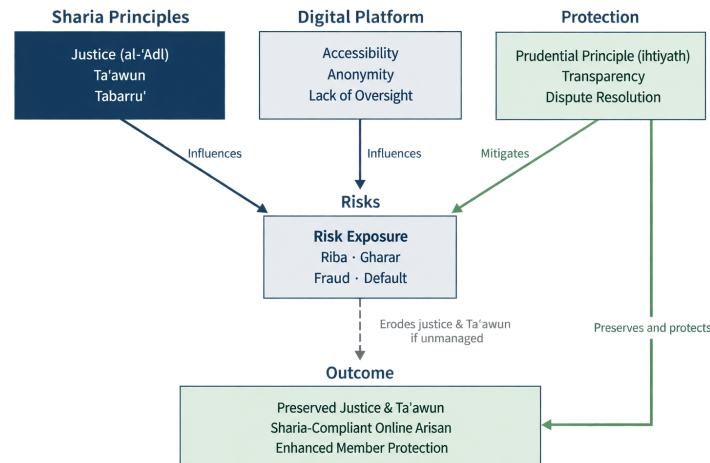


Figure 1. Conceptual Framework of Digital Transformation of Qardh in Online Arisan

3. Research Methodology

3.1 Research Design

This study utilizes a qualitative research approach, incorporating a library research design, to comprehensively analyze the digital transformation of *qardh* in online *arisan* practices on social media platforms. A qualitative approach is particularly well-suited to this purpose, as it facilitates an in-depth examination of complex social phenomena, especially the ethical, legal, and practical dimensions of *qardh*-based *arisan* in digital environments (Creswell, 2018). The qualitative research approach, in contrast to the quantitative methods that prioritize numerical measurement, emphasizes the analysis of interpretations, meanings, contexts, and processes. This qualitative research approach is crucial for comprehending how Sharia principles, such as justice (*al-'adl*) and mutual assistance (*ta'awun*), are negotiated and potentially compromised in platform-based initiatives (Denzin and Lincoln, 2011).

The library research method was selected because the study's objective is to synthesize and critically analyze extant knowledge on *qardh*, *arisan*, and digital finance, rather than to generate new empirical data. This methodological approach finds particular application in the context of Islamic economics research, wherein normative texts must be integrated with contemporary empirical studies and regulatory frameworks (Akram Laldin and Furqani, 2013a). This study aims to develop a conceptual framework elucidating the relationship between digital transformation, Sharia compliance, and member protection in online *arisan* by systematically reviewing secondary sources. The research design employs an interpretive paradigm, recognizing that social and economic phenomena are constructed through the meanings actors attach to their actions within specific cultural and religious contexts (Archer, 2023; Bryman, 2016; Sekaran and Bougie, 2009).

3.2 Data Collection

The data presented in this study were obtained through a systematic review of secondary sources, which included peer-reviewed journal articles, academic books, conference proceedings, regulatory documents, and credible media reports. The process of selecting sources was guided by three primary criteria: relevance to the subject, scholarly depth, and timeliness. Priority was given to publications from the years 2020–2025 to ensure capture of contemporary advancements in Islamic finance, digital technology, and online *arisan* (Hassan and Aliyu, 2018; Ozili, 2018).

A comprehensive search strategy was employed to identify relevant sources, encompassing major academic databases such as Scopus, Web of Science, Google Scholar, and ScienceDirect. Keywords such as “*qardh*,” “*arisan*,” “online *arisan*,” “ROSCA,” “Islamic fintech,” “*ta'awun*,” “Sharia protection,” and “digital finance” were utilized to comprehensively capture relevant concepts and terms. Media reports have documented recent cases of *arisan bodong* in Indonesia, thereby providing empirical evidence of the risks associated with digital *arisan* (Dinh et al., 2023; Swandaru and Muneeza, 2022). To ensure the reliability of these findings, the data were cross-referenced with academic studies and official reports (Ramdani et al., 2026). Classical *fiqh* texts, including *Al-Fiqh Al-Islami wa Adillatuhu* by Az-Zuhaili (1985), have established the normative foundations of *qardh*. Contemporary fatwas and regulatory guidelines, however, have also provided insights into Sharia governance standards (Akram Laldin and Furqani, 2013a).

3.3 Data Analysis

The collected data were then subjected to qualitative descriptive analysis, a methodological framework that entails the systematic description, interpretation, and synthesis of information from multiple sources to identify patterns, themes, and relationships that are pertinent to the research objectives (Lotto, 1986; Miles et al., 2014). This approach has proven effective for library research, facilitating the integration of diverse sources—ranging from classical *fiqh* texts to contemporary empirical studies—into a coherent narrative (Braun and Clarke, 2006).

The analysis proceeded through four stages: data reduction, data display, interpretation, and conclusion drawing and verification (Miles

et al., 2014). A thematic analysis approach was employed to identify recurring themes. These themes included the conceptual foundations of *qardh*, the legal status of *arisan*, the risks of digitalisation, and the mechanisms of Sharia protection (Braun and Clarke, 2006). The analysis was guided by the following research questions and the conceptual framework developed in Section 2.

To enhance the rigor of the study, the researcher engaged in reflexivity. The researcher acknowledged potential biases arising from the researcher's background in Islamic economics. The researcher maintained a critical stance toward both apologetic and skeptical positions in the literature (Denzin and Lincoln, 2011). The triangulation of evidence was accomplished by cross-referencing findings from multiple sources, including academic articles, media reports, and classical texts, thereby enhancing the credibility of the conclusions (Bryman, 2016).

3.4 Validity and Reliability

The validity and reliability of qualitative library research hinge on the trustworthiness of the data and the transparency of the analytical process (Guba and Lincoln, 2005). In this study, credibility was enhanced through a process known as source triangulation. This method involved the use of multiple types of evidence, including academic literature, regulatory documents, and classical *fiqh* texts. The integration of these diverse sources served to corroborate the findings and mitigate the risk of bias. As Bryman (2016) noted, source triangulation is a valuable technique that allows for a more nuanced and reliable examination of research findings.

Transferability issues were addressed by offering comprehensive descriptions of the context, encompassing the Indonesian socio-cultural milieu in which *arisan* functions and the distinct attributes of social media platforms that mold online *arisan* practices (Guba and Lincoln, 2005). The dependability of the research process was ensured through a systematic and documented approach, including detailed records of search strategies, inclusion criteria, and analytical procedures. This approach allowed other researchers to replicate or audit the study (Miles et al., 2014). Maintaining confirmability necessitated grounding all interpretations in the data and meticulously delineating between empirical findings and the researcher's normative judgments (Denzin and Lincoln, 2011).

4. Results and Discussion

4.1 The Digital Transformation of Arisan: From Traditional to Platform-Based Practice

The analysis reveals that the digital transformation of *arisan* represents a fundamental shift in the operational modality of *qardh*-based mutual assistance, moving from face-to-face, community-embedded practices to platform-mediated, geographically dispersed interactions. Traditional *arisan*, as documented in the literature, is characterised by direct interpersonal relationships among members who typically share familial, neighbourhood, or workplace ties, enabling robust social oversight and mutual accountability (Rozikin, 2018; Danu et al., 2023). In contrast, online *arisan* operates through social media platforms such as WhatsApp, Instagram, Facebook, and Telegram, where members may never meet physically and interactions are mediated exclusively through digital communication (Wahib, 2024; Arner et al., 2015).

Table 1 presents a comparative analysis of traditional and online *arisan* across key dimensions.

Table 1. Comparative Analysis of Traditional and Online Arisan

Dimension	Traditional Arisan	Online Arisan
Member proximity	Geographic proximity; family, neighbours, colleagues	Geographically dispersed; diverse backgrounds
Interaction mode	Face-to-face meetings; direct social contact	Digital communication via social media platforms
Oversight mechanism	Direct, mutual, community-based	Indirect, platform-dependent, limited
Trust foundation	Interpersonal relationships; social capital	Digital reputation; verification mechanisms
Contract form	Often informal; oral agreements	Written agreements (if any); digital records
Fund management	Transparent; collective oversight	Opaque; manager-controlled
Risk of fraud	Low; social sanctions	High; anonymity enables exploitation
Sharia compliance	Generally compliant if free from <i>riba</i> , <i>gharar</i> , <i>maysir</i>	Variable; risks of <i>riba</i> , <i>gharar</i> , and injustice
Social function	Community bonding; <i>silaturahmi</i>	Transactional; reduced social cohesion

The findings indicate that while digital transformation enhances accessibility and convenience—enabling participation without geographic or temporal constraints (Ozili, 2018)—it simultaneously erodes the social foundations that historically safeguarded *arisan* from exploitation. The absence of direct oversight, as noted by Widiatun and Susilowardani (2024), significantly increases the potential for fraud, default, and Sharia non-compliance. This aligns with Dinh et al. (2023), who demonstrate that online lending platforms are inherently vulnerable to information asymmetry and moral hazard.

4.2 Sharia Compliance Analysis of Online Arisan

The analysis of Sharia compliance in online *arisan* reveals a complex picture. On the one hand, online *arisan* retains the essential structure of *qardh*, as members contribute funds periodically and receive pooled amounts in turn, with the obligation to repay only the principal (Wahib, 2024; Aderemi and Ishak, 2023). The presence of *ta'awun* (mutual assistance) and *tabarru'* (benevolence) remains evident in the intention to help members meet financial needs without resorting to interest-bearing loans (Ansori et al., 2025; Rahman and Binti Aziz, 2025).

However, several practices commonly observed in online *arisan* contravene Sharia principles. Table 2 summarises the Sharia compliance analysis.

Table 2. Sharia Compliance Analysis of Online Arisan Practices

Element	Sharia Requirement	Common Practice in Online Arisan	Compliance Status
Principal repayment	Repayment of principal only, no excess	Administrative fees; late-payment penalties	Non-compliant (<i>riba</i>)
Uncertainty (<i>gharar</i>)	Clear, unambiguous contract terms	Vague rules; unclear fund management	Non-compliant (<i>gharar</i>)
Gambling (<i>maysir</i>)	No element of chance or speculation	Lottery-based allocation (if present)	Potentially non-compliant
Justice (<i>al-'adl</i>)	Equal treatment; proportionate rights and obligations	Unequal contributions in decreasing <i>arisan</i>	Non-compliant (injustice)
Transparency	Full disclosure of fund management	Opaque management; limited reporting	Non-compliant
Mutual assistance (<i>ta'awun</i>)	Genuine intention to help; no exploitation	Profit-oriented management; exploitation	Partially compliant
Voluntariness	Free consent; no coercion	Pressure to join; social obligations	Potentially non-compliant

The analysis reveals that the imposition of administrative fees and late-payment penalties constitutes *riba*, as these charges represent an additional gain for the lender without corresponding effort or risk (Nur Jannah and Ulpah, 2023; Setiawan, 2023). Furthermore, the unequal contribution structure in “decreasing *arisan*” (*arisan menurun*)—where early recipients pay larger instalments—contradicts the principle of justice, as members bear disproportionate burdens despite receiving equivalent payouts (Nur and Sastrawati, 2022; Wahib, 2024). This finding is consistent with Nur Jannah and Ulpah (2023), who argue that *arisan menurun* contains elements of *riba* due to the differing contribution amounts.

4.3 Risks and Vulnerabilities in Online Arisan

The digital transformation of *arisan* has introduced a range of risks that threaten both the financial security of participants and the Sharia compliance of the practice. Table 3 summarises the key risks identified in the analysis.

Table 3. Risks and Vulnerabilities in Online Arisan

Risk Category	Description	Evidence from Literature	Impact
Fraud (<i>arisan bodong</i>)	Fake <i>arisan</i> schemes; managers abscond with funds	Ramdani et al. (2026); Tanaiyo et al. (2023)	Financial loss; erosion of trust
Default (<i>wanprestasi</i>)	Members fail to meet payment obligations	Widiatun and Susilowardani (2024)	Financial strain on other members
<i>Riba</i>	Administrative fees; late-payment penalties	Nur Jannah and Ulpah (2023); Setiawan (2023)	Sharia non-compliance; exploitation
<i>Gharar</i>	Unclear contract terms; uncertain fund management	Musjtari et al. (2022)	Disputes; injustice
Injustice	Unequal contributions in decreasing <i>arisan</i>	Nur and Sastrawati (2022); Wahib (2024)	Unequal burden; resentment
Identity fraud	Lack of verification; anonymous participation	Ramdani et al. (2026)	Impersonation; fraud
Data privacy	Personal data exposure; misuse	Dinh et al. (2023)	Privacy violations; security risks

The findings indicate that the most significant risk is fraud, with recent cases in Indonesia revealing substantial losses affecting hundreds of victims (Ramdani et al., 2026; Tanaiyo et al., 2023). The absence of identity verification mechanisms, as noted by Ramdani et al. (2026), enables malicious actors to exploit the trust-based nature of *arisan*. Furthermore, the lack of legally binding written agreements increases the risk of disputes and default, as members have limited legal recourse in cases of non-payment (Widiatun and Susilowardani, 2024). These vulnerabilities underscore the urgent need for Sharia-compliant protection mechanisms.

4.4 Sharia Protection Mechanisms for Online Arisan

To mitigate the risks identified above, a Sharia-based protection framework must be established, drawing on the prudential principle (*ihtiyath*) and the objectives of *maqashid al-Shariah* (Akram Laldin and Furqani, 2013b; Hasibuan et al., 2026). Table 4 presents the proposed protection mechanisms.

Table 4. Sharia Protection Mechanisms for Online Arisan

Mechanism	Description	Sharia Basis	Implementation
Prudential member selection	Identity verification; capacity assessment	<i>Ihtiyath</i> ; <i>maqashid al-Shariah</i>	KTP/KK verification; references; track record
Transparent written agreements	Clear contract terms; rights and obligations	<i>Keridhoan</i> ; <i>wudhuh</i> (clarity)	Digital contracts; e-signatures; terms of service
Transparent fund management	Regular reporting; open bookkeeping	<i>Amanah</i> ; <i>shiddiq</i> (honesty)	Periodic statements; member access to records
Avoidance of <i>riba</i> -based penalties	No administrative fees; no late-payment fines	Prohibition of <i>riba</i>	<i>Musyawarah</i> ; rescheduling; restructuring
Dispute resolution	<i>Musyawarah</i> ; mediation; <i>ultimum remedium</i>	<i>Sulh</i> (peacemaking); <i>musyawarah</i>	Internal deliberation; mediation; legal action as last resort
Digital justice	Online dispute resolution; accessible remedies	<i>Al-'adl</i> (justice)	ODR platforms; complaint mechanisms
Sharia governance	Sharia supervisory board; regular audits	<i>Hisbah</i> (accountability)	Sharia review; compliance audits

The analysis suggests that the prudential principle—analogue to the 5C analysis (character, capacity, capital, condition, collateral) in Islamic banking—can be adapted to online *arisan* through identity verification and capacity assessment (Sholihin et al., 2018; Akram Laldin and Furqani, 2013b). Transparent written agreements are essential to prevent disputes and ensure accountability (Muhamed et al., 2026; Ramli et al., 2023). The avoidance of *riba*-based penalties and the prioritisation of *musyawarah* align with the principle of *ultimum remedium*, which emphasises restorative justice over punitive measures (Tanaiyo et al., 2023; Widiatun and Susilowardani, 2024). Digital justice frameworks, such as online dispute resolution (ODR), can provide accessible and efficient means for resolving conflicts (Oseni et al., 2018; Oseni and Omoola, 2017). Finally, Sharia governance mechanisms—including Sharia supervisory boards and regular audits—are essential to ensure ongoing compliance and accountability (Swandaru and Muneeza, 2022; Kadi, 2025).

5. Discussion

The findings of this study make several important contributions to the literature on Islamic economics, digital finance, and Sharia governance. First, the study demonstrates that the digital transformation of *arisan* does not alter the fundamental nature of the *qardh* contract; rather, it changes the modality of interaction, oversight, and transaction execution. This finding extends the work of Wahib (2024) and Danu et al. (2023), who argue that online *arisan* remains essentially a *qardh*-based arrangement. However, the study goes further by showing that digitalisation introduces new risks—particularly fraud, default, and Sharia non-compliance—that are not adequately addressed by existing regulatory frameworks. This aligns with Hassan and Aliyu (2018), who note that the paradigm shift from profit-and-loss sharing to debt-based contracts in Islamic finance has implications for financial stability and social welfare.

Second, the study reveals a tension between the ideal of *ta'awun* and the practical realities of online *arisan*. While the intention to help others remains central to the *qardh* contract (Ansori et al., 2025; Rahman and Binti Aziz, 2025), the digitalisation of *arisan* tends to reduce social cohesion and transform mutual assistance into a transactional relationship. This finding resonates with Rahman and Binti Aziz (2025), who argue that *ta'awun* is the underlying notion of *tabarru'*-based models, and that its erosion undermines the ethical foundations of Islamic finance. The study thus contributes to the literature by highlighting the need to preserve the social and moral dimensions of *ta'awun* in digital *arisan*, not merely its financial function.

Third, the study proposes a Sharia-based protection framework that integrates the prudential principle, transparency, and dispute resolution mechanisms. This framework responds to the call by Akram Laldin and Furqani (2013a) for stronger Sharia governance in Islamic financial institutions, and extends it to informal, community-based financial practices such as *arisan*. The findings suggest that the prudential principle—originally developed for Islamic banking—can be adapted to online *arisan* through identity verification and capacity assessment (Sholihin et al., 2018; Hasibuan et al., 2026). Similarly, the principle of *ultimum remedium* (Tanaiyo et al., 2023; Widiatun and Susilowardani, 2024) provides a Sharia-compliant approach to dispute resolution that prioritises *musyawarah* over punitive measures. These findings have practical implications for policymakers, platform operators, and community leaders seeking to develop Sharia-compliant online *arisan* systems.

Fourth, the study contributes to the emerging literature on digital justice (Oseni et al., 2018; Oseni and Omoola, 2017) by showing how online dispute resolution mechanisms can be integrated into Sharia-compliant *arisan* frameworks. The findings suggest that digital justice is not merely a technological solution but a means of upholding *al-'adl* (justice) in the digital realm. This aligns with Kadi (2025), who argues that Islamic FinTech should serve as a road map to social justice and financial inclusion.

Fifth, the study underscores the importance of transparency and accountability in digital *arisan* operations. The findings reveal that the absence of clear written agreements, transparent fund management, and regular reporting significantly increases the risk of disputes, fraud, and Sharia non-compliance (Muhamed et al., 2026; Ramli et al., 2023). This observation is consistent with Nazarie et al. (2026), who emphasise that governance and workflow clarity are critical for Islamic donation-based crowdfunding platforms. In the context of online *arisan*, the application of similar governance principles—transparent contracts, open bookkeeping, and periodic reporting—can help preserve the ethical integrity of *qardh* and protect members from exploitation.

Sixth, the study highlights the relevance of *maqashid al-Shariah* as a guiding framework for designing Sharia-compliant online *arisan*. The protection of wealth (*hifz al-mal*), the promotion of social welfare (*maslahah*), and the preservation of justice (*al-'adl*) are central objectives that should inform the design and regulation of digital *arisan* platforms (Akram Laldin and Furqani, 2013b; Dusuki and Bouheraoua, 2011; Tabrozi, 2025). By grounding digital *arisan* in these higher objectives, platform operators and regulators can ensure that the practice remains aligned with the ethical and social vision of Islamic economics, rather than merely replicating conventional financial mechanisms.

Finally, the study acknowledges its limitations. As a library research study, it relies on secondary data and does not include primary empirical validation. Future research could address this gap through fieldwork, surveys, or case studies of specific online *arisan* platforms. Additionally, the study focuses primarily on the Indonesian context; comparative studies across different Muslim-majority countries could provide valuable insights into the cultural and regulatory factors that shape online *arisan* practices. Despite these limitations, the study offers a robust conceptual foundation for understanding the digital transformation of *qardh* and its implications for justice, *ta'awun*, and Sharia protection in the digital age.

Ethical Statement

This study is a library-based qualitative research that does not involve human participants or animal subjects. Therefore, ethical approval was not required. All sources used in this study have been properly cited and acknowledged in accordance with academic integrity standards. The research was conducted in compliance with the ethical principles of Islamic economics and the publication ethics of the *Journal International Economic Sharia* (JIES).

Informed Consent Statement

Informed consent was not applicable to this study, as it is a library-based qualitative research that relies exclusively on publicly available secondary sources, including peer-reviewed journals, academic books, regulatory documents, and credible media reports. No human participants were involved in the data collection process.

Author Contributions

Anggun Humairah Aziz: Conceptualization, Methodology, Formal Analysis, Writing – Original Draft.

Devi Rismayanti: Data Curation, Validation, Writing – Review & Editing.

Syaira Destiani Syawal Aulia: Investigation, Resources, Writing – Review & Editing.



Liya Setiawati: Visualization, Supervision, Project Administration, Corresponding Author.

All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

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Data Availability Statement

The data that support the findings of this study are derived from publicly available secondary sources, including peer-reviewed journal articles, academic books, conference proceedings, regulatory documents, and credible media reports. All sources used in this study are properly cited in the reference list. Additional information regarding the literature search strategy and inclusion criteria is available from the corresponding author upon reasonable request.

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Conflict of Interest

The author(s) declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. The authors confirm that there are no conflicts of interest regarding the publication of this manuscript.

Declaration of Generative AI and AI-Assisted Technologies

During the preparation of this work, the author(s) used generative AI and AI-assisted technologies solely for the purpose of improving language clarity, refining academic writing style, and assisting with formatting and reference organization. All substantive intellectual contributions, including research design, data analysis, interpretation of findings, and conclusions, were made entirely by the author(s). The author(s) reviewed and verified all content generated with the assistance of AI tools and take full responsibility for the accuracy, integrity, and originality of the published work.

The author(s) confirm that:

- No AI tool was used to generate research data, fabricate sources, or produce substantive scholarly content.
- All citations and references were verified by the author(s) against original sources.
- The use of AI tools complied with the ethical guidelines of the *Journal International Economic Sharia* (JIES) and the Committee on Publication Ethics (COPE).

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