



Livelihood, Digital Debt and Family Stability: The Economic Relationship of Platforms with Domestic Disputes in Religious Courts

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Abstract

The development of the digital economy has changed the financial management pattern of Muslim households, especially through easy access to loan services such as online lending and buy now pay later. On the one hand, this increases financial inclusion, but on the other hand triggers debt accumulation which has an impact on disrupting the fulfillment of maintenance obligations. This study aims to analyze the influence of digital debt on livelihood, the role of platform economics in triggering domestic conflicts, and the response of religious courts to family disputes due to the burden of digital debt. This research uses normative-empirical legal methods with a qualitative approach, through the study of Islamic law, the Compilation of Islamic Law, Marriage Law, and digital financial regulation, and the analysis of dispute phenomena in religious courts. The results show that digital debt affects livelihoods through a decrease in disposable income, a shift in spending priorities, and increased economic pressures that trigger conflicts. The platform economy also encourages hidden debt, consumerism, and income instability in the gig economy. In the practice of religious justice, digital debt is not the main object of dispute, but is judged by its impact on maintenance negligence and divorce. This study emphasizes that digital debt is a factor that affects family resilience, so it is necessary to reconstruct Islamic family law based on Islamic financial literacy, transparency, and the principles of *maqāṣid asy-syari'ah*.

Keywords: Digital Debt; Maintenance Obligation; Platform Economy; Religious Court; *Maqāṣid Al-Syari'Ah*.

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INTRODUCTION

The family in an Islamic perspective is a fundamental institution built on the principles of "*Your Grace, Grace*, with the fulfillment of rights and obligations as the main support for its sustainability. One of the main obligations in Islamic family law is maintenance, which is the husband's economic responsibility towards his wife and children according to his ability, propriety, and proper needs. (Dupret et al., n.d.) Maintenance not only means fulfilling material needs, but also being an instrument of family protection, guardian of household dignity, and prevention of domestic conflicts. In the context of positive Indonesian law, this obligation is affirmed in the Marriage Law and the Compilation of Islamic Law which is the main reference for religious courts. (Black & Wolf, n.d.)

However, the transformation of today's digital economy has changed the pattern of household financial management. The emergence of various digital financial platforms such as online lending (*Online Lending*), *Buy Now, Pay Later* (BNPL), digital wallets, instant consumptive credit, and services *peer to peer lending* has expanded public access to financing quickly and easily. On the one hand, this phenomenon increases financial inclusion; However, on the other hand, it raises new problems in the form of household digital debt, consumptive behavior, excessive installment burdens, and debt traps (*Debt trap*). The study of Yue et al. shows that *Digital Finance* can expand access to credit, but at the same time increase the risk of family financial stress and household economic instability. (Yue & al., n.d.)

In Indonesia's Muslim society, the issue of digital debt has direct implications for the fulfillment of livelihood. When household income is sucked up to pay digital loan installments, the basic needs of families are often neglected. This condition gives rise to conflicts between husband and wife regarding financial priorities, economic openness, and maintenance responsibilities. There are not a few cases where one of the spouses takes out a loan without their partner's consent, uses family identity to go into debt, or hides financial obligations that end up causing a prolonged argument.

This phenomenon correlates with the increase in domestic disputes in judicial institutions. National statistical data shows that economic problems are consistently one of the dominant factors in divorce in Indonesia. Contemporary studies also show that online loans are a trigger for domestic conflicts and divorce lawsuits in religious courts. One of the studies on the decision of the Religious Court, namely the Kuningan Religious Court, found that the pressure of online loan debt contributes significantly to family disharmony and leads to divorce. (Anwar, 2025) Other research confirms that online lending practices negatively impact household harmony, especially as a result of high interest rates, aggressive billing, and couples' psychological stress. (Asroruddin et al., 2025)

In the perspective of Islamic law, debt is basically permissible as a form of *Squirt* (help), but it must be carried out responsibly, transparently, and without causing harm. When debt actually hinders the fulfillment of compulsory maintenance and damages the family's resilience, then the problem is no longer just an economic issue, but an issue of Islamic family law. This is where it is important to see how the relationship between maintenance obligations and household digital economy decisions in the framework of *maqāsid al-Syarī'ah*, especially the protection of property (*hifz Al-Māl*), soul (*hifz Al-nafs*), and descendants (*hifz Al-Nasl*). (Dube, n.d.)

Religious courts as family dispute resolution institutions face new challenges in the digital era. Maintenance disputes, divorces due to the economy, constant disputes, and even lawsuits related to household debt responsibilities are increasingly complex because they involve fast, hidden, and often difficult to verify

digital transactions. Judges not only assess alimony negligence in a classic way, but also must understand the economic patterns of platforms, power relations in households, and the psychosocial impact of digital debt on family sustainability.(Ramadhan, n.d.)

Unfortunately, studies on alimony so far have mostly discussed normative aspects of fiqh, the implementation of alimony decisions, or post-divorce obligations. Meanwhile, the study of the digital economy focuses more on financial inclusion, consumer protection, or fintech regulation. There is still relatively little research that specifically links alimony, digital debt, and family stability in the context of disputes in religious courts. This academic vacancy shows the urgency of this research.

Based on this background, this article aims to analyze: (1) how digital debt affects the ability to make ends meet in Muslim households; (2) how the economic relations of the platform contribute to family conflicts and instability; and (3) how the religious courts respond to domestic disputes affected by the burden of digital debt. This research is expected to make a theoretical contribution to the development of contemporary Islamic family law and practical recommendations for family protection policy reform in the digital economy era.

RESEARCH METHOD

This study uses an empirical normative legal method with a qualitative approach. The normative approach is carried out through the study of the legal norms that govern the concepts of alimony, debt, and family responsibility, both from the perspective of Islamic law and positive law in Indonesia. In this context, the legal sources analyzed include the Compilation of Islamic Law, Law Number 1 of 1974 concerning Marriage and its amendments, as well as regulations related to digital loan services (*Financial Technology Lending*) in Indonesia.(Marzuki, 2013) Meanwhile, an empirical approach is used to analyze the social reality regarding the emergence of domestic disputes due to digital debts handled by religious courts.(Soekanto, 2003) This type of research is descriptive-analytical research. Descriptive research aims to describe the phenomenon of the relationship between the platform economy and household conflicts, while analytical research is used to assess its legal implications on maintenance obligations and family resilience.(Amiruddin & Asikin, 2004)

RESULT AND DISCUSSION

The Influence of Digital Debt on the Ability to Fulfill Livelihood in Muslim Households

The Influence of Digital Debt on the Ability to Provide for Muslim Households is an increasingly relevant issue in the contemporary family economic landscape. In Islamic law, the obligation of maintenance is not just a moral obligation, but a juridical consequence of a valid marriage contract. The classical fuqaha place alimony as the financial right of the wife born since the occurrence of tamkin

(willingness to live together) and the continuation of the marital relationship. Shaykh Wahbah Az-Zuhaili in his work *Al-Fiqh al-Islami wa Adillatuhu* explained that sustenance includes food, clothing, shelter, household services according to customs, and other needs that are considered appropriate according to the socio-economic conditions of the couple. (Al-Zuhaili, 1984) Thus, alimony in Islam is dynamic, adjusting to the husband's ability (*Al-Yusr wa al-'usr*) and social propriety standards (*Bi Al-Ma'ruf*). This principle makes alimony an instrument of family protection, not just an ordinary economic transfer.

In the modern context, the challenge of making a living arises from the transformation of the digital financial system. The presence of an online lending platform (*Peer-to-peer lending*), *Buy Now, Pay Later*. (BNPL), *Paylater E-Commerce*, and installment-based digital wallets have changed household consumption patterns. Credit digitization provides quick access, minimal collateral, and an instant approval process that psychologically lowers a person's barriers to debt. According to the World Bank, *Financial Technology* expanding financial inclusion, but at the same time increasing risk *About Indebtedness* for low-income groups who have limited financial literacy. (Bank, 2022) In Muslim households, this condition is important to study because maintenance obligations demand income sustainability, while digital debt tends to create rigid short-term obligations and continues to pressure family cash flow.

In the family economy, digital debt affects the ability to earn a living through the mechanism *crowding out effect*, namely the transfer of income allocation from primary needs to the payment of debt obligations. Income that should be used for food shopping, children's school fees, health, electricity, house rent, and daily needs is turned into installment payments, interest, late fines, and service fees. In theory *Household Finance*, when *debt service ratio* increase beyond the ability of income, households will reduce essential consumption first. (Campbell, 2006) This explains why even families who have a fixed income can experience a lack of livelihood if most of their income is absorbed by digital credit obligations.

This phenomenon is increasingly complex because digital debt is often consumptive in character, not productive. Many users take advantage of BNPL facilities to buy secondary items such as new gadgets, fashion, entertainment, or lifestyle needs that can actually be postponed. (OJK, 2024) The Bank for International Settlements notes that the digital instant credit model is improving *impulsive borrowing* Because the purchase decision and the debt decision occur at the same time. (Settlements, 2023) In the perspective of economic behavior (*Behavioral Economics*), this condition is called present bias, which is the tendency to choose current satisfaction at the expense of future stability. If it is done by the head of the family, then the impact is not only personal but structural on the welfare of the family members who are his dependents.

In Islamic law, debt (*Duncan*) basically *mubah* is even recommended when for urgent needs and accompanied by the intention to pay. However, scholars affirm that indebtedness without real needs, without the ability to repay, or with the consequences of wronging another party is a despicable act. Al-Mughni emphasized that the immediate and inherent obligations of human rights must take precedence over voluntary actions that cause harm.(Qudamah, 1997) Because alimony is a direct right of the wife and children, the taking of consumptive debts that cause alimony to be abandoned is contrary to the *Maqasid al-Syari'ah*, in particular *HUFZ al-Nasl* (family protection) and *Hifz al-Mal* (property protection).(As-Syatibi, n.d.)

Rules of fiqh *Don't Be Fooled By The Saying* become an important normative foundation. Any transaction that visibly causes damage to the family structure can be restricted or considered deviant. If the husband continues to take digital loans until the basic needs of the family are not met, then he not only fails to manage his finances, but also commits legal negligence (*Taqsir*) on household obligations. In this context, digital debt is no longer an individual's private affair, but has a social and juridical dimension because it concerns the right to support other parties.(Hasanuddin & Mubarak, 2017)

In terms of family psychology, the pressure caused by digital debt *Household Financial Stress*. An American Psychological Association study shows that financial stress correlates with partner conflict, anxiety, depression, and decreased quality of childcare.(Association, 2023) In Muslim families, the inability to provide for themselves is often interpreted not only as an economic crisis, but also as a crisis of household leadership (*Qiwamah*). As a result, financial disputes easily develop into emotional conflicts and loss of trust between husband and wife.(Rahman, 1982)

In the practice of religious justice in Indonesia, the reason for not providing alimony is one of the main grounds for divorce lawsuits. When the wife can prove that the husband has income but does not distribute it to the family because it is used to pay personal debts, the judge tends to judge that there has been a neglect of domestic obligations.(Andu, n.d.) In the digital era, this form of personal debt has now extended to online loans, *Squirrelly*, and credit the application without the spouse's knowledge. This indicates that digital debt has become a new variable in contemporary alimony disputes.(BPS, 2023)

Furthermore, digital debt also raises the issue of family financial transparency. Many transactions are done through private apps, individual accounts, and closed notifications so that the couple does not know the amount of obligations that are in progress. This condition creates *Asymmetric Information* in the household. According to Gary Becker's family economic theory, the family runs effectively when there is *pooling of resources* and coordination of economic decisions.(Becker, 1991) When one of the parties hides debts, coordination collapses and the risk of conflict increases sharply.

In the perspective of modern Islamic legal policy, prevention is more important than dispute resolution. Therefore, family financial literacy needs to be positioned as part of premarital education and Muslim family resilience. Understanding of livelihood priorities, the dangers of digital usury, debt management, and household financial transparency must be strengthened. The state through financial regulators also needs to oversee exploitative and aggressive digital lending practices against low-income consumers (Chapra, 1992).

So it is clear that digital debt affects the ability to make ends meet through three main channels. First, reducing family disposable income because it is absorbed by installments and fines. Second, shifting the priority of expenditure from primary needs to credit obligations. Third, it triggers financial stress and domestic conflicts that lead to legal disputes in religious courts. Therefore, from the perspective of Islamic family law, digital debt should be assessed not only as a financial instrument, but as a factor that can disrupt the fulfillment of the right to livelihood and the stability of Muslim families.

Platform Economic Relations to Family Conflict and Instability

The platform economy is an economic system that brings together users, service providers, and capital providers through digital applications. Examples include online lending platforms, *e-commerce*, instant installment services, digital transportation, and application-based job marketplaces. This system changes people's consumption behavior because transactions become fast, easy, personalized, and algorithm-based.

Platform Economic Relations to Family Conflict and Instability is a contemporary issue that is increasingly important in the study of Islamic family law. The platform economy is basically an economic system based on digital technology that brings together various consumer actors, service providers, workers, investors, and capital providers through application infrastructure and algorithms. This model is growing rapidly through online lending services, *E-commerce*, *Buy Now, Pay Later* (BNPL), *Ride-hailing*, *Freelance Marketplace*, as well as a variety of other digital financial services. *Platform Capitalism* explained that the platform is not just a transaction medium, but a mechanism for data extraction and control of users' economic behavior through technological design. (Srnicsek, 2017) Thus, the platform economy is not neutral, it systematically shapes household consumption patterns, preferences and decisions.

In Muslim households, this transformation affects the structure of economic decision-making. If in the traditional pattern the decision to go into debt, buy assets, or make large expenses is usually discussed through family deliberations, then in the platform economy the decision can be made individually only through a personal mobile phone. Personal access to credit applications, e-wallets, and marketplaces makes economic actions more private and often unmonitored by couples. This situation shifts the family financial model from *Collective decision making* To

individualized financial behavior. According to Gary Becker, a stable family is supported by resource coordination and cooperation between households.(Becker, 1991) When financial decisions are made unilaterally without communication, the foundation of coordination is weakened and opens up space for domestic conflict.

a. Conflict due to Hidden Debt

One of the most obvious impacts of the platform economy is the emergence of hidden debt. Many couples do not know that their husband or wife has an active loan through paylater applications, online loans, digital credit cards, or marketplace installments. This obligation is only revealed when there is a billing, automatic account deduction, or default that affects the family's finances. From the perspective of family sociology, financial transparency is a key element *Marital Trust*. Dew's study shows that financial secrets (*Financial Infidelity*) is strongly correlated with decreased marital satisfaction and increased potential for divorce.(Dew, 2008)

In Islamic law, the concealment of debts that have an impact on the rights of the spouse can be categorized as a form of relational gharar, which is an ambiguity that harms the other party in the domestic relationship. Because the family's livelihood and economic responsibilities are collective, unilateral debt decisions that disrupt household finances are contrary to the principle of *Mu'asyarah bi al-Ma'ruf* and deliberation in the family. Shaykh Wahbah az-Zuhaili emphasized that any actions of a husband or wife that bring harm to the spouse can be the basis for a lawsuit.(Al-Zuhaili, 1984)

b. Conflict due to Digital Consumerism

Digital platforms are designed with an architecture that encourages impulsive consumption. Lightning discounts, *Flash Sale*, *Personal Recommendation*, *Gamification*, free shipping, and instant installment facilities make users encouraged to buy goods without rational planning. In *Behavioral Economics Theory*, this mechanism utilizes psychological biases such as *Scarcity effect*, *instant gratification*, and *fear of missing out* (FOMO). Nudge explains that choice design can "push" individuals to make certain decisions without formal coercion.(Thaler & Sunstein, 2008)

Lower-middle-income households are particularly vulnerable to this trap because the needs of social status and access to credit go hand in hand. As a result, household spending shifted from primary needs to symbolic consumption. In many cases, arguments arise because the couple judges that there is waste, wrong priorities of needs, and loss of budget discipline. From the perspective of *maqasid asy-sharia*, the behavior of *israf* (excess) and *tabdzir* (wastefulness) is clearly contrary to the principle of beneficial management of property.

c. Conflicts due to Aggressive Billing

Some illegal lending platforms use aggressive collection methods such as intimidation, verbal threats, dissemination of contact data, shaming debtors in social environments, and constant psychological pressure. This kind of practice does not only affect borrowers, but also spouses, parents, and even children who experience social stigma. The OECD notes that *Abusive Debt Collection* increase mental distress, family conflicts, and decreased socio-economic productivity.(OECD, 2022)

In Muslim households, the act of shaming the family due to digital debt has the potential to damage honor (*hifz al-'ird*) and domestic peace (*sakinah*). When a couple feels humiliated by debt collectors, domestic conflicts often develop from economic problems to verbal violence, mutual blame, and even separation. From the point of view of Islamic law, all forms of billing that contain terror and insult are contrary to the principles of justice and *ihsan* in *muamalah*.

d. Conflict due to Gig Economy Income Inequality

The platform economy also creates flexible job markets such as online drivers, digital couriers, *Content Freelancer*, and task-based workers (*Gig Worker*). Despite opening up new jobs, the sector is often characterized by fluctuating incomes, lack of social security, and reliance on platform algorithms. The *Battle of the Gig Economy* calling this model labor flexibilization without security.(Mulcahy, 2016) A worker's income can change drastically depending on ratings, incentives, weather, market demand, or application policies.

In Islamic family law, income uncertainty has a direct impact on the sustainability of livelihood. A livelihood is ideally provided periodically and adequately, while *gig economy jobs* often do not allow for a projection of a fixed income. This causes difficulties in preparing a monthly budget, delays the payment of household needs, and triggers arguments between couples. When the husband works hard but the income is unstable, conflict can arise not because of moral negligence, but rather because of the exploitative economic structure of the platform.

e. Sociological Perspective and Maqasid al-Shariah

Sociologically, family stability rests on three main elements: trust, communication, and economic certainty. Platform economics often increase financial secrecy, excessive consumption, and income volatility. As a result, the family's resilience becomes fragile. *A Treatise on the Family* emphasizing that families will be stable when the cost of conflict is lower than the benefits of cooperation.(Becker, 1991) If digital platforms raise the cost of conflict through debt, stress, and uncertainty, then the risk of family disintegration increases.

Within the framework of *maqasid asy-sharia*, this condition threatens the two main objectives of sharia: *hifz al-nasl* (family protection and generational sustainability) and *hifz al-mal* (protection of property). Even more broadly it also touches *hifz al-nafs*, because economic pressure and aggressive billing can

interfere with the mental health of family members. Therefore, the use of economic platforms must be directed to benefit, not household destruction. State regulations, Islamic financial literacy, transparency between partners, and digital consumption ethics are urgent needs

Religious Justice's Response to Domestic Disputes due to Digital Debt

The Religious Courts in Indonesia have absolute competence in cases of marriage, divorce, maintenance, hadhanah, inheritance, and family disputes for Muslims as affirmed in the Supreme Court of the Republic of Indonesia national judicial regime. In the context of digital debt, religious courts generally do not examine online loans, paylater, or digital credit as the main object of dispute, because credit law relations are in the realm of general civil or financial services sector authorities. However, the socio-economic impact is often the direct cause of household damage. Therefore, digital debt enters the religious justice space through its juridical consequences on family relationships, especially neglect of alimony, constant disputes, psychological violence, separation of residence, and loss of domestic harmony.(Harahap, 2017)

In the practice of divorce cases, the judge assesses the consequences of his debt instruments. If the husband is proven to have an income but does not provide a living because the income is exhausted to pay the digital loan, then this situation can qualify as neglect of household obligations. The Compilation of Islamic Law emphasizes that the husband is responsible for providing sustenance, *kiswah*, and a place of residence according to his ability. Therefore, digital debt does not erase alimony obligations; On the other hand, debts taken disproportionately to the point of eliminating the ability to provide for themselves can be seen as a form of legal negligence.

In addition to the issue of livelihood, digital debt often triggers *Syiqaaq* or prolonged disputes. The pressure of bills, interest, fines, and billing intimidation encourages repeated arguments between couples. In many households, conflict is not solely due to the nominal debt, but due to a loss of trust due to hidden debt and unilateral economic decisions. The family stress model theory explains that chronic economic stress will reduce the quality of communication, increase verbal aggressiveness, and accelerate household disintegration.(Conger, 1990)

The transformation of the digital economy poses new challenges for the procedural law of religious courts. *First*, related to proof of electronic transactions. The judge is now dealing with screenshots of the application, loan history, account mutations, billing notifications, WhatsApp conversations, emails, and other digital evidence.(Nurjaman.E & Okatiana, 2024) According to the Supreme Court of the Republic of Indonesia, electronic evidence can be considered as long as it meets the principles of authenticity, relevance, and relevance to the case.(Qomariyah & Hidayatul Hikmiyah, 2023) This demands an increase in the digital literacy of judicial officials so that they are not trapped in manipulative or incomplete evidence.

Second, tracking real economic expenses. Not all parties are open about the amount of debt, the source of the loan, or the use of credit proceeds. Some debtors have multiple loan accounts at once (*Multiple Borrowing*), so that financial liabilities are spread across various platforms. The judge needs to assess the balance between income, maintenance needs, and total debt obligations. This approach is important so that the verdict is not only formal, but substantive and reflects family justice.(Gottman, 1994)

Third, psychological victim protection. Aggressive billing practices by illegal platforms can lead to anxiety, embarrassment, sleep disturbances, and even depression. If the pressure affects the partner through threats, humiliation, or social terror, then the condition can qualify as domestic psychological violence. The World Health Organization emphasizes that economic pressure and verbal violence are the main risk factors for family mental health disorders. In this context, judges need to look at the psychological impact of digital debt as a relevant legal fact.(Chapra, 1992)

Religious courts basically do not only function to adjudicate, but also to reconcile. Therefore, household disputes due to digital debt should be pushed towards a model *Problem-solving court*, which is a solution that targets the root of the problem, not just breaking the marital status. In the mediation stage, the mediator can encourage the couple's financial openness, the rearrangement of the bylaws, the priority of child support, and the restructuring of debt obligations if possible.(Cooter & Ulen, 2016) This approach is more in line with the purpose of Islamic family law which emphasizes *ishlah* (reconciliation) before divorce.

Reconstruction of Islamic Family Law in the Era of Digital Debt

The development of the platform economy and the increasing use of digital debt show that Islamic family law is no longer enough to be read in a classical framework that only places alimony as the individual obligation of the husband. In a digital society, the issue of livelihood is closely related to instant credit access, algorithm-based consumption, financial secrecy, and household income instability. Therefore, it is necessary to reconstruct Islamic family law that is responsive, preventive, and adaptive to contemporary socio-economic changes. This reconstruction does not change sharia principles, but expands the instruments of its application so that it remains relevant to *maqasid al-shariah*, especially the protection of family, property, and generational sustainability.(Auda, 2008)

a. Pre-Marriage Sharia Financial Literacy

The first step is to include Islamic financial literacy in pre-marriage education. So far, marriage guidance has focused more on psychological relationships and household worship, while aspects of family economic management have not been adequately provided. In fact, many marital conflicts start from financial unpreparedness, mismanagement of alimony, and the use of debt without planning. The OECD emphasizes that financial literacy is positively correlated with decision-making ability and household resilience.(OECD, 2022)

In the context of Islamic family law, pre-marriage material should ideally include the concept of alimony according to fiqh, prioritizing family needs, debt ethics, the dangers of digital usury, budget management, and online loan risk mitigation. Thus, the marriage contract is not only understood as a moral contract, but also a responsible economic readiness.

b. Household Financial Transparency

The second reconstruction is to affirm the principle of financial transparency in households. In the digital era, a person can access loans, installments, or risky investments only through a personal mobile phone without the knowledge of the partner. This situation gives rise to *Hidden debt* and *Financial Infidelity* which is often the root of the loss of trust. Jeffrey Dew's study shows that financial conflict is a strong predictor of marital dissatisfaction and divorce. (Dew, 2011)

Therefore, any debt of significant value that has the potential to affect family livelihood and assets should be discussed with your partner. This principle is in line with the values **of shura** in Islam as well as the rules of *mu'asyarah bi al-ma'ruf*. Financial transparency does not mean removing individual rights to private property, but ensuring that economic decisions that have a collective impact are discussed collectively.

c. Judge's Guide to Digital Financial Disputes

Third, judicial guidelines are needed regarding domestic disputes due to digital debt. The Supreme Court of the Republic of Indonesia can draw up guidelines for religious court judges in assessing cases involving online loans, *Paylater*, *Fintech Lending*, and electronic evidence. Today, many modern family disputes go to court without a uniform assessment framework, particularly regarding the relationship between digital debt and alimony negligence. (Manan, 2016)

The guidelines at least include: the validity of digital evidence, the assessment of the proportionality of debt to income, the identification of psychological violence due to collection, and the family financial mediation model. With these standards, judges' decisions will be more consistent, progressive, and in accordance with the needs of the digital society.

d. Integration of Maqasid al-Shariah

The next reconstruction is to place maqasid al-shariah as the main framework of family policy. Digital debt disputes are not enough to be resolved formalistically through legal texts alone, but must be judged by their impact on life protection (*HUFZ al-NAFS*), treasure (*Hifz al-Mal*), and descendants (*HUFZ al-Nasl*). *Maqasid al-Shariah as Philosophy of Islamic Law* emphasizing that modern Islamic law must move from a literal approach to a benefit-based systemic approach. (Uula & Harahap, 2023)

In this context, family policies that allow the exploitation of digital credit are clearly contrary to maqasid, as they create economic pressure, domestic

conflicts, and children's vulnerability. On the contrary, regulations and rulings that protect families from debt traps are a tangible manifestation of sharia goals.

e. Regulation of Family-Friendly Platforms

Fifth, the state through the Financial Services Authority needs to strengthen digital credit regulations to be more family-friendly. So far, supervision has focused more on the legality of the business and the protection of individual consumers, even though the impact of digital loans often reaches all family members. Therefore, policies such as interest and fine restrictions, prohibition of intimidating collections, payment ability assessment obligations, and risk education are needed before credit disbursement. (Finance, 2024)

The concept of *responsible lending* that is developing in various countries can be adapted into the Indonesian Islamic financial system. Financial platforms should not only pursue profits, but also consider the social impact on household sustainability.

CONCLUSION

This study concludes that digital debt has become a significant factor that disrupts the fulfillment of livelihoods in Muslim households, through the *crowding out effect* mechanism, the shift in spending priorities from primary needs to secondary consumption, and economic pressures that trigger household conflicts. The platform economy, with its characteristics of hidden debt, digital consumerism, aggressive billing, and income instability in *the gig economy*, strengthens the vulnerability of families to disputes and divorces. Religious courts responded to this phenomenon by assessing digital debt as a factor in alimony negligence and grounds for divorce, and began accepting electronic evidence, but still required uniform judicial guidelines. Therefore, an adaptive reconstruction of Islamic family law is needed, including pre-marital sharia financial literacy, household financial transparency, integration of *maqāṣid al-shari'ah* (especially *ḥifẓ al-māl*, *ḥifẓ al-nafs*, and *ḥifẓ al-nasl*), and regulation of family-friendly digital platforms. With these measures, Islamic family law can remain relevant and protect family stability in the digital economy era without abandoning the principles of justice and benefit.

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