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Riba Awareness on Indonesian-Language Social Media: An Islamic Economic Law Analysis of Public Texts and Users' Legal Consciousness

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Abstract: This study explores the framing of Riba and the legal position of Riba as expressed in social media in the Indonesian language. The qualitative analysis is based on non-participatory netnographic observation and consists of 50 public content items published between January and May 2026 and spread over five platforms and 100 comments. Four frames emerged: financial-literacy (19), normative-religious (14), moral-emotional (9), and critical-dialogical (6). Two items were not classifiable. Comments were of obedient (13), inquisitive (24), and accommodative (2) positions. 61 comments did not provide sufficient evidence for classification. Seven comments supported the prohibition, two addressed scholarly disagreement, and 21 lacked contractual detail; 70 were not assessable. No definitive divergence from the Islamic legal baseline was established. Purposive sampling, uneven coverage, approximate comment dates, and the absence of independent coding validation limit inference. The findings distinguish expressed legal positions without equating inquiry with misunderstanding or inferring actual behavior.

Keywords: Riba; Islamic economic law; legal consciousness; social media

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Abstrak: Penelitian ini mengkaji representasi riba dan sikap hukum yang dinyatakan dalam wacana media sosial berbahasa Indonesia. Analisis kualitatif yang didukung observasi netnografis nonpartisipatif dilakukan terhadap 50 konten publik yang terbit pada Januari-Mei 2026 di lima platform serta 100 komentar. Hasil penelitian mengidentifikasi empat kategori representasi, yaitu literasi keuangan (19), normatif-religius (14), moral-emosional (9), dan kritis-dialogis (6); dua konten tidak dapat diklasifikasikan. Analisis komentar menunjukkan sikap patuh (13), bertanya (24), dan akomodatif (2), sedangkan 61 komentar tidak memuat bukti tekstual yang memadai untuk diklasifikasikan. Tujuh komentar menegaskan larangan riba, dua membahas perbedaan pendapat ulama, dan 21 tidak menyertakan rincian akad yang diperlukan untuk penilaian hukum; 70 komentar tidak dapat dinilai. Pada komentar yang dapat dinilai, tidak teridentifikasi pertentangan yang jelas dengan ketentuan hukum Islam yang menjadi acuan penelitian. Pemilihan sampel secara purposif, ketidakberimbangan cakupan, keterbatasan ketepatan tanggal sebagian komentar, dan ketiadaan validasi pengodean independen membatasi penarikan kesimpulan. Temuan menegaskan bahwa sikap hukum yang dinyatakan perlu dibedakan dari perilaku aktual, sementara pertanyaan tidak serta-merta menunjukkan kekeliruan pemahaman.

Keywords: Riba; Hukum ekonomi Islam; Kesadaran hukum; Media sosial

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INTRODUCTION

Social media have become important sites where Indonesian-speaking Muslims discuss riba. This study approaches these exchanges as part of a wider digital communication setting in which cultural meanings circulate through

public interaction.[1] Faith-based content provides a more specific context for these discussions. Preachers, financial educators, providers, and personal accounts circulate warnings, explanations, testimonies, and questions; their religious presentation must be distinguished from the legal substance of each message.[2] The analysis of this circulation is based on studies on Islam and dakwah in Indonesian social media. Public understanding is negotiated through captions and comment exchanges, as well as formal religious education, but a post does not independently determine its reception or persuasive effect.[3] The wider transition from mass media to social media also provides a communication perspective. Here, it motivates attention to exchanges between public texts and responses rather than treating each caption as an isolated, authoritative statement.[4]

Although riba is prohibited as an unjust financial practice, interpreting the prohibition involves both normative language and questions about its contemporary application. Moral condemnation should therefore be

[1] Guntur Arie Wibowo et al., "The Influence of Social-Media on Cultural Integration: A Perspective on Digital Sociology," *International Journal of Science and Society* 5, no. 4 (2023): 363-375, https://doi.org/10.54783/ijsoc.v5i4.792.

[2] Khairil Anwar and Abdul Mujib, "Islamic Faith-Based Content and Religious Social-Media Motives," *Journal of Ethnic and Cultural Studies* 9, no. 1 (2022): 19-38, https://doi.org/10.29333/ejecs/1024.

[3] Martin Slama, "Practising Islam through Social Media in Indonesia," *Indonesia and the Malay World* 46, no. 134 (2018): 1-4, https://doi.org/10.1080/13639811.2018.1416798; Hew Wai Weng, "The Art of Dakwah: Social Media, Visual Persuasion and the Islamist Propagation of Felix Siauw," *Indonesia and the Malay World* 46, no. 134 (2018): 61-79, https://doi.org/10.1080/13639811.2018.1416757.

[4] Andrea Velásquez et al., "De los mass media a los medios sociales: reflexiones sobre la nueva ecología de los medios," *Revista Latina de Comunicacion Social* 73 (2018): 583-594, https://doi.org/10.4185/RLCS-2018-1270.

distinguished from a fully specified judgment about a particular transaction.[5] Debates about Islamic economics provide a broader intellectual setting for that distinction. The present study asks how public texts express legal and ethical reasoning; it does not treat an Islamic economic label as sufficient proof of contractual compliance.[6] Banking, mortgages, online lending, pay-later, and digital rewards generate disagreements that short, declarative posts may obscure. A maqāṣid-oriented discussion of riba controversies is relevant to these debates, without making every disputed product automatically permissible or prohibited.[7] These dilemmas are often associated with the Muslim middle class and its access to education, technology, and credit. However, public posts do not verify users' income, occupation, or class. This study therefore analyzes Indonesian-language texts without classifying their authors as middle-class Muslims.[8]

The focused narrative review examines legal scholarship on riba and contractual structures intended to comply with its prohibition. These sources distinguish the general prohibition from the contractual details required to assess

[5] Aminudin Ma'ruf et al., "Can Al-Faruqi's Islamization Deals with Islamic Economics? Revisiting Al-Faruqi's Islamization of Economics," *TSAQAFAH* 19, no. 2 (2023): 405-428, https://doi.org/10.21111/tsaqafah.v19i2.9337.

[6] Abdullah Saeed, *Islamic Banking and Interest: A Study of the Prohibition of Riba and Its Contemporary Interpretation* (Leiden: Brill, 1996); Mahmoud A. El-Gamal, *Islamic Finance: Law, Economics, and Practice* (Cambridge: Cambridge University Press, 2006).

[7] Muhammad Iqbal Fasa et al., "Controversy on Riba Prohibition: Maqashid Shariah Perspective," *International Journal of Islamic Economics* 1, no. 02 (2019), https://doi.org/10.32332/ijie.v1i02.1804.

[8] Yusdani et al., "Yogyakarta Urban Middle-Class Sufism: Economic, Political and Cultural Networks," *Ulumuna* 23, no. 2 (2019): 266-293, https://doi.org/10.20414/ujis.v23i2.342; Syaparuddin Razak et al., "Mediating Role of Socio-Religious Behavior on Consumption Pattern Changes of Middle-Class Muslims: An Analysis Using SEM," *Cogent Business and Management* 10, no. 1 (2023): 2163798, https://doi.org/10.1080/23311975.2022.2163798; F. Aidulsyah, "The Rise of Urban Salafism in Indonesia: The Social-Media and Pop Culture of New Indonesian Islamic Youth," *Asian Journal of Social Science* 51, no. 4 (2023): 252-259, https://doi.org/10.1016/j.ajss.2023.07.003.

specific financial arrangements.[9] Digital-banking hermeneutics adds the question of how scriptural interpretation is applied to contemporary financial settings. It is treated as a legal-interpretive strand of the review, not as evidence about the knowledge or conduct of the sampled users.[10]

Islamic financial-literacy research provides a separate strand. It helps frame the difference between familiarity with religious-financial terminology, intention to use a service, and the ability to identify relevant contractual conditions.[11] Debates on digital-payment applications and online lending make transaction structure particularly important. Their inclusion supports attention to loans, service charges, rewards, and uncertainty rather than a ruling based only on an application or product name. [12]

Research on online religious authority and digital religious practice forms the final strand of the literature review. Campbell's work and the volume

[9] Amel Saib, Mariam Elbanna, and Muthoifin, "Riba in the Sharia: Its Conceptual Framework and Implications for Contractual Practices," *Demak Universal Journal of Islam and Sharia* 3, no. 01 (2024): 67-80, https://doi.org/10.61455/deujis.v3i01.233; Muhammad Maksum and Nur Hidayah, "The Mechanism of Avoiding Riba in Islamic Financial Institutions: Experiences of Indonesia and Malaysia," *Juris: Jurnal Ilmiah Syariah* 22, no. 2 (2023): 235-244, https://doi.org/10.31958/juris.v22i2.6952.

[10] Muharir et al., "Islamic Legal Hermeneutics on Riba in Digital Banking: Contextualizing Imam al-Qurṭubī's Exegesis of Qur'an 2:275," *Jurnal Ilmiah Mizani* 12, no. 1 (2025), https://doi.org/10.29300/mzn.v12i1.7690.

[11] Mohamed Albaity and Mizanur Rahman, "The Intention to Use Islamic Banking: An Exploratory Study to Measure Islamic Financial Literacy," *International Journal of Emerging Markets* 14, no. 5 (2019): 988-1012, https://doi.org/10.1108/IJOEM-05-2018-0218; P. M. Antara, R. Musa, and F. Hassan, "Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem," *Procedia Economics and Finance* 37 (2016): 196-202, https://doi.org/10.1016/S2212-5671(16)30113-7.

[12] Mohd Shahid Bin Mohd. Noh and Dwi Fidhayanti, "Riba and Gharar on Digital Payment Applications: Comparison Between Malaysia And Indonesia," *Jurisdictie: Jurnal Hukum Dan Syariah* 13, no. 1 (2022): 40-62, https://doi.org/10.18860/j.v13i1.16131; Aulia Faqih Rifai and Agung Fatwanto, "Online Loan Application against Islamic Sharia from the Informatics Aspect," *Global Review of Islamic Economics and Business* 10, no. 2 (2022): 39-47, https://doi.org/10.14421/grieb.2022.102-04.

co-edited with Tsuria inform the analysis of how religious claims are presented and mediated in digital settings. The review draws selectively on foundational and contemporary scholarship relevant to the study's analytical framework, without claiming a systematic search or exhaustive coverage. The study contributes a fiqh-informed interpretation of legal reasoning expressed in public texts, rather than a measurement of religious authority or audience influence.[13]

Analytical Framework: Islamic Economic Law and Legal Consciousness

The legal baseline consists of four concepts, which are coding tools: riba, ʿadl, maṣlaḥah, and maqāṣid al-sharīʿah. Riba provides the legal category, while ʿadl directs attention to fairness and the injunction that parties should avoid wrongdoing against each other. The emphasis on justice and riba-free practice distinguishes the normative concern from the contractual evidence needed for a specific ruling.[14]

Maṣlaḥah captures reasoning from benefit, hardship, and necessity; maqāṣid supplies the broader orientation toward protection of wealth and prevention of harm. Table 1 translates these four concepts into sensitizing

[13] Heidi A. Campbell, "Religious Authority and the Blogosphere," *Journal of Computer-Mediated Communication* 15, no. 2 (2010): 251-276, https://doi.org/10.1111/j.1083-6101.2010.01519.x; Heidi A. Campbell and Ruth Tsuria, eds., *Digital Religion: Understanding Religious Practice in Digital Media*, 2nd ed. (London: Routledge, 2022), https://doi.org/10.4324/9780429295683.

[14] Hasmawati, "Principles of Justice and Riba-Free Practice in Islamic Financial Management," *Journal of Sharia Economics* 6, no. 2 (2024): 250-257, https://doi.org/10.35896/jse.v6i2.1077; Ghulam Shabbir and Muhammad Ibrahim, "Islam's Normative Discourse On Monotheism And Socio-Economic Justice," *Journal of Positive School Psychology* 7, no. 3 (2023): 615-644, https://journalppw.com/index.php/jpsp/article/view/16173.

questions rather than automatic product verdicts. Contract clarity and gharar remain relevant questions, but incomplete text cannot establish compliance.[15]

Table 1. Analytical concepts and their use in coding

Concept	Meaning in this study	Coding question	Illustrative coding indicators
Riba (typology)	Legal category: ribā al-nasīʾah (increase for deferral), ribā al-faḍl (excess in same-genus exchange), and a benefit stipulated in a loan (ribā al-qarḍ)	Does the post or comment classify a transaction as riba, and on what basis (text, contract structure, fatwa, analogy)?	Interest, extra payment, late fee, margin, instalment increase
ʿAdl	Fair exchange: clear contract, mutual consent, no exploitation	Does the reasoning invoke fairness, clarity, or exploitation?	Questions about hidden fees, unequal burden, clarity of margin
Maṣlaḥah	Benefit and necessity (ḥājah, ḍarūrah) weighed against the prohibition	Does the reasoning invoke need, hardship, or lack of alternatives?	Housing need, salary system, no Islamic bank nearby
Maqāṣid al-sharīʿah	Protection of wealth and prevention of harm as purposes of the prohibition	Does the reasoning link riba to harm, debt traps, or protection of wealth?	"Trapped", "burdened", accumulating debt

Source: Cited scholarship on riba and maqāṣid al-sharīʿah.

Following Ewick and Silbey, legal consciousness concerns how law is understood and negotiated in everyday life. The before/with/against-the-law schemas inform this study's obedient, inquisitive, and accommodative modes, but they do not equate to them. Explicit assent indicates obedience; questions or interpretive challenges indicate inquiry; acknowledged prohibition combined with continued practice under constraint indicates accommodation.

[15] Jasser Auda, *Maqasid al-Shariah as Philosophy of Islamic Law: A Systems Approach* (London: International Institute of Islamic Thought, 2008); Chara Pratami Tidespania Tubarad, Maslinawati Mohamad, and Nor Farizal Mohammed, "A Decade of Maqasid Shariah Research: A Bibliometric Analysis," *Management and Accounting Review* 21, no. 2 (2022): 211-238, https://doi.org/10.24191/mar.v21i02-09.

Insufficiently explicit comments remain unclassified. These modes describe utterances, not stable identities or measured knowledge.[16]

"Digital" denotes the communication setting, not a new legal species of riba. Work on mediated authority and digital interpretation informs attention to how public texts present religious-financial reasoning; the legal classification still depends on transaction structure.[17] The object is public textual reasoning about finance, not a financial-literacy test. Religious self-presentation and emotional testimony are not automatically evidence of contract understanding or behavioral change; familiarity with halal terminology must not be equated with a demonstrated ability to classify a transaction.[18]

RQ1 asks how selected Indonesian-language content on Instagram, TikTok, YouTube, Facebook, and X frames riba and relates to the account's function. RQ2 asks which legal-consciousness modes appear in sampled Instagram, YouTube, and Facebook comments and how their claims relate to the legal baseline.

METHODS

Research Design

This exploratory study employs non-participatory observation of publicly accessible texts, guided by a netnographic approach. The units of analysis comprise titles, captions, descriptions, post text on X, and individual

[16] Patricia Ewick and Susan S. Silbey, *The Common Place of Law: Stories from Everyday Life* (Chicago: University of Chicago Press, 1998).

[17] Campbell, "Religious Authority and the Blogosphere"; Rafael Capurro, "Digital Hermeneutics: An Outline," *AI and Society* 25, no. 1 (2010): 35-42, https://doi.org/10.1007/s00146-009-0255-9.

[18] Antara, Musa, and Hassan, "Bridging Islamic Financial Literacy and Halal Literacy".

comments. Video content was not systematically transcribed; analysis was limited to the available textual material.[19]

Netnographic research on social media engagement informs this study's observational approach. The analysis is limited to publicly accessible texts. The Islamic legal framework guides interpretation but does not establish definitive rulings on specific transactions or verify users' actual behavior.[20]

Context and Scope

The study examines Indonesian-language social-media discourse concerning riba. Publication eligibility was defined as 1 January-31 May 2026 in Asia/Jakarta (WIB; UTC+07:00), beginning at 00:00:00 on 1 January inclusive and ending at 00:00:00 on 1 June exclusive. The corpus comprises 50 public content items from Instagram, TikTok, YouTube, Facebook, and X, together with 100 comments from Instagram, YouTube, and Facebook. The analysis concerns the framing of riba and expressions of legal consciousness in accessible texts; it does not establish users' financial conduct, their understanding of particular transactions, or contractual features absent from the sampled material.

The 50 parent-content records contain timezone-aware publication metadata obtained from YouTube's datePublished field, Facebook's publish_time or creation_time fields, the datetime attribute of publicly displayed Instagram time elements, and TikTok's itemStruct. The createTime field and X's

[19] Robert V. Kozinets, *Netnography: Redefined*, 2nd ed. (London: SAGE, 2015).

[20] Li Xie-Carson, Pierre Benckendorff, and Karen Hughes, "Not so Different after All? A Netnographic Exploration of User Engagement with Non-Human Influencers on Social Media," *Journal of Business Research* 167 (2023): 114149, https://doi.org/10.1016/j.jbusres.2023.114149.

displayed publication dates were cross-checked against timestamps derived from status IDs. These values were normalized to Asia/Jakarta for screening against the publication window. The accompanying date-audit spreadsheet records the source values and their WIB conversions. Metadata precision is treated as a characteristic of the available record, not as independent verification of the underlying publication event.

Of the 100 comments, 34 have recorded publication timestamps that specify the date, clock time, and UTC+07:00 offset. Facebook comments were obtained from the created_time field, and 16 Instagram comments were the date, clock time, and UTC+07:00 offset: 18 Facebook comments were obtained from the created_time field, and 16 Instagram comments were obtained from the datetime attribute of publicly displayed time elements. These timestamps were normalized to Asia/Jakarta for screening against the publication window. The remaining 66 YouTube comments have no exact publication date or clock time recorded in the register. Their observed relative-age labels, preserved verbatim, are "6 months ago" (28), "7 months ago" (11), "8 months ago" (20), and "9 months ago" (7). No exact publication date or time was imputed.

Temporal precision therefore differs between the parent-content records and the sampled comments. YouTube's relative-age labels cannot, by themselves, establish publication within the specified window: their interpretation requires a verified observation date and assumptions about the platform's rounding behavior. Any intervals derived from these labels constitute approximate screening estimates rather than verified publication timestamps. The accompanying spreadsheet distinguishes recorded timestamps, inferred date bounds, and unavailable values. Accordingly, the temporal eligibility of the 66

YouTube comments remains unverified pending reconciliation of the observation date and validation of the interval calculations.

Data Collection and Sampling

The corpus contains 50 content items and 100 comments (Table 2). Logged-out public interfaces and web-index searches used Riba with Ustadz, Bank Syariah, PayLater, Hutang, KPR, Hijrah, Pinjol, Kartu Kredit, Investasi, Cicilan, Rekening Gaji, and Cashback. Eligibility required Indonesian financial/religious text, an accessible permalink, and a verified parent date. To expand the earlier YouTube-Facebook corpus, 12 YouTube items without sampled comments were replaced with Instagram/TikTok/X records. Sixteen unclassifiable YouTube reactions, selected in register order and retaining documented discussion examples, were replaced with all 16 eligible Instagram comments obtained from two parents in displayed order. This information-oriented replacement favors inquiry; it is not unbiased resampling. Retained YouTube/Facebook comments came from visible-order, date-screened, and deduplicated round-robin selections. Replies, edited YouTube comments, ambiguous dates, and unrelated repeated spam were excluded. Comments cover 23 parents: IG02 contributes 15 and IG03 one. No adequately date-resolved TikTok/X comments were retained. The replacement log documents exclusions and additions.

Table 2. Corpus by platform

Platform	Content items (n)	Comments (n)	Publication window
Instagram	5	16	Jan-May 2026
TikTok	4	0	Jan-May 2026
YouTube	29	66	Jan-May 2026

Platform	Content items (n)	Comments (n)	Publication window
Facebook	9	18	Jan-May 2026
X	3	0	Jan-May 2026
Total	50	100	1 Jan-31 May 2026

Source: Revised corpus register. Zero comment counts indicate that no comments were sampled, not that no discussion occurred.

Table 3. Corpus by account type

Parent account function	Content items (n)	Linked comments (n)	Platforms
Preaching/religious-media accounts	24	60	Facebook, Instagram, TikTok, YouTube
Finance-education/student accounts	8	0	YouTube
Islamic-finance-provider accounts	7	9	Facebook, Instagram, TikTok, X, YouTube
Debt-support/service accounts	3	10	Instagram, YouTube
General/personal-finance podcasts	2	10	YouTube
Debt-testimony/motivation accounts	4	11	YouTube
Other/unclassified accounts	2	0	X
Total	50	100	Instagram; TikTok; YouTube; Facebook; X

Source: Revised corpus register.

Religious keywords, search ranking, surviving pages, abbreviated text, and comment accessibility shape inclusion. Targeted replacement additionally favours information-rich Instagram queries. Results describe selected utterances, not attitude prevalence, platform differences, or change from the earlier corpus.

Analytical Procedure

Each content item was assigned one primary textual frame, and each comment was assigned one legal-consciousness mode; account functions and non-exclusive topics were coded separately. Embedded posts on X were excluded. Greetings, generic prayers, and expressions of distress without explicit legal positioning remained unclassified, while lecture summaries were not treated as self-reports. The content and comment registers were cross-checked against the summary tables to ensure consistency in counts and category totals. Independent second-coder review, adjudication, and intercoder reliability assessment were not conducted; author validation of the coding and translations was undocumented. [21]

Legal comparison was conducted only where a comment expressed an explicit legal proposition. Comments were classified as *convergent* when the proposition agreed with a specified baseline rule, *contested* when it engaged with a recognized scholarly disagreement, and *contract unspecified* when it concerned a transaction but omitted the contractual details necessary for assessment. Comments without an assessable legal proposition were classified as *unassessable*. A finding of *divergence* required a clear contradiction of a specified baseline rule, supported by sufficient contextual and, where relevant, contractual information. Questions, uncertainty, and incomplete information alone were not treated as evidence of divergence.[22]

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[21] Virginia Braun and Victoria Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77-101, https://doi.org/10.1191/1478088706qp063oa.

[22] Paul Downward and Andrew Mearman, "Retroduction as Mixed-Methods Triangulation in Economic Research: Reorienting Economics into Social Science," *Cambridge Journal of Economics* 31, no. 1 (2007): 77-99, https://doi.org/10.1093/cje/bel009.

Research Ethics

Data were collected through publicly accessible interfaces without contacting users, accessing private groups, or circumventing access restrictions. Usernames are omitted from the reported comments, and excerpts are identified using anonymised codes. Nevertheless, source links retained for auditability may permit re-identification; complete anonymity therefore cannot be guaranteed. Public accessibility was not treated as evidence of consent or as an automatic exemption from ethical review. No institutional ethics approval, exemption, or independently verified compliance with platform policies is claimed. The appropriate institutional ethics determination must be obtained before manuscript submission.[23]

RESULTS AND DISCUSSION

The Legal Baseline: Riba and Contested Cases in Islamic Economic Law

Its baseline is Q 2:275-279, Q 3:130, and Q 4:161 and the hadith that forbids participation in riba. ʿAdl is grounded in the injunction in Q 2:279 not to be wrong or be wronged. These sources establish prohibition. Product classification requires evidence from the transaction itself.[24]

Classical law distinguishes ribā al-faḍl (unlawful excess in exchange of commodities), ribā al-nasīʾah (unlawful deferment), and ribā al-qard (stipulated

[23] Aline Shakti Franzke et al., *Internet Research: Ethical Guidelines 3.0* (Association of Internet Researchers, 2020), https://aoir.org/reports/ethics3.pdf.

[24] Muslim b. al-Ḥajjāj, *Ṣaḥīḥ Muslim*, nos. 1587 (ḥadīth of ʿUbādah b. al-Ṣāmit) and 1598 (ḥadīth of Jābir).

lender benefit in a loan). These are not to be generalized to all excess payments in a sale.[25]

The effective causes of extending commodity rules vary by schools: measure/weight, monetary function or food characteristics. Hence, a loan increase has to be differentiated from a true deferred sale margin, with the associated contractual conditions being considered separately.[26]

The prevailing contemporary position, including MUI, classifies bank interest as prohibited riba. This is the primary baseline used when a public statement is about interest on a loan or deposit specifically.[27] A minority reading associated with Fazlur Rahman emphasizes exploitation and compounding. It is recorded as a recognized interpretive disagreement, not adopted as a blanket exemption for transactions described without adequate detail.[28]

Contemporary discussions of riba's moral purposes and maqāṣid help situate this disagreement. The baseline acknowledges the debate without treating every disputed product as automatically permissible or prohibited.[29]

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[25] Wahbah al-Zuḥaylī, *al-Fiqh al-Islāmī wa Adillatuh* (Damascus: Dār al-Fikr, 1997), chapters on sale and ribā; Saeed, *Islamic Banking and Interest*.

[26] al-Zuḥaylī, *al-Fiqh al-Islāmī wa Adillatuh*.

[27] Majelis Ulama Indonesia, *Fatwa Nomor 1 Tahun 2004 tentang Bunga (Interest/Fā'idah)* (Jakarta: MUI, 2004); Muhammad Taqi Usmani, *An Introduction to Islamic Finance* (The Hague: Kluwer Law International, 2002).

[28] Fazlur Rahman, "Riba and Interest," *Islamic Studies* 3, no. 1 (1964): 1-43; Saeed, *Islamic Banking and Interest*.

[29] Fasa et al., "Controversy on Riba Prohibition"; Qudsia, "Considering the Moral Value of the Verse of Riba".

Table 4 separates baseline rules from recognized disagreements; incomplete contracts remain conditionally assessable.

Table 4. Contested cases and positions in Islamic economic law

Case	Main position	Point of scholarly disagreement	Status
Interest-bearing loans / bank interest	Prevailing view: loan or deposit interest is prohibited riba.[30]	Minority reading emphasizes exploitation.[31]	Recognized disagreement
Late-payment charges	A fixed deferred-sale price is distinct from an increase on debt for delay.[32] Taʿzīr sanctions address able debtors who deliberately delay; proceeds serve social purposes.[33] Taʿwīḍ concerns compensation for actual loss under its conditions.[34]	Sanctions and compensation must not be conflated with a lender's return for delay.	Contract-dependent
Murābaḥah / home and vehicle finance	Murābaḥah requires a genuine sale and its contractual conditions.[35] Lease-to-own and diminishing partnership have distinct structures.[36]	Genuine ownership and risk versus merely formal replication of interest-based lending.[37]	Contract-dependent; substance/form debate

[30] Majelis Ulama Indonesia, *Fatwa Nomor 1 Tahun 2004 tentang Bunga (Interest/Fā'idah)*.

[31] Rahman, "Riba and Interest".

[32] International Islamic Fiqh Academy, *Resolution No. 51 (2/6) on Instalment Sale (Bayʿ al-Taqsīṭ)* (Jeddah: Organisation of Islamic Cooperation, 1990).

[33] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 17/DSN-MUI/IX/2000 tentang Sanksi atas Nasabah Mampu yang Menunda-nunda Pembayaran* (Jakarta: DSN-MUI, 2000).

[34] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 43/DSN-MUI/VIII/2004 tentang Ganti Rugi (Ta'wīḍ)* (Jakarta: DSN-MUI, 2004).

[35] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 4/DSN-MUI/IV/2000 tentang Murābaḥah* (Jakarta: DSN-MUI, 2000).

[36] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 27/DSN-MUI/III/2002 tentang Al-Ijārah al-Muntahiyah bi al-Tamlīk* (Jakarta: DSN-MUI, 2002); Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 73/DSN-MUI/XI/2008 tentang Musyarakah Mutanaqisah* (Jakarta: DSN-MUI, 2008).

[37] El-Gamal, *Islamic Finance*; Usmani, *An Introduction to Islamic Finance*.

Case	Main position	Point of scholarly disagreement	Status
Online loans / pay-later	A loan with a stipulated increment is prohibited; sharia fintech requires an appropriate contract.[38]	Sale price, service fees, and penalties require separate assessment.[39]	Contract-dependent
Salary accounts / savings interest	Interest-bearing deposits fall under the MUI interest ruling; necessity requires its own conditions.[40]	Access, necessity, and treatment of received interest require detail.	Not presumed exempt
Cashback / points / rewards	Distinguish a sale discount or gift from a benefit stipulated in a loan.[41]	Analogical classification; no blanket ruling on all rewards.	Contract-dependent
Investment returns	Permissibility requires the relevant sharia contract and securities screening.[42]	Assets, activities, guarantees, and risk require verification.	Contract-dependent

Source: Cited legal scholarship and fatwas.. This aid does not establish any sampled contract's validity.

A predetermined sale price is not automatically loan interest; a sharia label does not prove compliance. Necessity also requires evidence, not a bare assertion of need. Coding therefore separates a legal rule from the contractual facts required to apply it.[43]

[38] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 117/DSN-MUI/II/2018 tentang Layanan Pembiayaan Berbasis Teknologi Informasi Berdasarkan Prinsip Syariah* (Jakarta: DSN-MUI, 2018).

[39] Mohd. Noh and Fidhayanti, "Riba and Gharar on Digital Payment Applications"; Rifai and Fatwanto, "Online Loan Application against Islamic Sharia from the Informatics Aspect".

[40] Majelis Ulama Indonesia, *Fatwa Nomor 1 Tahun 2004 tentang Bunga (Interest/Fā'idah)*.

[41] al-Zuḥaylī, *al-Fiqh al-Islāmī wa Adillatuh*.

[42] Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 40/DSN-MUI/X/2003 tentang Pasar Modal dan Pedoman Umum Penerapan Prinsip Syariah di Bidang Pasar Modal* (Jakarta: DSN-MUI, 2003).

[43] al-Zuḥaylī, *al-Fiqh al-Islāmī wa Adillatuh*; International Islamic Fiqh Academy, *Resolution No. 51 (2/6) on Instalment Sale (Bayʿ al-Taqsīṭ)*.

The Corpus and Its Narratives

Four frames occur in 48 of 50 items: financial-literacy 19, normative-religious 14, moral-emotional nine, and critical-dialogical six; two lack sufficient framing. Items are platform-specific publication units, not independent speakers or unique messages. Comments are separate units, and cross-posted messages may recur.

Table 5. Primary textual frames by platform and parent account type (content items)

Primary frame	IG	TT	YT	FB	X	Total	Leading account groups (n)
Normative-religious	4	2	5	3	0	14	Religious media 9; Finance provider 3
Moral-emotional	0	0	8	0	1	9	Debt testimony 3; Religious media 2
Financial-literacy	1	2	9	6	1	19	Religious media 9; Education/student 6
Critical-dialogical	0	0	5	0	1	6	Finance podcast 2; Religious media 2
Insufficient textual framing	0	0	2	0	0	2	Religious media 2
Total	5	4	29	9	3	50	—

IG = Instagram; TT = TikTok; YT = YouTube; FB = Facebook. One primary frame per item. Cross-posting may repeat messages.

The normative-religious narrative

Fourteen items foreground prohibition, repentance, or religious avoidance: examples include YT01, IG01/IG03/IG08, TT20/TT26, and FB07. IG02 announces "unrecognized" riba without specifying a contract in its caption; collateral questions occur in comments. A

warning frame does not establish the content of an untranscribed lecture.[44]

Excerpt 1, from a Facebook post (FB07) of an account that focuses on Islamic preaching and religious media, begins with a prohibition of riba by citing the Qur'an 4:16: "The riba is condemned through a scriptural warning. This locates the ban within the framework of scriptural authority and emphasises its importance as a religious and moral issue.

The moral-emotional narrative

Nine items frame hardship, loss, relief, or recovery. YT12 concerns household debt, YT35 an entrepreneur's experience, and YT38 repayment testimonies. X01 denounces mortgage interest, charges, and repossession; C013 associates bank work with distress. These claims are not verified causal or clinical findings.[45]

Excerpt 2, drawn from a YouTube comment on a post by an Islamic finance provider (C013 on YT31), illustrates the commenter's

[44] Shabbir and Ibrahim, "Islam's Normative Discourse On Monotheism And Socio-Economic Justice".

[45] Timothy Ludlow et al., "Housing Insecurity, Financial Hardship and Mental Health," *Economics and Human Biology* 57 (2025): 101475, https://doi.org/10.1016/j.ehb.2025.101475; Sicong Sun et al., "Household Financial Capability and Economic Hardship: An Empirical Examination of the Financial Capability Framework," *Journal of Family and Economic Issues* 43, no. 4 (2022): 716-729, https://doi.org/10.1007/s10834-022-09816-5.

association of riba with personal suffering: "I associate riba with suffering after my experience working at a bank."

The financial-literacy narrative

Financial-literacy framing covers 19 items, including typologies (YT04), pay-later education (YT25-YT27/YT32-YT33), practical advice (FB06), necessity (IG05), debt exit (TT23), and investment promotion (TT29/X11). TT29 advertises credit asset financing; X11 promotes a sharia mutual fund. These are framing observations, not independently verified compliance or performance. [46]

Excerpt 3, drawn from the caption of a Facebook post by an Islamic finance provider (FB08), presents an investment alternative: "One alternative is investment based on real business activity." The caption frames real-sector investment as an alternative to riba.

The critical-dialogical narrative

Six items are critical-dialogical, including YT21-YT22, YT28, YT40, and X26. X26 distinguishes institutional culture from employees' views on riba; its embedded housing post is excluded. Comment-level questioning is coded separately and does not automatically establish a product's validity.

[46] Oktaria Ardika Putri and Muhammad Solikhudin, "Islamic Banking Education in Maqasid Al-Mu'amalat's Perspective," *Journal of Islamic Economics Perspectives* 3, no. 2 (2021): 10-21, https://doi.org/10.35719/jiep.v3i2.43; Jorge Hernandez-Perez and Salvador Cruz Rambaud, "Uncovering the Factors of Financial Well-Being: The Role of Self-Control, Self-Efficacy, and Financial Hardship," *Future Business Journal* 11, no. 1 (2025): 70, https://doi.org/10.1186/s43093-025-00498-7.

> *Excerpt 4 (inquisitive; Facebook, C022/FB07): "Why prohibit riba while using conventional bank accounts?" Instagram C103/IG02 adds: "Are SPayLater and shopping coins that reduce the price also riba?" These questions address consistency and legal classification but lack sufficient contractual detail for a definitive assessment.*

Platforms, account functions, and the limits of comparison

The corpus spans YouTube 29 items, Facebook nine, Instagram five, TikTok four, and X three. Instagram includes warnings and necessity; TikTok includes warnings, exit framing, and promotion; X includes moral critique, promotion, and institutional commentary. Unequal cells, targeted replacement, cross-posting, and text-access differences prevent platform-wide rankings or affordance-based causal claims. Only Instagram, YouTube, and Facebook contribute comments.[47]

Account functions span religious media, student/education, finance providers, debt support, podcasts, testimony, and other accounts (Table 3). Counts refer to content, not distinct people. In interpreting religious authority, reposting a preacher does not verify credentials, and provider branding does not verify compliance.[48]

Scholarship on Indonesian social-media preaching supplies context for these account functions, but does not establish an effect in this sample. Small,

[47] Campbell and Tsuria, *Digital Religion*.
[48] Campbell, "Religious Authority and the Blogosphere".

uneven cells support no account-type effect; the analysis describes the texts available rather than ranking their authors' authority.[49]

Users' Legal Consciousness

Comments yield 13 obedient, 24 inquisitive, and two accommodative stances; 61 are not classifiable. Only 39 support the typology. The distinction between moral assent and transaction-specific reasoning is central: affirming riba's prohibition does not itself demonstrate an ability to classify a contract.[50]

The deliberate substitution of Instagram questions affects these shares. Non-classification establishes neither ignorance nor approval; comments without explicit legal positioning cannot measure contract knowledge. Research on socio-religious behavior and consumption provides context, not a basis for inferring the sampled commenters' class or actual consumption patterns.[51]

Table 6. Modes of legal consciousness in user comments, by platform (comments)

Primary mode	IG	TT	YT	FB	X	Total	Share of 100
Obedient	1	0	9	3	0	13	13%
Inquisitive	13	0	6	5	0	24	24%
Accommodative	0	0	2	0	0	2	2%
Not classifiable	2	0	49	10	0	61	61%
Total	16	0	66	18	0	100	100%

[49] Slama, "Practising Islam through Social Media in Indonesia"; Hew, "The Art of Dakwah".

[50] Qudsia, "Considering the Moral Value of the Verse of Riba".

[51] Razak et al., "Mediating Role of Socio-Religious Behavior on Consumption Pattern Changes of Middle-Class Muslims."

Source: revised register. One mode per comment; denominator = 100. NC indicates insufficient explicit positioning, not deficient knowledge.

The modes adapt rather than reproduce Ewick and Silbey's schemas. Obedience affirms prohibition or avoidance; inquiry questions its application; accommodation acknowledges prohibition while continuing under constraint. Mixed statements receive their clearest primary mode. These are interpretive utterance categories, not verified identities or actions.[52]

> Excerpt 5 (obedient; YouTube, C064/YT22): "I hope to be free of riba and pay back my debts and support my family." The comment is an expression of intent to comply, not evidence of a change in behavior.
>
> Excerpt 6 (inquisitive; Facebook, C097/FB06): "Where can I get an interest free loan or pledge arrangement? "I need help hands-on. This question illustrates the existence of real alternatives.
>
> Excerpt 7 (accommodating; YouTube, C090/YT21): "I wanted to get out of bank borrowing, but housing and my children's education made it a last resort. The comment appeals to family needs as justification for borrowing, without establishing necessity in the legal sense.

Within the inquisitive category, questions concern consistency (C022), income responsibility (C029), charitable labels (C057), fairness (C083), and alternatives (C097). Instagram comments extend these concerns to collateral use and consent (C104/C112), default (C106), crop-sharing (C107), exchange services (C108), and bank financing (C116). These questions do not, by

[52] Ewick and Silbey, *The Common Place of Law*.

themselves, demonstrate legal misunderstanding. Fifteen Instagram comments originate from a single parent post, limiting their interpretive independence.

Convergence and Divergence with the Legal Baseline

Table 7 tags explicit financial references, not users or product rulings. Tags overlap and cannot be summed into corpus totals. A vehicle pledge, for example, is not necessarily vehicle-purchase finance.

Table 7. Financial-topic references in content and comments, with conditional legal assessment

Topic	Items (n)	Com. (n)	Audit codes (examples)	Conditional legal assessment
Housing finance	3	2	FB06; C090; C097	Contract and necessity require detail; a stated need does not itself validate an exemption.
Vehicle financing	3	3	TT29; C033; C104; C115	Sale financing differs from a pledge; C033/C104/C115 do not establish complete terms.
Online loans and credit cards	3	2	YT29; C011; C084	Sampled comment references concern pinjol, not specified credit-card contracts.
Pay-later	13	1	YT22; C103	C103 asks about SPayLater; loan/sale terms and conditions remain unspecified.
Salary accounts	0	0	None coded	Contextual baseline only; no explicit sampled salary-account reference.
Digital wallets/cashback/points	0	1	C103	C103 mentions shopping coins; no ruling on all wallets or rewards is inferred.
Investment products	6	2	TT29; X11; C023; C041	Promotional compliance claims and brief responses are not independent contract verification.
Business capital	2	0	YT21	Content framing only; no explicit sampled comment-level business-capital case.

Topic	Items (n)	Com. (n)	Audit codes (examples)	Conditional legal assessment
Other income/debt/monetary cases	17	53	YT09; C006; C013	Collateral, currency exchange, income and debt are mixed subcases; no blanket product ruling.

Source: Revised content and comment registers; legal assessments draw on Table 4. Tags overlap; audit codes are examples. Vehicle references include collateral; digital rewards refer to C103.

Housing and vehicle financing

Housing appears in three items/two comments; vehicles in three items/three comments. IG01 frames mortgages, X01 contrasts renting, and TT29 promotes vehicle credit. C090 cites housing needs; C097 asks about a house-document pledge. C033 concerns vehicle credit, whereas C104/C115 concern motorcycle collateral. Thread intensity was not measured.

C090's account places housing and children's education alongside the wish to avoid riba. This statement can be read as an appeal to family welfare, not proof of a legally established necessity. Zakaria's contextual discussion of Auda's maqāṣid in family law provides a conceptual comparison for this welfare-oriented reading; it does not validate the financing arrangement described in the comment.[53]

A deferred-payment sale is legally distinct from an interest-bearing loan. The distinction turns on the substance and terms of the underlying contract,

[53] Soni Zakaria, "The Contextualization Of The Māqāṣid Āl-Šyāriāh Jasser Auda Theory In The Concept And Practice Of Islamic Family Law," *Al-'Adl* 14, no. 2 (2021), https://doi.org/10.31332/aladl.v14i2.2396.

rather than solely on a higher deferred price or the use of Islamic financial terminology.[54]

Assessing collateral arrangements requires scrutiny of debt terms, asset use, benefits, and consent. C104/C112 concern use, C106 default, and C107 crop-sharing. Consent or a "riba-free" label alone does not establish permissibility, while compensation requires a separate legal basis.[55]

Online loans, credit cards, and pay-later

Pay-later features in 13 content items and comment C103, which also mentions shopping coins without specifying their terms. Hudaefi and Badeges' maqāṣid-based analysis of Islamic banking performance offers a comparative framework for interpreting references to wealth protection and harm, rather than a measure of commenters' understanding. Claims of harm or relief alone do not establish a product's legal status..[56]

Online loans and credit cards feature in three content items and two comments; the comments specifically concern Pinjol, not documented credit card contracts (C011/C084). Consistent with the digital-payment literature, legal assessment depends on the underlying arrangement and its terms. Harm or relief alone does not establish riba, nor does uneven topic coverage indicate audience knowledge.[57]

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[54] El-Gamal, *Islamic Finance*; Usmani, *An Introduction to Islamic Finance*.

[55] al-Zuḥaylī, *al-Fiqh al-Islāmī wa Adillatuh*; Dewan Syariah Nasional-Majelis Ulama Indonesia, *Fatwa No. 43/DSN-MUI/VIII/2004 tentang Ganti Rugi (Ta'wīḍ)*.

[56] Fahmi Ali Hudaefi and Abdul Malik Badeges, "Maqāṣid Al-Sharī'ah on Islamic Banking Performance in Indonesia: A Knowledge Discovery via Text Mining," *Journal of Islamic Marketing* 13, no. 10 (2022): 2069-2089, https://doi.org/10.1108/JIMA-03-2020-0081.

[57] Mohd. Noh and Fidhayanti, "Riba and Gharar on Digital Payment Applications".

Excerpt 8 (Facebook, C084/FB06): "I stopped credit and online borrowing that I considered riba and felt calmer." The comment articulates a personal stance and perceived relief without establishing legal compliance or a causal relationship.

Salary accounts, digital rewards, and investment: observed scope

Salary accounts have no explicit sampled reference. C103's shopping-coin question provides one digital-reward tag, not a ruling on all wallets. Investment occurs in six items/two brief promotional responses; TT29/X11 adds promotional framing, not contract verification. C108's money-changing question is another monetary case rather than automatically an investment.

Maqāṣid reasoning across topics

There are 7 comments in favor of prohibition of riba, 2 arguing over disputed interpretations, 21 not providing sufficient details about the contracts and 70 not assessable. No obvious departure from the legal norm. Instagram questions expand the category to include unspecified contract terms instead of focusing on violations. Appeals to justice and hardship may raise maqāṣid but do not in themselves justify the permissibility of a product.

Stated positions are strict avoidance, inquiry, and accommodation given reported economic constraints, not behavioral change. Razak and colleagues' study of socio-religious behavior and middle-class consumption provides comparative context, but population and research design differences prevent

direct inference to this anonymous textual corpus. Religious commitment is therefore not considered a predictor of conduct.[58]

An Integrated Framework

Table 8 links each parent frame with comment modes, stated positions, and legal assessment. The matrix records co-occurrence, not frame effects or causal pathways. Claims of repayment, avoidance, and necessity remain statements rather than verified conduct.

Table 8. Sampled frame-comment matrix: modes, positions, and legal assessment

Parent frame	Linked comment modes (n)	Stated/advocated positions (n)	Reasoning visible in comments	Assessment against baseline (n)
Normative-religious	NC 11; Q 14; O 2	Unstated 24; Repayment 3	Contract classification; Repayment; Institutional consistency	Not assessable 12; Contract unspecified 14; Convergent (core) 1
Moral-emotional	NC 19; A 1; O 1	Unstated 15; Continuation (need) 1; Exit/avoidance 1; Repayment 4	Harm; Repayment; Repayment burden	Not assessable 20; Contract unspecified 1
Financial-literacy	NC 11; O 4; Q 7	Unstated 20; Exit/avoidance 2	Contract classification; Monetary-system critique; Harm	Not assessable 13; Convergent (core) 3; Contract unspecified 5; Contested 1
Critical-dialogical	NC 14; O 4; Q 1; A 1	Unstated 16; Exit/avoidance 3; Continuation (need) 1	Avoidance; Justice; Necessity	Not assessable 17; Convergent (core) 1; Contested 1; Contract unspecified 1
Insufficient textual framing	NC 6; Q 2; O 2	Unstated 10	Textual/normative prohibition; Income responsibility	Not assessable 8; Convergent (core) 2

[58] Razak et al., "Mediating Role of Socio-Religious Behavior on Consumption Pattern Changes of Middle-Class Muslims."

Source: Linked content and comment registers. O = obedient; Q = inquisitive; A = accommodative; NC = not classifiable. Position labels record statements, not verified actions.

Discussion: Comparison with Previous Studies and Limitations

The findings complement digital-religion scholarship on mediated authority without testing audience influence. The combination of warnings, testimony, explanation, and promotion is treated as a feature of the sampled texts, not proof that any account changed its audience's conduct.[59]

They also qualify for financial-literacy approaches: exposure to anti-riba discourse does not establish contract-classification ability. Explicit inquiry and insufficient text must remain analytically distinct from knowledge deficits, and this corpus does not substitute for a literacy instrument.[60]

For Islamic economic law, the central implication is to separate a general prohibition from the conditions of its application. The contrast between legal condemnation and transaction-specific analysis is especially important when public texts omit the terms needed to distinguish a loan from a sale or other arrangement.[61]

Empirically, accessible texts combine scriptural warnings, emotional experiences, educational claims, and promotion. Legal consciousness appears where comments explicitly assent, question, or negotiate constraints. Razak and colleagues examine socio-religious behavior as a mediator of consumption

[59] Campbell, "Religious Authority and the Blogosphere"; Slama, "Practising Islam through Social Media in Indonesia".
[60] Albaity and Rahman, "The Intention to Use Islamic Banking".
[61] Saeed, *Islamic Banking and Interest*.

changes among middle-class Muslims; the present comments instead leave open how commitment and continued borrowing coexist. This is a question for follow-up research, not a contradiction established by these data: commenters' class, consumption patterns, and behavioral change remain unverified.[62]

The analytical contribution is conservative fiqh-anchored coding: recognized disagreement, missing terms, and non-legal responses remain separate. Justice, wealth protection, and necessity illuminate reasoning but cannot substitute for the contract evidence needed to classify riba.

Limitations

The corpus is purposively sampled with 50 content items, 100 comments, 23 parent posts, and uneven platform coverage (no sampled TikTok or X comments). The replacement is inquiry-based responses. 15 Comments On One Instagram Post: Selection bias is default ordering, content availability, search ranking, cross-posting, and duplicate messages. no video transcripts. Only 34 comments have published timestamps; the other 66 rely on approximate YouTube age labels. Retrospective retrieval cannot replicate previous conditions on the platform.

The identities, qualifications, socioeconomic positions, and conduct of commentors were not independently verified. The coding and translation were not independently validated, and the legal baseline is drawn from a selected corpus of sources. Sixty-one comments could not be classified and thus limit the

[62] Razak et al., "Mediating Role of Socio-Religious Behavior on Consumption Pattern Changes of Middle-Class Muslims."

interpretation. Pending institutional ethics approval and platform policy compliance.

CONCLUSION

RQ1: Of the 50 content items across the five platforms, 48 could be classified into one of four frames (financial-literacy, normative-religious, moral-emotional, or critical-dialogical). Two items did not have sufficient textual evidence. Among the 100 Instagram, YouTube, and Facebook comments, 13 expressed obedient positions, 24 inquisitive positions, and two accommodative positions; 61 lacked sufficient evidence for classification. These findings describe a purposively selected corpus shaped by information-oriented replacement, not the prevalence of views across platforms.

Seven comments affirm the prohibition of riba, two engage recognized scholarly disagreement, and 21 lack sufficient contractual detail; 70 are not assessable. No definitive divergence from the legal baseline is established. Two comments invoke necessity to justify continued borrowing, but neither establishes grounds for a legal exemption. Questions and uncertainty should therefore not be equated with legal misunderstanding.

Religious educators and financial providers could complement warnings with clearer distinctions among loan interest, sale margins, lease payments, fees, rewards, and penalties, while addressing accessible alternatives and economic constraints. These implications constitute a research-informed agenda, not a tested intervention or an endorsement of particular products.

Future research should pursue more balanced platform coverage, fuller contractual documentation, precise publication timestamps, independent coding, and follow-up subject to appropriate ethical review. The present texts establish

neither commenters' socioeconomic positions nor behavioral change, and the findings cannot be generalized to Muslim social media users as a whole.

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