Journal homepage: http://jurnal.uinsu.ac.id/index.php/analytica

Journal Analytica Islamica

QUR'ANIC ECONOMIC INTERPRETATION USING A THEMATIC EXEGESIS APPROACH TO ADDRESS THE RISE OF DIGITAL FRAUD AND CYBERCRIME ON SOCIAL MEDIA

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Article Info

Available online
http://jurnal.uinsu.ac.id/index.php/analytica

E-ISSN: 2541-5263
P-ISSN: 1411-4380

ABSTRACT

The rise of digital fraud and cybercrime on social media in 2024 has become a serious threat to the economic stability and social security of Indonesian society. Phishing, fraudulent investment schemes, illegal trade, and the exploitation of personal data through digital platforms have become increasingly widespread, with more sophisticated and systematic modes of operation. This study aims to interpret Qur'anic economic verses through a thematic exegesis approach in order to identify theological and ethical foundations for addressing these problems. The method used is library research with a thematic exegesis approach (al-tafsīr al-mawḍū'ī), which collects and analyzes Qur'anic verses related to economics, transactions, and business ethics. The findings show that the Qur'an provides a comprehensive conceptual framework through the principles of honesty (al-ṣidq), justice (al-'adl), transparency (al-waḍāḥah), and the prohibition of fraud (al-ghish). Verses such as QS. al-Baqarah [2]: 188, QS. an-Nisā' [4]: 29, QS. al-Muṭaffifīn [83]: 1–6, and QS. al-Anfāl [8]: 27 provide a strong moral foundation for developing spiritually based digital literacy. This study concludes that Qur'anic economic interpretation using a thematic exegesis approach offers a holistic solution by integrating the sacred dimension of religious texts with the profane dimension of contemporary digital realities, thereby fostering collective public awareness in combating digital crime through the strengthening of Islamic economic character.

Keywords: *Qur'anic Economics, Thematic Exegesis, Digital Fraud, Cybercrime, Social Media, Islamic Economic Ethics.*

ABSTRAK

Maraknya penipuan dan kejahatan digital di media sosial pada tahun 2024 telah menjadi ancaman serius terhadap stabilitas ekonomi dan keamanan sosial masyarakat Indonesia. Fenomena phishing, penipuan investasi bodong, perdagangan ilegal, dan eksploitasi data pribadi melalui platform digital semakin mengakar dengan modus operandi yang semakin canggih dan sistematis. Penelitian ini bertujuan untuk menginterpretasikan ayat-ayat ekonomi Qur'ani *melalui pendekatan tafsir tematik guna menemukan landasan teologis dan etis dalam mengatasi permasalahan tersebut. Metode yang digunakan adalah kajian pustaka dengan pendekatan tafsir tematik (al-tafsīr al-mawḍūʿī) yang mengumpulkan dan menganalisis ayat-ayat Qur'ani terkait ekonomi, transaksi, dan etika bisnis. Hasil penelitian menunjukkan bahwa Qur'an telah memberikan kerangka konseptual yang komprehensif melalui prinsip kejujuran (al-ṣidq), keadilan (al-'adl), transparansi (al-waḍāḥah), dan larangan penipuan (al-ghish). Ayat-ayat seperti QS. al-Baqarah [2]: 188, QS. an-Nisā' [4]: 29, QS. al-Mutaffifīn [83]: 1-6, dan QS. al-Anfāl [8]: 27 memberikan fondasi moral yang kokoh untuk membentuk literasi digital berbasis spiritual. Kesimpulan penelitian ini menegaskan bahwa interpretasi ekonomi Qur'ani dengan pendekatan tafsir tematik mampu memberikan solusi holistik dengan mengintegrasikan dimensi sakral teks keagamaan dan dimensi profan realitas digital kontemporer, sehingga membentuk kesadaran kolektif masyarakat dalam melawan kejahatan digital melalui penguatan karakter ekonomi Islami.*

Kata Kunci: *Tafsir Tematik, Ekonomi Qur'ani, Kejahatan Digital, Media Sosial, Penipuan Online*

1. INTRODUCTION

The digital era, marked by the rapid development of information and communication technology, has brought fundamental transformations to various aspects of human life, including the economic sphere and business transactions (Riswanto et al., 2024). Social media, as one of the products of digital technology, has become a new public space that facilitates social interaction, information exchange, and economic activities on a scale and at a speed unprecedented in the history of human civilization (Dwijayanti, 2023). However, this technological advancement has also brought negative consequences, particularly the emergence of various forms of digital crime that are increasingly widespread and systematic, threatening the economic stability and social security of society (Wati et al., 2024).

In 2024, Indonesia recorded a significant increase in cases of fraud and digital crime on social media (Oktafiani et al., 2024). Based on data from the Directorate of Cybercrime of the Criminal Investigation Agency of the Indonesian National Police, there has been an increase in cybercrime cases involving social media platforms as the primary medium for criminal activities (Ismail, 2023). The modes of operation have become increasingly diverse, ranging from phishing, fraudulent investment schemes promising high returns, the sale of counterfeit products, to the exploitation of users' personal data for illegal commercial purposes (Safrudin & Yusuf, 2023).

This phenomenon not only causes substantial material losses for victims but also undermines public trust in the digital ecosystem and threatens national economic stability (Firdaus, 2024). Digital crime on social media is essentially a manifestation of moral and ethical degradation in economic activities. Perpetrators of digital crime often exploit regulatory flexibility, the low level of public digital literacy, and weak supervision of online transaction activities (Kurniawan, 2023). More broadly, this phenomenon reflects the absence of spiritual foundations and religious values in economic activities within digital spaces. People involved in digital transactions are often detached from the ethical and spiritual awareness that should serve as the foundation of every economic activity (Syamraeni & Sholichah, 2024).

In this context, the Qur'an, as the primary source of Islamic teachings, provides a comprehensive economic ethical framework that remains relevant for addressing contemporary digital challenges (Lubis, 2024a). The Qur'an contains various verses that regulate economic principles, business transactions, and the ethics of muamalah, which can serve as guidance for economic activities, including those conducted in digital spaces (Arif, 2023). The thematic exegesis approach (al-tafsīr al-mawḍūʿī) is an appropriate method for systematically and integratively exploring the meanings of Qur'anic economic verses, thereby offering a holistic understanding of Islamic economic concepts and their application to the problem of digital crime.

Thematic exegesis is a method of interpreting the Qur'an by collecting verses that share the same theme from various surahs and then analyzing them comprehensively to discover an integrated and holistic meaning (Hanifah, 2024). This method was initially developed by classical scholars such as al-Jaṣṣāṣ in Aḥkām al-Qur'ān and al-Qurṭubī in al-Jāmiʿ li Aḥkām al-Qur'ān, and was later further developed by contemporary scholars such as Muhammad Abduh, Rashid Riḍā, and A. Hassan (Furqon & Mubassyir, 2024). In the context of Qur'anic economics, thematic exegesis enables researchers to gather all verses related to economics, transactions, and business ethics, and then analyze them systematically to identify fundamental principles that can be applied to contemporary realities (Ansori, 2024).

This study is highly relevant given the urgent need to address the increasing prevalence of digital crime on social media. A response is needed that is not only repressive through law enforcement but also preventive through the strengthening of moral and spiritual values in society. Qur'anic economic interpretation through a thematic exegesis approach offers a holistic solution by integrating the sacred dimension of religious texts with the profane dimension of contemporary digital realities. By understanding and internalizing Qur'anic economic values, society is expected to develop collective awareness in combating digital crime and creating a digital ecosystem that is safe, transparent, and just.

2. RESEARCH METHOD

This study is qualitative research using a library research approach, which analyzes Qur'anic verses related to economics and business transactions through the thematic exegesis method (Karim, 2024). Primary data were obtained from the text of the Qur'an and classical as well as contemporary tafsir works, while secondary data were collected from scholarly literature, research reports, and documents related to digital crime on social media (Hasan & SQ, 2023). The research stages include collecting Qur'anic economic verses from various surahs, conducting thematic analysis using the al-tafsīr al-mawḍūʿī method, and developing contextual interpretation by considering the reality of digital crime on social media in 2024

3. RESULT AND ANALYSIS

This study identifies several Qur'anic verses that are directly relevant to economic principles and transaction ethics, which may serve as a foundation for addressing digital crime on social media. These verses are grouped into several main themes as follows:

The Principle of Honesty in Transactions (al-Ṣidq fī al-Mu'āmalah)

Qur'anic verses containing the theme of honesty in economic transactions serve as the primary foundation for developing digital ethics (Lubis, 2024a). QS. Al-Baqarah [2]: 188 states:

وَلَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ وَتُدْلُوْا بِهَآ اِلَى الْحُكَّامِ لِتَأْكُلُوْا فَرِيْقًا مِّنْ اَمْوَالِ النَّاسِ بِالْاِثْمِ وَاَنْتُمْ تَعْلَمُوْنَ ࣖ

Translation:

"Do not consume one another's wealth unjustly, nor use it to bribe judges in order to consume part of other people's wealth sinfully while you know it" (Ministry of Religious Affairs, 2021).

This verse explicitly prohibits all forms of taking other people's wealth through unlawful means, including digital fraud on social media. QS. al-Anfāl [8]: 27 also emphasizes:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَخُوْنُوا اللّٰهَ وَالرَّسُوْلَ وَتَخُوْنُوْٓا اَمٰنٰتِكُمْ وَاَنْتُمْ تَعْلَمُوْنَ ۝٢٧

Translation:
"O believers, do not betray Allah and the Messenger, nor betray your trusts knowingly" (Ministry of Religious Affairs, 2021).

This verse places the betrayal of trust as a grave sin, comparable to betraying Allah and His Messenger. In the digital context, the personal data of social media users constitutes a trust that must be protected with honesty and integrity.

The Principles of Justice and Transparency (al-'Adl wa al-Waḍāḥah)

The principle of al-'Adl wa al-Waḍāḥah refers to managing financial matters fairly, honestly, and without fraud, while presenting information openly and clearly so that it can be accounted for before society and Allah SWT. QS. an-Nisā' [4]: 29 states:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْا لَا تَأْكُلُوْٓا اَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ اِلَّآ اَنْ تَكُوْنَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوْٓا اَنْفُسَكُمْ ۗ اِنَّ اللّٰهَ كَانَ بِكُمْ
رَحِيْمًا ۝٢٩

Translation:
"O believers, do not consume one another's wealth unjustly, except through trade conducted by mutual consent among you. And do not kill yourselves. Indeed, Allah is Most Merciful to you" (Ministry of Religious Affairs, 2021).

This verse mandates that every economic transaction must be based on mutual consent (tarāḍin) and transparency, so that no party is harmed or deceived. QS. al-Muṭaffifīn [83]: 1–6 gives a severe warning against injustice in transactions:

"Woe to those who give less in measure and weight, who, when they take a measure from others, demand it in full, but when they measure or weigh for others, give less. Do they not think that they will be resurrected on a tremendous Day, the Day when humanity will stand before the Lord of all worlds?" (Ministry of Religious Affairs, 2021).

These verses explicitly prohibit all forms of fraud in transactions, which in the digital context include product information manipulation, embezzlement of funds, and consumer deception.

The Principle of Prohibiting Fraud and Betrayal (Nahy 'an al-Ghish wa al-Khiyānah)

The principle of Nahy 'an al-Ghish wa al-Khiyānah refers to a strict prohibition against all forms of manipulation, fraud, and abuse of trust in transactions, in order to preserve honesty and the rights of others for the sake of Allah's blessings. QS. Ṣād [38]: 24 narrates the story of Prophet David, who was tested through two disputing parties, one of whom attempted to act unjustly:

قَالَ لَقَدْ ظَلَمَكَ بِسُؤَالِ نَعْجَتِكَ اِلٰى نِعَاجِهٖۗ وَاِنَّ كَثِيْرًا مِّنَ الْخُلَطَاۤءِ لَيَبْغِيْ بَعْضُهُمْ عَلٰى بَعْضٍ اِلَّا الَّذِيْنَ اٰمَنُوْا وَعَمِلُوا الصّٰلِحٰتِ
وَقَلِيْلٌ مَّا هُمْۗ وَظَنَّ دَاوٗدُ اَنَّمَا فَتَنّٰهُ فَاسْتَغْفَرَ رَبَّهٗ وَخَرَّ رَاكِعًا وَّاَنَابَ ۩ ﴿٢٤﴾

Translation:
"He said, 'He has certainly wronged you by asking to add your ewe to his ewes. Indeed, many partners wrong one another, except those who believe and do righteous deeds, and they are few.' Then David realized that We had tested him, so he sought forgiveness from his Lord, fell down bowing, and turned in repentance" (Ministry of Religious Affairs, 2021).

This verse illustrates that deception in transactions constitutes a form of injustice that must be avoided. QS. Yūsuf [12]: 79 states: "He said, 'I seek refuge in Allah from taking anyone except the one with whom we found our property. Indeed, if we did so, we would surely be unjust'" (Ministry of Religious Affairs, 2021). Although this verse appears in the context of the story of Prophet Joseph, it contains a broader meaning that every form of error, injustice, and betrayal in social interaction must be acknowledged and corrected, including in digital transactions.

The Principle of Social Responsibility and Distributive Justice

This principle emphasizes that wealth must be managed for the common good and distributed fairly in order to reduce economic inequality, support vulnerable groups, and realize social justice that is pleasing to Allah SWT. QS. al-Ḥashr [59]: 7 states:

مَآ اَفَاۤءَ اللّٰهُ عَلٰى رَسُوْلِهٖ مِنْ اَهْلِ الْقُرٰى فَلِلّٰهِ وَلِلرَّسُوْلِ وَلِذِى الْقُرْبٰى وَالْيَتٰمٰى وَالْمَسٰكِيْنِ وَابْنِ السَّبِيْلِۙ كَيْ لَا يَكُوْنَ دُوْلَةً ۢ بَيْنَ
الْاَغْنِيَاۤءِ مِنْكُمْۗ وَمَآ اٰتٰىكُمُ الرَّسُوْلُ فَخُذُوْهُ وَمَا نَهٰىكُمْ عَنْهُ فَانْتَهُوْاۚ وَاتَّقُوا اللّٰهَۗ اِنَّ اللّٰهَ شَدِيْدُ الْعِقَابِۘ ﴿٧﴾

Translation:
"Whatever gains Allah has turned over to His Messenger from the people of the settlements are for Allah, the Messenger, close relatives, orphans, the poor, and travelers, so that wealth may not merely circulate among the rich among you. Whatever the Messenger gives you, accept it, and whatever he forbids you from, refrain from it. And fear Allah; indeed, Allah is severe in punishment" (Ministry of Religious Affairs, 2021).

This verse contains the principle of distributive justice and social responsibility in economics, which implies the prohibition of monopoly and economic exploitation in digital spaces.

The Principle of Wealth Protection and Trust

This principle emphasizes the obligation to protect, manage, and utilize wealth properly in accordance with Islamic law, as well as to uphold the trust that has been given without betrayal, for the sake of collective welfare and accountability in the Hereafter. QS. al-Māʼidah [5]: 1 states:

يٰٓاَيُّهَا الَّذِيْنَ اٰمَنُوْٓا اَوْفُوْا بِالْعُقُوْدِۗ اُحِلَّتْ لَكُمْ بَهِيْمَةُ الْاَنْعَامِ اِلَّا مَا يُتْلٰى عَلَيْكُمْ غَيْرَ مُحِلِّى الصَّيْدِ وَاَنْتُمْ حُرُمٌۗ اِنَّ اللّٰهَ يَحْكُمُ مَا يُرِيْدُ ١

Translation:
"O believers, fulfill your contracts" (Ministry of Religious Affairs, 2021).

This verse serves as a legal foundation that every contract or agreement must be fulfilled responsibly. In the context of digital transactions, every agreement made through social media carries both legal and moral force that binds the parties to fulfill their commitments. QS. al-Baqarah [2]: 282 also emphasizes the importance of documentation in transactions: "O believers, when you contract a debt for a fixed period, put it in writing" (Ministry of Religious Affairs, 2021).

This verse provides a foundation for the importance of transparency and documentation in every transaction, which in the digital context can be applied through transaction tracking and verification systems.

Discussion

The Context of Digital Crime on Social Media in 2024

The year 2024 witnessed a significant transformation in Indonesia's digital crime landscape (Kusnanto et al., 2024). Social media, which initially functioned as a platform for communication and social interaction, has evolved into a complex space for economic transactions, while also becoming a primary medium for criminals to carry out their activities (Anjani, 2024). Phishing through short messages and social media has become increasingly widespread, with perpetrators sending fake links that resemble official banking or e-commerce websites in order to steal victims' personal data and financial information (Al Fadillah, Ramadhan, & Ariefiandi, 2024). This mode of crime not only causes direct financial losses but also endangers users' data security and privacy (Anjheli, 2024).

Fraudulent investment schemes promoted through social media also increased significantly in 2024 (Prayogi & Setiadi, 2024). Perpetrators use social media platforms to advertise investment schemes promising unrealistic profits, often employing fake testimonials and manipulated data to convince potential victims (Sahroni & SE, 2024). Digital Ponzi and pyramid schemes have rapidly expanded by exploiting broad social networks, causing victims not only to suffer financial losses but also to lose trust in the digital financial system.

The trade of counterfeit products and fraudulent services through social media has also become an increasingly alarming phenomenon. Perpetrators take advantage of the ease of creating accounts and managing online stores on social media platforms to sell counterfeit products or offer services that are never delivered (Sitepu et al., 2024). Victims often find it difficult to trace perpetrators due to the anonymity enabled by digital platforms, making it challenging to recover their losses (Noval et al., 2023).

The exploitation of social media users' personal data for illegal commercial purposes has also become a serious problem (Rico & Rosadi, 2023). Irresponsible companies or individuals collect users' personal data without consent, then sell or use the data for intrusive marketing purposes, and even for more systematic fraudulent activities (Huda et al., 2024). This practice violates users' right to privacy and creates an unsafe digital environment.

Qur'anic Economic Interpretation in the Context of Digital Crime

The thematic exegesis approach to Qur'anic economic verses enables researchers to identify a comprehensive conceptual framework for addressing digital crime (Khoeriyah, 2024). The principle of honesty (al-ṣidq) emphasized in QS. al-Baqarah [2]: 188 and QS. al-Anfāl [8]: 27 serves as a foundation of digital ethics that must be internalized by every social media user. Honesty in the digital context does not merely mean refraining from lying, but also includes transparency in presenting product information, honesty in advertising services, and integrity in conducting transactions (Khoeriyah, 2024).

In al-Qurṭubī's exegesis, QS. al-Baqarah [2]: 188 is explained as a prohibition against consuming wealth unlawfully, which includes all forms of taking another person's property in ways that violate Islamic law, such as fraud, embezzlement, and manipulation. Al-Rāzī, in Mafātīḥ al-Ghayb, further explains that this verse prohibits all forms of transactions containing deception or betrayal, because wealth obtained through such means is unlawful and deprived of blessing (Alya, 2022).

The principles of transparency and mutual consent (tarāḍin) contained in QS. an-Nisā' [4]: 29 serve as an important foundation for digital transactions. In the exegesis of Ibn Kathīr, this verse emphasizes that every transaction must be carried out by mutual agreement, without coercion or deception (Putri, 2024). In the context of social media, this principle requires that every piece of information presented in advertisements or product promotions accurately reflects the actual condition of the product, and that every transaction agreement is made with clear understanding by both parties (Andrian, Tecoalu, & Latief, 2024).

QS. al-Muṭaffifīn [83]: 1–6 gives a severe warning against injustice in transactions. Tafsīr al-Jalālayn explains that those who cheat in measurement and weighing will face great punishment in the Hereafter (Adim & Isnaini, 2024). In the digital context, such transactional injustice can be expanded to include data manipulation, concealment of information, and fraud in online transactions (Rico & Rosadi, 2023). Digital criminals who deliberately reduce the quality of advertised products, manipulate fake reviews, or embezzle consumers' funds have engaged in practices equivalent to al-muṭaffifīn in the modern context (Widianingrum, 2024).

The Application of Qur'anic Economic Principles in Mitigating Digital Crime

Qur'anic economic interpretation through a thematic exegesis approach produces several practical recommendations for mitigating digital crime on social media (Widianingrum, 2024). First, spiritually based digital literacy must be strengthened by integrating an understanding of Qur'anic economic principles into public education (Hakim, 2024). Educational programs that teach honesty, transparency, and responsibility in digital transactions need to be developed with reference to relevant Qur'anic verses.

Second, a digital ecosystem grounded in Islamic economic ethics must be established. Social media and e-commerce platforms need to adopt policies that promote transactional transparency, consumer protection, and business accountability (Ichsandi & Lie, 2024). Identity verification systems, transaction tracking, and fair dispute-resolution mechanisms need to be implemented in accordance with the principles of justice and wealth protection emphasized in the Qur'an (Satiadharmanto, 2024).

Third, regulation and law enforcement must be strengthened based on Qur'anic values (Tanjung, 2023). Laws and policies related to digital crime need to be formulated by considering Qur'anic economic principles concerning honesty, justice, and the protection of wealth (Izzan & Saehudin, 2023). Sanctions against digital criminals should align with the concept of al-muṭaffifīn, who are threatened with severe punishment, thereby creating a strong deterrent effect.

Fourth, verification and security technologies that align with Qur'anic principles of transparency should be developed (Lubis, 2024b). Blockchain technology and transaction tracking systems can be adopted to ensure that every digital transaction is recorded transparently and cannot be manipulated, in accordance with QS. al-Baqarah [2]: 282 concerning the importance of documentation in transactions.

Integrating Sacred and Profane Dimensions in Solutions to Digital Crime

The thematic exegesis approach in interpreting Qur'anic economics enables the integration of the sacred dimension of religious texts with the profane dimension of digital reality (Sunarno, 2023). Qur'anic verses that have specific historical contexts can be reinterpreted to address contemporary challenges through the methods of al-tafsīr bi al-riwāyah and al-tafsīr bi al-dirāyah.

In this context, al-tafsīr bi al-riwāyah is used to understand the literal meaning of verses based on narrations from Prophet Muhammad SAW and his companions, while al-tafsīr bi al-dirāyah is used to analyze the meaning of verses based on knowledge of Arabic, the principles of Qur'anic interpretation, and the socio-historical context of revelation. The combination of these two methods enables researchers to identify new meanings that are relevant to the contemporary digital context without abandoning a strong textual foundation (Ibrahim et al., 2023).

For example, QS. al-Anfāl [8]: 27, which prohibits the betrayal of trust, can be interpreted in the digital context as a prohibition against the misuse of social media users' personal data. Personal data entrusted by users to social media platforms constitutes a trust that must be protected with full integrity. Any violation of this trust, whether by platforms or by third parties who obtain data illegally, constitutes a form of betrayal of trust prohibited by the Qur'an.

The Formation of Islamic Economic Character as a Shield Against Digital Crime

The results of Qur'anic economic interpretation show that the prevention of digital crime cannot be carried out solely through legal and technological approaches, but must also be supported by the formation of Islamic economic character within each individual (Zakiyyah, 2024). This character includes amānah or trustworthiness, ṣidq or honesty, faḍl or generosity, and 'adl or justice in every economic activity.

The formation of Islamic economic character requires continuous education and socialization through various channels, including formal education in schools and universities, religious preaching in mosques and Islamic study circles, and campaigns on social media itself (Akmal, Zahra, & Kenny, 2024). By building collective awareness of the importance of Islamic economic ethics, society is expected to develop spiritual immunity against the temptation to engage in digital crime, while also becoming intelligent and critical consumers when encountering suspicious offers on social media.

4. CONCLUSION

This study has successfully interpreted Qur'anic economic verses through a thematic exegesis approach to offer solutions for addressing the rise of digital fraud and cybercrime on social media in 2024. The findings show that the Qur'an provides a comprehensive framework of economic ethics through the principles of honesty (al-ṣidq), justice and transparency (al-'adl wa al-waḍāḥah), the prohibition of fraud and betrayal (nahy 'an al-ghish wa al-khiyānah), social responsibility, as well as the protection of wealth and trust.

Verses such as QS. al-Baqarah [2]: 188, QS. an-Nisā' [4]: 29, QS. al-Muṭaffifīn [83]: 1–6, QS. al-Anfāl [8]: 27, and QS. al-Baqarah [2]: 282 provide a strong theological and ethical foundation for developing spiritually based digital literacy. The thematic exegesis approach enables researchers to collect and analyze these verses systematically, thereby producing a holistic understanding of Qur'anic economic concepts and their application in the contemporary digital context.

Digital crime on social media is essentially a manifestation of moral and ethical degradation in economic activities. The solution offered by Qur'anic economic interpretation is holistic, as it integrates sacred and profane dimensions. Thus, it not only provides legal and technical foundations, but also fosters spiritual awareness and Islamic economic character within each individual. Strengthening Qur'anic-based digital literacy, establishing a digital ecosystem grounded in Islamic economic ethics, reinforcing regulation, and developing verification technology are practical recommendations that can be implemented.

This study affirms that the Qur'an, as a universal and timeless source of guidance, remains highly relevant in addressing contemporary challenges, including digital crime on social media. By restoring spiritual and ethical foundations in digital economic activities, the social media ecosystem is expected to become a safe, transparent, and just space for all users.

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