

The Transformation of Electronic Mediation: A Legal Innovation in the Sharia Economic Dispute Resolution

Moh. Hamzah¹, Eka Susylawati^{2*}, Erie Hariyanto², Moh. Zahid², Rudy Haryanto², Masrufah²

¹Sekolah Tinggi Agama Islam Az-Zain Sampang, Indonesia

²Universitas Islam Negeri Madura, Indonesia

Corresponding Author: eka@uinmadura.ac.id

|| Received: 03-08-2025 | Revised: 20-01-2026 || Accepted: 24-01-2026

Abstract: Mediation has gain traction as a tool of non-adversarial dispute resolution; it is more cost-efficient, time-saving, and feasible to extend access to justice. However tech-based mediation causes a more complex issues surrounding legal and ethical matters, particularly when applied to legal system based on normative and religious values, like sharia economy. This study aims to contribute theoretical and normative insights to electronic mediation (e-mediation) as a legal innovation for dispute resolution in sharia economy in the discourse of global law. This doctrinal law investigation used three approaches: legal approach, conceptual approach, and normative-comparative approach. The primary materials were laws and regulations and official documents concerning e-mediation and e-court, and data analysis was conducted with qualitative-normative legal analysis. The result showed that the transformation of conventional mediation to electronic mediation through the Supreme Court Regulation Number 3 of 2022 was a judiciary response to the challenges brought by digital disruption and the escalating sharia economy cases. Electronic mediation has expanded access to justice and offered efficient dispute resolution, particularly one involving business player and institutions. From the perspective of Islamic law, electronic mediation is legitimized by the principles of *maqāṣid al-shari'ah*, especially justice (*'adālah*), protection of property (*hifz al-māl*), volunteerism, peace, and public interests (*maṣlahah*), creating a normative and substantial alignment.

Keywords: E-Mediation; E-Court; Information Technology; Sharia Economic Dispute

Introduction

The digital transformation of judicial systems emerges as a global response to increasing demands for efficiency, accessibility, and adaptability in dispute resolution. Courts across jurisdictions are progressively integrating information and communication technologies to overcome structural limitations inherent in conventional litigation and mediation processes. Within this broader trend, mediation has gained renewed attention as a flexible, non-adversarial mechanism capable of enhancing access to justice while reducing procedural costs and delays. Therefore, the Supreme Court of the Republic of Indonesia has established several regulations regarding mediation in court proceedings, including one of the most fundamental Supreme Court Regulation (Perma) Number 1 of 2016 on Mediation Procedures in Courts. This regulation asserts that mediation is not only a peaceful method of dispute resolution but also a means to implement justice more efficiently and effectively, adhering to the principles of simplicity, speed, and affordability. A neutral mediator guides the disputing parties to reach a peace agreement, ensuring a win-win solution rather than a traditional adversarial outcome (Basir et al., 2024; Elvia et al., 2023; Nurhasanah, 2023).

However, the rapid development of communication technology and the demands for judicial adaptability in the face of socio-economic changes have revealed significant limitations in conventional court mediation (Nur Amrin, 2023; Salmiah et al., 2024). Challenges include restricted mobility, geographical barriers, and procedural complexities that are often misunderstood by disputing parties, particularly during the COVID-19 pandemic in 2022 (Asriani et al., 2021; Handayani et al., 2023; Pirlotta &

MacKinnon, 2016; Syufaat, 2018). These obstacles prompted the Supreme Court to initiate a transformation in the mediation system. One strategic response was the issuance of Supreme Court Regulation (Perma) Number 3 of 2022 concerning Mediation in Electronic Courts (E-Mediation).

Perma No. 3 of 2022 integrates information technology as a central tool in court-based mediation (Abduh, 2025; Ashady et al., 2024). It enables disputing parties to utilize communication technology to conduct negotiations and reach agreements without being physically present in the courtroom (Sholihah et al., 2024). This innovation enhances efficiency, adaptability, and accessibility across diverse societal levels, including sharia economic stakeholders. Perma No. 3 of 2022 also outlines clear technical procedures for electronic mediation, or e-mediation, from initial examinations and mediator selection to identity verification and virtual mediation sessions, as well as the electronic signing of peace agreements. These provisions ensure that e-mediation is conducted according to principles of voluntariness, confidentiality, effectiveness, security, and affordability. This approach supports inclusive judicial services that can be accessed by all segments of society.

A central problem arises from the growing tension between technological efficiency and normative legitimacy. While electronic mediation promises speed, flexibility, and broader access, it simultaneously challenges foundational legal and ethical principles governing dispute resolution systems. In the context of sharia economic law, mediation is not merely a procedural tool but is deeply rooted in substantive values, such as deliberation (*shūrā*), reconciliation (*sulh*), honesty (*sidq*), and fairness (*'adl*) (Hamzah, 2024; Hariyanto et al., 2021b; Mansur et al., 2025). The core problem addressed in this study is whether e-mediation designed primarily to optimize procedural efficiency can be normatively reconciled with the ethical and jurisprudential foundations of sharia economic justice, or whether it risks reducing mediation to a technologically driven administrative process detached from its moral and legal underpinnings.

Existing international scholarship on online dispute resolution and e-mediation has largely focused on efficiency, cost reduction, user satisfaction, and institutional reform within secular legal systems (Bellucci et al., 2020; Night & Bananuka, 2020; Oksana, 2021; Sulistianingsih et al., 2023; D. Wang et al., 2020; F. Wang & Stahl, 2020). These studies generally regard mediation as a value-neutral mechanism that can be applied universally without due consideration of the diversity of normative foundations across different legal systems. By contrast, research on the resolution of *shari'ah*-based economic disputes tends to concentrate on doctrinal aspects, the jurisdiction of religious courts, and substantive compliance with *shari'ah* principles, while paying relatively limited attention to the implications of digital technology in mediation processes.

These conditions reveal a significant research gap. To date, there has been a paucity of normative studies that systematically link electronic mediation, as a form of legal innovation, with the ethical values and jurisprudential foundations of Islamic economic law (Sukindar et al., 2024). The urgency of this research is further intensified by the rapid development of Islamic economics at both national and global levels, which has led to an increasing complexity and volume of *shari'ah*-based economic disputes. At the same time, judicial digitalisation has evolved from a temporary solution into a permanent policy within the governance of modern judicial systems. In the absence of a clear normative framework, the application of e-mediation in *shari'ah*-based economic disputes risks generating legal uncertainty, diminishing the parties' trust in religious courts, and weakening the legitimacy of justice mediated through technology.

Against this backdrop, this study aims to make both theoretical and normative contributions to global legal discourse by examining electronic mediation as a legal innovation in the resolution of *shari'ah*-based economic disputes. This research goes beyond a descriptive account of legal regulations; it offers a critical analysis of how e-mediation can be constructed to align with *shari'ah* values and serve as an instrument of substantive justice rather than merely procedural efficiency. Employing a normative legal approach, we situate the practice of e-mediation in *shari'ah*-based economic disputes within international debates on digital justice, access to justice, and the transformation of dispute resolution mechanisms in plural legal systems. Systematically, this study pursues three main objectives. First, it provides an in-depth examination of the transformation of e-mediation in the resolution of *shari'ah*-based economic disputes within religious courts. Second, it seeks to internalise *shari'ah* values in optimising electronic mediation to achieve Islamic economic justice. Lastly, through these two lines of inquiry, this research contributes to

comparative and interdisciplinary legal studies by demonstrating how religion-based legal systems can constructively adapt to digital innovation.

Literature Review

Digital Justice

The advancement of information technology has driven fundamental changes in the way justice is understood, practiced, and institutionalized (Pang et al., 2024). The modern judicial system measures justice not by the outcome alone but by the procedural process and media involved in delivering justice. This transformation has given birth to the concept of digital justice, a paradigm that situates technology as an instrument to expand access, increase efficiency, and maintain legitimate judicial processes in a digitalized community (Thalib et al., 2025; Yasardin et al., 2025).

Conceptually, digital justice is rooted in Tom R. Tyler's concept of procedural justice. Tyles highlights that the community perception of justice is mostly contingent upon the quality of the process, not the court decision itself. The main building blocks of a legitimized legal institution are participation of relevant parties, neutral decision makers, respect towards disputing parties, and transparent procedures (Tyler, 2006). In this framework, justice is perceived as a social experience of a legal subject, not a formal norm produced by judicial institutions. Tyler's perspective laid a strong foundation for understanding digital justice, because the e-court system must guarantee the fulfillment of procedural justice principles so that legal legitimation is not decimated by technology efficiency.

However, the classic procedural justice theory only partially addresses the emerging challenges from digital mediation of legal processes. This is where the digital justice theory developed by Rabinovich-Einy and Katsh (or Rabinovich-Einy in the literature of digital justice) prove its relevance. It argues that technology is not only neutral but also a normative tool that reshapes power relations, communication structures, and justice experiences of all parties (Rabinovich-Einy & Katsh, 2017). In the online dispute resolution (ODR) system, the platform design, algorithm, and user interface have a direct implication for the transparency, participation, and balance position of the parties. Further, Rabinovich-Einy highlights that digital justice must be perceived as an integration between legal values and technology. If digitalization is not designed in a normative corridor, it potentially creates a new form of injustice, including digital exclusion, asymmetrical information, and system domination over the autonomies of the parties.

This digital justice framework is enriched with Richard Susskind's ideas of online courts (e-courts). Susskind believes that courts in the future are inseparable from digital technology, particularly in light of limited access, costly litigation, and complex procedures of the conventional court system. According to Susskind, e-court not only moves the judicial process to a virtual space but also re-engineers the orientation towards a user-centered judicial process (Susskind, 2019). In this context, digital justice is perceived as the ability of the legal system to offer just, proportional, and accessible solutions through digital tools.

Mediation Theory

Mediation is one of the primary mechanisms in the alternative dispute resolution, where the parties are positioned as the main subject in the resolution process (Swanson, 2021; Syafei et al., 2023). Compared to adversarial and win-lose-orientated litigation, mediation focuses on dialogue, voluntary participation, and a neutral third party to help the disputing parties reach a mutual agreement. In its development, mediation theory is not merely a method of dispute resolution; it is a normative process carrying justice, social relations, and empowerment of the parties (Miranti et al., 2022; Saepullah, 2022).

One of the most influential theories in studies of mediation is the transformative mediation theory introduced by Robert A. Bush and Joseph P. Folger. According to Bush and Folger, the main goal of mediation is not to arrive at an agreement (settlement-orientated mediation), but to transform the relationship between the disputing parties. Mediation is perceived as a process that enables two fundamental changes—empowerment and recognition. Empowerment refers to the increased ability of both parties to understand their respective interests and to take agency in decision-making, whereas recognition is the willingness of each party to understand and acknowledge the other party's perspectives

(Swanson, 2021). Accordingly, the success of transformative mediation is measured from the established agreement and the change of interaction quality and restoration of relationship between parties.

In contrast with the philosophical and normative values of the transformative approach, Laurence Boulle offers more operational and contextual mediation models. Boulle specifies the main mediation models as facilitative mediation, evaluative mediation, and transformative mediation. Facilitative mediation situates mediators as the facilitators of the communication process without scrutinising the legal standing of both parties. On the other hand, evaluative mediation gives space for the mediators to offer their insights and evaluation limitedly to the strength and weakness of the other party within the context of legal disputes (Boulle, 2011). Transformative mediation focuses on the change of relationship and empowerment, similar to the concept by Bush and Folger.

Boulle's key contribution is the emphasis that there is not one mediation model that fits all disputes universally. The choice of model is contingent upon the dispute characteristics, the parties' interests, and the institutional contexts where mediation takes place (Boulle & Field, 2017). In the court, a tailored combination of mediation models is made for the sake of efficiency, legal certainty, and substantial justice. This combined approach offers conceptual flexibility to analyse e-mediation – it focuses on efficiency while maintaining justice and mutual participation of the parties.

Meanwhile, Christopher W. Moore offers a fundamental contribution through his theory about the structures and roles of a mediator in the mediation. Moore perceives mediation as a structured multi-stage process, starting from the preliminary, introducing the process, exploring the interests, generating options, reaching agreement, and formalising closure (Moore, 2014). According to Moore, the effectiveness of mediation is significantly attributed to the mediator's capabilities to manage conflict dynamics and relationships between the disputing parties. It is mandatory for the mediators to have technical skills and ethical and cultural sensitivity, particularly in disputes involving certain values. This is relevant in the context of technology-based mediation, where virtual communication replaces face-to-face interaction, so it is crucial for the mediator to maintain the quality of the dialogue and mutual trust.

Method

This study is doctrinal legal research with an orientation towards normative and conceptual analyses (Abu, 2010; Efendi & Ibrahim, 2018). Doctrinal research was selected because this study primarily investigated the norm coherence, principle legitimation, and legal rationality of e-mediation in dispute resolution of the Sharia economy. It focused on the innovation of the Supreme Court through the Supreme Court Regulation (Perma) No. 3 of 2022 on electronic mediation. The depth of analysis in this study was guaranteed with three approaches. First, the statute approach interpreted the normative framework of e-mediation through systematic and teleological interpretation of relevant laws and regulations. Second, the conceptual approach analysed key concepts, such as e-mediation, procedural justice, digital justice, and legal innovation based on the doctrines and theories of contemporary law. Third, the normative comparative approach limitedly compares the principles of e-mediation with those of the global online dispute resolution (ODR) and digital justice to evaluate the alignment with international discourse.

Data of this research was legal materials classified into two categories (Sugiyono, 2013). The primary legal materials were the Supreme Court Regulation No. 3 of 2022 on electronic mediation, several laws and regulations and official documents concerning mediation and e-court. The secondary legal materials were academic literature, reputable international journal publications, and scientific writing on mediation, digital justice, and Sharia economic law. All legal materials were selected thematically, prioritising high-impact literature. The collected data were subjected to qualitative-normative legal analysis with four core techniques (Sunggono, 2003). First, legal interpretation interpreted legal norms and principles surrounding e-mediation. Second, the conceptual analysis tested the consistency and limitation of e-mediation within the framework of digital justice and Islamic law. Third, critical legal reasoning evaluated the potential tensions between technology efficiency and substantive justice. Fourth, integrative analysis connected the positive legal principles with sharia values (*maqāṣid asy-syari'ah* and mediation ethics).

Results and Discussion

Legal Regulations on Electronic Mediation in Indonesian Religious Courts

Digital transformation and rapid development of information and communication technology are inevitable for the judicial system (Taufiqurrohman Syahuri & M. Reza Saputra, 2024). resulting in the implementation of electronic trials, or e-courts. The first formal regulation of e-courts was through Supreme Court Regulation (Perma) Number 3 of 2018 on Electronic Administration of Cases in Court and elaborated in Perma No. 1 of 2019 on Electronic Administration of Cases and Trials in Court (Herliana, 2023).

E-courts in Indonesia are built on a strong normative foundation. In addition to the two regulations above, the juridical legitimacy of the e-court is also referred to in Article 2 paragraph (4) of Law Number 48 of 2009 concerning Judicial Power, which states that the trial is carried out simply, quickly, and at no cost. This principle became the philosophical basis of the development of electronic systems in the court. Conceptually, e-court covers three key domains – electronic administration (e-filing), electronic summons (e-summons), and electronic trial (e-litigation). These domains form an integrated digital ecosystem where e-court can simplify the overly bureaucratic and time-consuming judicial process and provide convenience for parties to access real-time judicial services across geographies (Hasanudin et al., 2024).

The need to reform communication technology to realise a simple, fast, and low-cost justice (vide Considerations letters A, B, and C of Perma No. 3/2022) is addressed by the Supreme Court with e-mediation. Mediation is stipulated in Articles 130 HIR and 154 RBg as a means to optimise the role of judges to reconcile the litigants (Sari, 2017; Wall & Dunne, 2012). E-mediation is an innovation to address the challenges of digital disruption, transforming conventional onsite mediation in religious court into virtual interaction. Regulated through the Supreme Court Regulation of the Republic of Indonesia No. 3 of 2022, e-mediation is a turning point in the reformation of the judiciary to expand access to justice, focusing on business actors and consumers in the sharia economic sector. E-mediation has brought significant changes in procedures and technology. It allows the disputing parties to have a dialogue, negotiate, and formulate agreements together in secured, virtual spaces (Article 1, number 1 and number 9 of Perma No. 3/2022). This pragmatic value is essential to parties who face geographical, mobile, and time barriers. In sharia economic disputes involving parties from different regions with significant transaction values, e-mediation is a catalyst for an efficient and fair agreement. Article 2 of Perma No. 3/2022 underlines five fundamental principles in e-mediation – voluntary, confidential, effective, secure, and affordable. In other words, e-mediation maintains sharia values in resolving sharia economic disputes. E-mediation is cost-efficient because it cuts down transportation, accommodation, and opportunity costs incurred by the disputing parties. Parties who cannot afford to have their own device, reliable internet reception, or a private room for e-mediation can go to the Religious Court office, where these facilities are made available. If technology and geography obstacles persist and are difficult to solve, the court can provide flexibility in the legal procedure.

In line with this, Philippe Nonet and Philip Selznick, in their seminal work *Law and Society in Transition: Toward Responsive Law*, underscore the necessity for legal responsiveness to social change. They emphasise the importance of a legal system that is responsive, open, and considerate of the diverse interests within society to maintain balance and justice (Djauzie, 2025). Therefore, e-mediation in resolving Sharia economic disputes represents a form of legal innovation that integrates procedural efficiency with the Sharia principles underlying the substantive aspects of such disputes.

The responsive law theory proposed by Nonet and Selznick posits that law serves three roles: an instrument of social control in a repressive sense (repressive law), an autonomous and neutral system (autonomous law), and a mechanism that is adaptive to social needs and open to public participation (Rizhan, 2020). Accordingly, e-mediation constitutes a legal response to the challenges brought by globalisation, information technology advancement, and the demand for efficient dispute resolution.

This transformation has a significant impact on the equitable distribution and expansion of access to justice in sharia economic disputes. Disputing parties from remote areas can access judicial services at a relatively lower cost than conventional onsite mediation. E-mediation delivery that is transparent, efficient,

and auditable with high technology can increase the trust of business actors and related parties in religious courts as a competent institution in resolving sharia economic disputes. In addition, electronic mediation is a feasible vehicle for implementing sharia values that uphold mutual agreement, cooperation, and peace between the parties to minimise conflicts and prevent disputes from escalating.

The Transformation of E-Mediation in Dispute Resolution of Sharia Economy: A Structural Perspective of Legal Ethics and Policy

The transformation of e-mediation to solve sharia economy disputes in the religious court is beyond a procedural change driven by technology; it is a shifting justice paradigm from conventional litigation to a digital mechanism of dispute resolutions with normative, ethical, and structural implications. Digitised mediation indubitably offers procedural efficiency and wider access to justice, but it sparks new vulnerability that potentially decimates substantive justice if not evaluated critically and systematically (Riyadi et al., 2023; Susskind, 2019). According to Nonet and Selznick's responsive law, the law must be adaptive to social changes but aligned with corrective mechanisms so it does not transform into a technocratic instrument without a moral justice dimension (Nonet & Selznick, 1978). E-mediation in Sharia economy disputes stands on this critical position, between the need for an efficient court and the normative obligation to guarantee justice, equality, and moral legitimation that align with Sharia principles.

One of the core issues in implementing e-mediation is the digital literacy gap between the relevant parties (Chern & Alexander, 2023; Karjoko et al., 2021). Disputing parties in sharia economy cases range from tech-savvy big corporates to microenterprise actors, individual customers, and the general public with limited access and technology barriers. This condition leads to a structural gap that potentially affects the bargaining positions of the parties during the e-mediation process. In procedural justice, this gap can reduce fairness and meaningful participation, two conditions of legitimate dispute resolutions.

Additionally, e-mediation creates an opportunity for an asymmetrical power relation that is less obvious than face-to-face mediation. Any party with more technology resources, stronger attorneys, and more advanced digital infrastructure can indirectly assert domination during the negotiation process. Meanwhile, the opposite party with lesser resources may face difficulty in reading gestures, may suffer from psychological pressure, or be subjected to pseudo consent in the virtual meeting. These risks become more significant in sharia economy disputes, which require equality (*musāwāh*) and genuine willingness (*riḍā*) as the foundation of dispute resolution and agreement.

From the perspective of Islamic law, the use of technology to resolve disputes must comply with the *maqāṣid asy-syari'ah* principles, particularly the protection of property (*hifz al-māl*), justice (*'adālah*), and public interests (*maṣlahah*) (Hamzah, 2022). While e-mediation can accelerate dispute resolution and minimize costs, it should not justify efficiency over sacrificing the principles of justice and free will of the disputing parties. In the digital space, soft coercion may appear through platform design, time limit, or dominating communication from one party. All these potentially reduce the voluntary element in the mediation. In the peace tradition (*ṣulh*) of Islam, the deliberation process requires ethics, honesty, and humane interpersonal relation. While e-mediation can accelerate dispute resolution and minimise costs, it should not justify efficiency over sacrificing the principles of justice and free will of the disputing parties. In the digital space, soft coercion may appear through platform design, time limits, or dominating communication from one party. All these potentially reduce the voluntary element in the mediation. In the peace tradition (*ṣulh*) of Islam, the deliberation process requires ethics, honesty, and humane interpersonal relations (Hariyanto et al., 2021a; Masrufah et al., 2025). E-mediation tends to reduce this transaction into screen-led communication which, although practical, can weaken empathy and spiritual dimensions in dispute resolution. Without explicit digital ethics, e-mediation faces the risk of turning into a mere administrative mechanism instead of a moral-centred reconciliation process. Accordingly, the ethical consideration of e-mediation must be upheld and preserved.

Internationally, the success of e-mediation is significantly affected by the governance framework and institutional capacity building. For example, Singapore integrates e-mediation with a strict standardised training for mediators and a comprehensive protocol of digital security (Kamaruddin et al., 2023; Singapore International Mediation Centre, 2021). Malaysia and the United Arab Emirates develop a hybrid mediation

model to protect the vulnerable parties who are not ready to switch to an online system (Amato & Rogers, 1997; Kamaruddin et al., 2021; Mansor et al., 2020). Meanwhile, the ODR court in England prioritises justice and user protection principles in the design of digital systems (Casarosa, 2024).

The policies of e-mediation in the countries above carry significant normative implications in the dispute resolution of the Sharia economy. The *'adālah*, *riḍā*, and *maṣlahah* principles require e-mediation to be procedurally legal, substantively just, and adherent to morality. Therefore, adopting e-mediation without adaptive governance (e.g., sharia-based training for mediators, hybrid mechanisms for vulnerable groups, and strict policy for data protection) may result in formalistic justice that contradicts basic principles in Islamic law. Accordingly, e-mediation in Singapore, Malaysia, the United Arab Emirates, and England highlights that digital justice is not the immediate result of technology but a product of a policy design that is aware of ethics, inclusivity, and orientation towards parties involved in the mediation process.

Internalizing Sharia Values in Optimizing Electronic Mediation to Create Sharia Economic Justice

In the Indonesian context, mediation in court is the institutionalisation and empowerment of peace (*Court Connected Mediation*) underpinned by Pancasila philosophy, especially the fourth precept, "Democracy led by Wisdom in Consultation and Representation" (Bintoro, 2016; Boboy et al., 2020; Grusin, 2015). With this spirit, e-mediation to resolve sharia economic disputes is aligned with national principles that uphold kinship and togetherness and sharia values in realising economic justice. Mediation is the combination of deliberation and consensus (Sugianto et al., 2020; Talib, 2013). E-mediation regulated in the Supreme Court Regulation (Perma) No. 3 of 2022 must be perceived as a procedural instrument to internalise Islamic teachings—justice (*al-'adl*), peace (*aṣ-ṣulḥu*), mutual agreement (*'an-tarādhin*), and benefits (*al-maṣlahah*)—in modern judicial practice and economic relations between Islamic people.

The optimisation of e-mediation in the perspective of sharia values must start from the design all the way to the implementation. First, the e-mediation system must ensure fair access (*al-'adl*), which is a core value in every form of sharia economic dispute resolution. One example is providing supporting facilities for parties lacking adequate technological devices because religious courts as organisers must ensure that no party with limited technology should be harmed. The concept of *al-'adl*, or justice, is stated in the Qur'an, surah an-Nahl, verse 16: "Indeed, Allah commands to be just, to do good, and to give help to relatives. He (also) forbids heinous deeds, iniquity, and enmity. He teaches you a lesson so that you always remember" (QS. An-Nahl [16]: 90).

Fairness is essentially giving an equal share or putting something in its place (Al-Asfahani, n.d.). This verse emphasises that justice is a divine command that should guide all aspects of life, including mediation. As for e-mediation, justice for the parties involved must be realised through equal rights and opportunities, and technology infrastructure should facilitate both parties expressing opinions, arguments, and dispute resolution regardless of the digital divide (tambah sitasi dari 2 jurnal tsb). In other words, justice goes beyond procedural formalities but encompasses substantive values to ensure that no party is marginalised due to social or economic differences.

The second principle is *'an-Tarādhin'*, or willingness, the spirit of every form of contract and transaction in the sharia economy. This principle states that agreement can be achieved with mutual consent from parties involved in the contract without having to fulfil any formalities (Fathorrozi & Hamzah, 2024; Lamtana & Mayditri, 2022; Supriadi & Ismawati, 2020; Zuhdi, 2017). This principle is also found in the hadith narrated by Ibn Hibban and al-Baihaqi, which means "Actually, buying and selling is based on licensing (*riḍā*)" (Afandi, 2009). Qur'an surah an-Nisā' verse 29 affirms that a legitimate transaction in Islam is based on mutual agreement without any element of coercion or fraud: "O you who have believed, do not eat your neighbor's property in a wrong way, except in the form of business based on mutual will among you. Do not kill yourselves. Indeed, Allah is Most Merciful to you" (QS. An-Nisā' [4]: 29).

In the context of e-mediation, *'an-tarādhin'* must be reflected in all stages of mediation. Communication technology used in e-mediation should facilitate a conducive dialogue where the disputing parties can arrive at an agreement based on their respective free will and careful consideration.

Therefore, *'an-tarādhin* internalised in mediation is crucial as the foundation of sharia economic transactions and relations based on mutual consent.

Third, mediation as an alternative to dispute resolution in Islam is rooted in the concept of *aş-şulhu*, or peace. Sayyid Sabiq argues that *aş-sulhu* is a type of contract to end the match between two opposing people (Sabiq, 1987). In the time of the Prophet Muhammad, *aş-şulhu* was widely practised to reconcile disputes between Muslims and infidels, between fellow Muslims, and between husband and wife (Salam & Marlina, 2021; Usman, 2012). As Allah commands in the Qur'an surah *an-Nisā'* verse 35: "If you (the guardians) are worried about a dispute between the two, send a peacemaker from the male family and a peacemaker from the female family. If both of them intend to make *islah* (peace), surely Allah will give taufik to both. Indeed, Allah is All-Knowing, All-Knowing" (QS. An-Nisā' [4]: 35).

This verse regulates dispute resolution in domestic settings and lays the foundation of peace in every conflict in social and economic relations. The goal of optimising e-mediation should be *aş-şulh*, or making peace, not to simply speed up dispute resolution or fulfil legal procedures (Darmawan et al., 2025). E-mediation should focus on improving relations between the disputing parties through dialogue facilitated by technology, not one-way communication. The mediators must maintain the vibes of reconciliation and achieve results based on true peace that are pleasing to Allah SWT.

The last principle is *al-maşlahah*, the essence of *maqāşid as-syarī'ah*, that all efforts must produce benefits while rejecting harm. As the main objectives in sharia law, *maqāşid asy-syarī'ah* is the normative basis for various legal mechanisms, including e-mediation to achieve resolution in sharia economic disputes. Al-Ghazālī and Asy-Syātībī state five purposes of the *maqāşid asy-syarī'ah*: *hifz ad-dīn* (preserving religion), *hifz an-nafs* (preserving the soul), *hifz al-'aql* (preserving the intellect), *hifz an-nasl* (preserving posterity), and *hifz al-māl* (preserving wealth).

E-mediation can and should be used as a medium to strengthen religious values in the settlement of sharia economic disputes. This mediation is not only a matter of procedural mechanisms, but also of ensuring that Islamic values such as justice (*al-'adl*), mutual agreement (*'an-tarādhin*), peace (*aş-şulh*), and welfare (*al-maşlahah*) can be maintained and internalized. Electronic mediation can also guarantee the preservation of the soul of the disputing party. In many cases, economic disputes can have an impact on the psychological aspect and can even trigger acts of violence. Electronic mediation allows parties to resolve disputes from the comfort of their homes, with communication protected from pressure, intimidation, or escalation of conflicts that can harm life and mental health.

E-mediation can also maintain and respect the thinking power and rationality of the parties. One of the main values of e-mediation is to provide an opportunity for the parties to think calmly, assess the evidence and arguments of the other party, and provide careful consideration before making an agreement. At a further level, electronic mediation can have a positive effect on the maintenance of values related to *hifz an-nasl*, especially in the context of business or sharia economics related to joint ventures or family ventures. Based on our analysis, we argue that e-mediation allows the parties, or their representatives, to resolve business disputes in the future while maintaining the values of kinship.

The aspect that is most closely related to e-mediation in the context of the sharia economy is *hifz al-māl*, which is maintaining and protecting the assets of the disputing parties. E-mediation can cut the high costs associated with lengthy trials, including transportation costs, time, labour, and other costs. With efficient communication technology, the parties can resolve disputes quickly and at minimal cost so that the economic value of the disputed property can be better protected. Therefore, e-mediation in the settlement of sharia economic disputes has great potential to become a modern judicial instrument that aligns with *maqāşid asy-syarī'ah*. However, e-mediation is not merely a procedural innovation but a means to actualise the noble values of Islam in resolving economic disputes in a fair, peaceful manner and bringing benefits to all parties.

Conclusion

The transformation from conventional mediation to e-mediation through the Supreme Court Regulation No. 3 of 2022 on Electronic Mediation shows the Supreme Court's efforts to address the

challenges brought by digital disruption. E-mediation allows easier access to justice for disputing parties, particularly in *shari'ah*-based economic cases, which have significantly escalated over the past few decades. E-mediation offers an appropriate and beneficial resolution for *shari'ah*-based economic disputes. It does not require simultaneous physical presence of the disputing parties, which may include institutions, legal entities, or stakeholders. From the perspective of Islamic legal ethics, the use of technology in dispute resolution must be subject to the principles of *maqāṣid al-sharī'ah*, particularly the protection of property (*hiḍḍ al-māl*), justice (*adālah*), and public interest (*maṣlaḥah*). Accordingly, e-mediation is not only legally justified but also reflects strong Islamic values. This statement is made as a form of commitment to academic ethics and responsible research integrity. This study has several limitations, as it primarily focuses on a normative analysis of regulations and the concept of electronic mediation in resolving Sharia economic disputes, and therefore does not yet provide an in-depth portrayal of practical dynamics in the field. To enrich the study and offer a more comprehensive perspective, future research is recommended to adopt an empirical approach through in-depth interviews and direct observations with mediators, judges, and parties who have participated in electronic mediation in order to obtain real insights into its effectiveness, technical challenges, and the perceptions of the parties involved. In addition, future researchers may conduct a comparative study between electronic mediation in the religious court system (Sharia economic disputes) and in the general court system to examine the strengths and weaknesses of each as well as the potential for adopting best practices.

Acknowledgement

The researcher extends the highest appreciation to the Supreme Court of the Republic of Indonesia for providing access to regulations and legal documents, particularly Supreme Court Regulation Number 1 of 2022 concerning Electronic Mediation in Court, which serves as the primary basis for this study. The researcher also expresses gratitude to the anonymous reviewers for their valuable suggestions and corrections that have enhanced the substance of this article, as well as to the institution that has provided academic support, enabling the presentation of this research in a reputable international journal.

Conflict of Interest

In the preparation of this article, the author declares that there is no conflict of interest, either directly or indirectly. The authors are not involved in any institutional, financial, or non-financial relationships with any parties that could affect the independence of the analysis or the objectivity of the findings presented in this article. No honoraria, grants, stock ownership, licensing agreements, or other forms of interest have been received that might bias the substance of the study, including any personal or professional associations related to the issues discussed.

References

- Abduh, M. (2025). Mediasi Elektronik Sebagai Sarana Penyelesaian Sengketa di Era Digital (Tinjauan Atas Perma No. 3 Tahun 2022). *Ahwaluna: Jurnal Hukum Keluarga Islam*, 6(1), 27–46. <https://doi.org/10.70143/ahwalunajurnalhukumkeluargaislam.v6i1.442>
- Abu, Y. (2010). *Aspek-Aspek Penelitian Hukum: Hukum Islam-Hukum Barat*. Pustaka Pelajar.
- Afandi, Y. (2009). *Fiqh Muamalah dan Implementasinya Dalam Lembaga Keuangan Syariah*. Logung Pustaka.
- Al-Asfahani, A.-R. (n.d.). *Mu'jam Mufradat Alfaz al-Qur'an*. Dar al-Fikr.
- Amato, P. R., & Rogers, S. J. (1997). A Longitudinal Study of Marital Problems and Subsequent Divorce. *Journal of Marriage and the Family*, 59(3), 612. <https://doi.org/10.2307/353949>
- Ashady, S., Grindulu, L., Islam, M. H., & Zainuddin, M. (2024). Perkembangan Regulasi dan Pelaksanaan Mediasi Pada Persidangan Secara Elektronik Pasca Berlakunya Peraturan Mahkamah Agung Nomor 3 Tahun 2022. *CERMIN: Jurnal Penelitian*, 8(1), 13. https://doi.org/10.36841/cermin_unars.v8i1.4152

- Asriani, A., Surono, S., & Kumar, P. (2021). Sharia Economic Dispute Resolution During Covid-19 Pandemic. *Al-'Adalah*, 18(2), 363–382. <https://doi.org/10.24042/adalah.v18i2.10112>
- Basir, C., Emirzon, J., Syaifuddin, M., & Hasan, S. (2024). Reconstruction of Sharia Economic Procedural Law in Indonesia and Comparison of Sharia Economic Cases in Malaysia and Indonesia. *Nurani: Jurnal Kajian Syari'ah Dan Masyarakat*, 24(1), 17–36. <https://doi.org/10.19109/nurani.v24i1.22625>
- Bellucci, E., Venkatraman, S., & Stranieri, A. (2020). Online dispute resolution in mediating EHR disputes: a case study on the impact of emotional intelligence. *Behaviour & Information Technology*, 39(10), 1124–1139. <https://doi.org/10.1080/0144929X.2019.1645209>
- Bintoro, R. W. (2016). Kajian Ontologis Lembaga Mediasi Di Pengadilan. *Yuridika*, 31(1), 121–142. <https://doi.org/10.20473/ydk.v31i1.1959>
- Boboy, J. T. B., Santoso, B., & Irawati, I. (2020). Penyelesaian Sengketa Pertanahan Melalui Mediasi Berdasarkan Teori Dean G.Pruitt Dan Jeffrey Z.Rubin. *Notarius*, 13(2), 803–818. <https://doi.org/10.14710/nts.v13i2.31168>
- Boulle, L. (2011). *Mediation: Principles, Process, Practice*. LexisNexis Butterworths.
- Boulle, L., & Field, R. (2017). *Australian Dispute Resolution: Law and Practice*. Lexis Nexis Butterworths.
- Casarosa, F. (2024). Access to (Digital) Justice: Is There a Place for Vulnerable People in Online Dispute Resolution Mechanisms? *Journal of European Consumer and Market Law*, 13(3), 126–134.
- Chern, C., & Alexander, N. (2023). Digital Readiness and Online Mediation: Dedicated Online Dispute Resolution and General Social Communication Platforms Compared. *BCCR International Arbitration Review*, 10(1), 147–166. <https://doi.org/10.54648/bcdr2023003>
- Darmawan, J. B., Suhariadi, F., Widjojo, S., Amiati, M., & Abdullah, A. H. (2025). Incorporating Islah Principles into Restorative Justice: Bridging Contemporary Legal Practice and Islamic Values. *MILRev: Metro Islamic Law Review*, 4(1), 269–294. <https://doi.org/10.32332/milrev.v4i1.10435>
- Djauzie, M. Z. (2025). Pancasila Sebagai Grundnorm Menurut Teori Hukum Murni dan Teori Hukum Responsif. *Jurnal Hukum To-Ra*, 11(1), 239–252. <https://doi.org/10.55809/tora.v11i1.456>
- Efendi, J., & Ibrahim, J. (2018). *Metode Penelitian Hukum: Normatif dan Empiris*. Prenada Media Group.
- Elvia, E. E., Mujib, A., Nor, A., & Akbar, M. I. (2023). BASYARNAS as a Place for Dispute Resolution of Musyarakah Financing in Sharia Banking in the Disruption Era. *El-Mashlahah*, 13(1), 39–56. <https://doi.org/10.23971/el-mashlahah.v13i1.5345>
- Fathorrozi, A., & Hamzah, M. (2024). Kepatuhan Syariah Pada Fintech Lending Syariah: Analisis Akad dan Implementasinya. *Qawānīn Journal of Economic Syaria Law*, 8(1), 84–101. <https://doi.org/10.30762/qaw.v8i1.494>
- Grusin, R. (2015). Radical mediation. *Critical Inquiry*, 42(1), 124–148. <https://doi.org/10.1086/682998>
- Hamzah, M. (2022). Pencapaian Maqashid Syariah Dalam Kemajuan Ekonomi Masyarakat Madura Melalui Kearifan Lokal (Rokat Tase'). *Al-Iqtishadiyah: Ekonomi Syariah Dan Hukum Ekonomi Syariah*, 8(1), 1. <https://doi.org/10.31602/iqt.v8i1.6808>
- Hamzah, M. (2024). *Fiqih Muamalah dan Hukum Ekonomi Syariah: Landasan Teologis, Filantropi, Etika Bisnis Islam, Konsep, dan Praktik Akad di Lembaga Keuangan Syariah*. PT. Mafy Media Literasi Indonesia.
- Handayani, D., Risma, A., & Septiandani, D. (2023). Kajian Yuridis Penyelesaian Sengketa Melalui Mediasi Elektronik Di Era New Normal. *DIH: Jurnal Ilmu Hukum*, 19(2), 110–121.
- Hariyanto, E., Harisah, Hamzah, M., Faidi, A., & Umam, H. (2021a). Ash-Shulh As an Attempt of Sharia Microfinance Institutions To Solve Sharia Economic Disputes in Madura Society. *Jurisdictie: Jurnal Hukum Dan Syariah*, 12(1), 275–293. <https://doi.org/http://dx.doi.org/10.18860/j.v12i2.13531>
- Hariyanto, E., Harisah, Hamzah, M., Faidi, A., & Umam, H. (2021b). Ash-Shulh As An Attempt Of Sharia Microfinance Institutions to Solve Sharia Economic Disputes In Madura Society. *Jurisdictie: Jurnal Hukum Dan Syariah*, 12(2), 275–293.

- <https://doi.org/http://dx.doi.org/10.18860/j.v12i2.13531>
- Hasanudin, Kamsi, & Anshori, A. Y. (2024). The Contestation of Legal Foundations in the Resolution of Islamic Economic Disputes in Religious Courts. *Al-Manahij: Jurnal Kajian Hukum Islam*, 18(2), 271–288. <https://doi.org/10.24090/mnh.v18i2.11934>
- Herliana, H. (2023). Maqasid al-Sharia in Court-Mediation Reform: A Study on Efficiency and Social Justice in Medical Disputes. *De Jure: Jurnal Hukum Dan Syar'iah*, 15(2), 214–229. <https://doi.org/10.18860/j-fsh.v15i2.23962>
- Kamaruddin, Iswandi, Yaqub, A., Mahfiana, L., & Akbar, M. (2023). Justice, Mediation, and Kalosara Custom of the Tolaki Community in Southeast Sulawesi from the Perspective of Islamic Law. *Samarah: Jurnal Hukum Keluarga Dan Hukum Islam*, 7(2), 1077–1096. <https://doi.org/10.22373/sjkh.v7i2.13183>
- Kamaruddin, Z., Oseni, U. A., & Abdul Manaf, Z. I. (2021). Implementing the E-Family Expert Model through a Legal Framework for Online Dispute Resolution. *ICR Journal*, 12(2), 235–248. <https://doi.org/10.52282/icr.v12i2.863>
- Karjoko, L., Handayani, I. G. A. K. R., Jaelani, A. K., Barkhuizen, J., & Hayat, M. J. (2021). The Urgency of Restorative Justice on Medical Dispute Resolution in Indonesia. *Al-Ihkam: Jurnal Hukum Dan Pranata Sosial*, 16(2), 362–392. <https://doi.org/10.19105/al-ihkam.V16I2.5314>
- Lamtana, & Mayditri, V. (2022). Penerapan Prinsip Syariah pada Akad Rahn di Lembaga Pegadaian Syariah. *Jurnal Pendidikan Dan Kewirausahaan*, 10(2), 422–440. <https://doi.org/10.47668/pkwu.v10i2.397>
- Mansor, A. M., Hak, N. A., & Soh@Yusoff, R. C. (2020). Online Mediation in The Malaysian Shariah Court: Its Benefits and Challenges. *INSLA E-Proceedings*, 3(1), 279–288.
- Mansur, T. M., Muazzin, M., Abdullah, M. A., Ali, H., Usman, M. Bin, & Miranti, A. (2025). Mediating Tradition: The Role of Law Enforcement in Customary Law Disputes. *Jurnal Ilmiah Peuradeun*, 13(2), 1183–1208. <https://doi.org/10.26811/peuradeun.v13i2.1921>
- Masrufah, Putra, M. A. Y., & Hidayat, M. F. (2025). Aş-Şulḥu Sebagai Alternatif Penyelesaian Sengketa dalam Akad Ba'i as-Salam: Perspektif Imam Sayyid Sabiq. *At-Tafakur: Jurnal Ilmu Syariah Dan Hukum*, 02(1), 84–104.
- Miranti, A., Mansur, T. M., Sulaiman, S., & Jalil, F. (2022). Dispute Resolution Model for Granting Hareuta Peunulang through the Customary Court in Pidie Regency, Aceh Province. *Al-Ahkam*, 32(1), 1–16. <https://doi.org/10.21580/ahkam.2022.32.1.10932>
- Moore, C. W. (2014). *The Mediation Process: Practical Strategies for Resolving Conflict* (4th ed.). Jossey-Bass.
- Night, S., & Bananuka, J. (2020). The mediating role of adoption of an electronic tax system in the relationship between attitude towards electronic tax system and tax compliance. *Journal of Economics, Finance and Administrative Science*, 25(49), 73–88. <https://doi.org/10.1108/JEFAS-07-2018-0066>
- Nonet, P., & Selznick, P. (1978). *Law and Society in Transition: Toward Responsive Law*. Harper & Row.
- Nur Amrin, R. (2023). Urgensi Penyelesaian Kasus Pertanahan Melalui Mediasi Elektronik Dalam Era Disrupsi. *Jurnal Pertanahan*, 13(1), 1–16.
- Nurhasanah, N. (2023). Dualism of Non Litigation Dispute Settlement in Sharia Economics at Basyarnas and Alternatif Dispute Resolution Agencies. *Nurani: Jurnal Kajian Syari'ah Dan Masyarakat*, 23(2), 189–198. <https://doi.org/10.19109/nurani.v23i2.14880>
- Oksana, M. (2021). Mediation as an Alternative Form of Dispute Resolution: Comparative-Legal Analysis. *European Journal of Law and Public Administration*, 7(2), 46–63. <https://doi.org/10.18662/eljpa/7.2/126>
- Pang, M.-S., Kankanhalli, A., Aanestad, M., Ram, S., & Maruping, L. M. (2024). Digital technologies and the advancement of social justice: A framework and agenda. *Management Information Systems Quarterly*, 48(4), 1591–1610. <https://doi.org/10.25300/MISQ/2024/484E3>
- Pirlotta, A. G., & MacKinnon, D. P. (2016). Design approaches to experimental mediation. *HHS Public Access*, 66(5), 29–38. <https://doi.org/10.1016/j.jesp.2015.09.012>

- Rabinovich-Einy, O., & Katsh, E. (2017). *Digital Justice: Technology and the Internet of Disputes*. Oxford University Press.
- Riyadi, S., Fauzan, M., Idamatussilmi, & Budiman, A. (2023). The Urgency of Establishing Constitutional Court Procedural Law. *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi*, 6(2), 209–223. <https://doi.org/10.24090/volksgeist.v6i2.9607>
- Rizhan, A. (2020). Law Enforcement Korupsi Ditinjau Dari Teori Progresif, Responsif, dan Represif. *Kodifikasi*, 2(2), 118–132.
- Sabiq, S. (1987). *Fiqh al- Sunnah*. Dar al- Fiqir.
- Saepullah, U. (2022). Legal Certainty of Arbitration in The Settlement of Islamic Economic Civil Cases in The Perspective of Positive Law in Indonesia. *Al-'Adalah*, 19(2), 261–290. <https://doi.org/10.24042/adalah.v19i2.14384>
- Salam, S., & Marlina, A. (2021). Menguji Eksistensi Pengadilan Agama Dalam Menyelesaikan Sengketa Ekonomi Syariah. *Indonesian Journal of Criminal Law*.
- Salmiah, Husen, L. O., & Aswari, A. (2024). Efektivitas Penyelesaian Sengketa Melalui Mediasi Secara Elektronik Di Pengadilan Agama. *Journal of Lex Philosophy (JLP)*, 5(1), 260–275.
- Sari, S. W. (2017). Mediasi Dalam Peraturan Mahkamah Agung Nomor 1 Tahun 2016. *Ahkam: Jurnal Hukum Islam*, 5(1), 1–16. <https://doi.org/10.21274/ahkam.2017.5.1.1-16>
- Sholihah, N. I., Zefri, S., Sari, S. D., & Nugroho, B. E. (2024). Peran Mediasi Elektronik dalam Meningkatkan Aksesibilitas dan Efisiensi Penyelesaian Perkara di Pengadilan Agama Kota Madiun. *Proceeding of Conference on Law and Social Studies*.
- Singapore International Mediation Centre. (2021). *SIMC Mediation Rules*. SIMC.
- Sugianto, F., Simeon, F. C., & Wibowo, D. P. (2020). Idealisasi Sifat Alternatif Dalam Penyelesaian Sebngketa Melalui Mediasi. *Jurnal Hukum Bisnis Bonum Commune*, 3(28), 253–265. <https://doi.org/10.30996/jhbbc.v3i2.3525>
- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Penerbit Alfabeta.
- Sukindar, Kusnianto, H., Sarikun, Pasaribu, B. K., & Sahmat, M. S. bin. (2024). Legal Innovation in Religious Courts: The Potential Utilization of Artificial Intelligence (AI) in Resolving Contemporary Cases. *MILRev: Metro Islamic Law Review*, 3(2), 388–410. <https://doi.org/10.32332/milrev.v3i2.8199>
- Sulistianingsih, D., Rante Lembang, A. A., Adhi, Y. P., & Prabowo, M. S. (2023). Online dispute resolution: Does the system actually enhance the mediation framework? *Cogent Social Sciences*, 9(1), 2206348. <https://doi.org/10.1080/23311886.2023.2206348>
- Sunggono, B. (2003). *Metodelogi Penelitian Hukum*. PT Raja Grafindo Persada.
- Supriadi, S., & Ismawati, I. (2020). Implementasi Prinsip-Prinsip Perbankan Syariah untuk Mempertahankan Loyalitas Nasabah. *Jurnal Hukum Ekonomi Syariah*, 3(1), 41–50. <https://doi.org/10.30595/jhes.v0i0.7002>
- Susskind, R. (2019). *Online Courts and the Future of Justice*. Oxford University Press.
- Swanson, T. C. (2021). Mediation: Alternative? Or a First Choice for Resolving Disputes. *Amicus Curiae*, 2(2), 151–168. <https://doi.org/doi.org/10.14296/ac.v2i2.5251>
- Syafei, E. S., Habuddin, I., Asrizal, & Saputra, M. (2023). Mediation in Social Conflict Resolution At Tanjungpinang Malay Customary Institution, Riau Islands. *Al-Risalah: Forum Kajian Hukum Dan Sosial Kemasyarakatan*, 23(2), 198–214. <https://doi.org/10.30631/alrisalah.v23i2.1361>
- Syufaat, S. (2018). Penerapan Prosedur Mediasi dalam Penyelesaian Sengketa Wakaf di Pengadilan Agama. *Volksgeist: Jurnal Ilmu Hukum Dan Konstitusi*, 1(1), 21–36. <https://doi.org/10.24090/volksgeist.v1i1.1678>
- Talib, I. (2013). Bentuk Putusan Penyelesaian Sengketa Berdasarkan Mediasi. *Lex Et Societatis*, 1(1), 19–30. <https://doi.org/10.35796/les.v1i1.1295>
- Taufiqurrohman Syahuri, & M. Reza Saputra. (2024). Penggunaan Teknologi Dalam Proses Peradilan Serta Dampaknya Terhadap Akses Keadilan (Acces To Justice). *Amandemen: Jurnal Ilmu Pertahanan, Politik Dan Hukum Indonesia*, 1(3), 01–14. <https://doi.org/10.62383/amandemen.v1i3.206>

- Thalib, P., Saleh Siregar, F., Wimboko, Ilias, I. I., & Wibisono, A. M. A. (2025). The Formulation of Islamic Buy Now Pay Later (BNPL) To Achieve Shariah Economic Democratization. *SYARIAH: Jurnal Hukum Dan Pemikiran*, 25(2), 257–274.
- Tyler, T. R. (2006). *Why People Obey the Law* (2nd ed.). Princeton University Press.
- Usman, R. (2012). *Mediasi di Pengadilan Dalam Teori dan Praktik*. Sinar Grafika.
- Wall, J. A., & Dunne, T. C. (2012). Mediation Research: A Current Review. *Negotiation Journal*, 28(2), 217–244. <https://doi.org/10.1111/j.1571-9979.2012.00336.x>
- Wang, D., Liu, J., Jia, R., Dou, W., Kumseranee, S., Punpruk, S., Li, X., & Gu, T. (2020). Distinguishing two different microbiologically influenced corrosion (MIC) mechanisms using an electron mediator and hydrogen evolution detection. *Corrosion Science*, 177, 108993. <https://doi.org/https://doi.org/10.1016/j.corsci.2020.108993>
- Wang, F., & Stahl, S. S. (2020). Electrochemical Oxidation of Organic Molecules at Lower Overpotential: Accessing Broader Functional Group Compatibility with Electron-Proton Transfer Mediators. *Accounts of Chemical Research*, 53(3), 561–574. <https://doi.org/10.1021/acs.accounts.9b00544>
- Yasardin, Y., Rahmaniah, A., & Rachmasari, A. I. (2025). Sharia Fintech Contract Architecture: Developing a Standardization Framework Based on the Convergence of Fiqh, Fatwas, and Judicial Decisions. *Syariah: Jurnal Hukum Dan Pemikiran*, 25(2), 295–323. <https://doi.org/10.18592/sjhp.v25i2.18275>
- Zuhdi, M. H. (2017). Prinsip-prinsip Akad Dalam Transaksi Ekonomi Islam. *Iqtishaduna: Jurnal Ekonomi Syariah*, 8(2), 84–85. <https://doi.org/10.20414/iqtishaduna.v8i1.403>