



Paid Online Surveys in the Digital Economy: Jurisprudential Classification and Islamic Legal Ruling

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DOI: <https://doi.org/10.21154/justicia.v23i2.13338>

Received: Feb 19, 2026

Revised: April 20, 2026

Accepted: June 1, 2026

Abstract: This study examines the jurisprudential classification and Islamic legal ruling on participation in paid online surveys within the digital economy. It addresses the central question: what is the appropriate Islamic contractual framework for paid online survey transactions, and under what conditions does participation become shariah-compliant? Employing a qualitative method that integrates descriptive analysis of digital survey platforms, inductive reasoning from classical jurisprudential sources on *ju'alah* (reward-based contracts), and analytical application of these principles to contemporary digital labor practices, the study systematically investigates the contractual mechanisms underlying paid online surveys. The findings establish that such surveys are best classified as *ju'alah* contracts, wherein the platform acts as the employer (*ja'il*), the registered participant as the worker (*'amil*), the monetary or point-based compensation as the *ju'l*, and the completion of survey questions as the stipulated work. The study further determines that participation is permissible (*ibahah*) under sharia, subject to six jurisprudential conditions: free registration, a known and lawful reward, the absence of prohibited payments, the avoidance of prohibited content, the legal competence of participants, and adherence to sharia guidelines on freedom of expression. These findings advance the emerging field of Islamic digital economy jurisprudence by offering a coherent framework for evaluating digital labor platforms and providing practical guidance for Muslims engaging in contemporary online economic activities.

Keywords: paid online surveys; *ju'alah*; digital economy; *fiqh al-mu'amalāt*.

Abstrak: Penelitian ini mengkaji klasifikasi fikih dan status hukum Islam terkait partisipasi dalam survei berbayar daring (*paid online surveys*) dalam ekonomi digital. Penelitian ini menjawab pertanyaan utama: apa kerangka akad Islam yang tepat untuk transaksi survei berbayar daring dan dalam kondisi apa partisipasi tersebut sesuai dengan syariah? Dengan menggunakan metode kualitatif yang mengintegrasikan analisis deskriptif terhadap platform survei digital, penalaran induktif dari sumber-sumber fikih klasik tentang *ju'alah* (akad berbasis

imbalan/jasa), serta penerapan analitis prinsip-prinsip tersebut terhadap praktik kerja digital kontemporer, penelitian ini secara sistematis mengkaji mekanisme akad yang mendasari survei berbayar daring. Hasil penelitian menetapkan bahwa survei semacam ini paling tepat diklasifikasikan sebagai akad *ju'alah*, di mana platform berperan sebagai *jā'il* (pemberi imbalan/jasa), peserta terdaftar sebagai *āmil* (pelaku kerja/penerima imbalan), kompensasi berupa uang atau poin sebagai *ju'l* (imbalan), dan penyelesaian pertanyaan survei sebagai pekerjaan yang ditentukan. Penelitian ini selanjutnya menetapkan bahwa partisipasi dalam survei berbayar daring hukumnya *ibāḥah* (boleh) menurut syaria, dengan ketentuan enam syarat fikih: pendaftaran gratis, imbalan yang diketahui dan halal, tidak adanya pembayaran terlarang, menghindari konten yang diharamkan, kecakapan hukum peserta, serta kepatuhan terhadap panduan syaria tentang kebebasan berekspresi. Temuan ini memajukan bidang fikih ekonomi digital yang sedang berkembang dengan menawarkan kerangka kerja yang koheren untuk mengevaluasi platform kerja digital serta memberikan panduan praktis bagi umat Islam yang terlibat dalam aktivitas ekonomi daring kontemporer.

Kata Kunci: survei berbayar daring; *ju'alah*; ekonomi digital; *fiqh muāmalāh*.



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Introduction

Islamic law has honored humankind and entrusted them with the task of cultivating and developing the earth. One of the most important means of fulfilling this purpose is work. Allah commanded people to strive for their livelihood, as He said: "So seek provision from Allah and worship Him and be grateful to Him" (Al-'Ankabūt: 17).¹ Today, the world lives in an age of technology that requires expertise across various fields. Nations, represented by their individuals, institutions, and companies, strive for technological innovation and advancement.² Institutions and corporations are now aiming to accomplish their tasks more quickly, with less effort and at lower cost, by integrating technology into their operations. Traditional paper-based procedures have been replaced with smart digital systems, even in product and service evaluations.³

¹ Qur'ān, Sūrat al-'Ankabūt, 29:17; M. Quraish Shihab, *Al-Quran dan Maknanya* (Tangerang: Lentera Hati, 2021).

² Muḥammad Shubayr, *al-Takyīf al-Fiqhī lil-Waqā'i' al-Mustajaddah wa Taḥbīqātuhu al-Fiqhiyyah*, 2nd ed. (Damascus: Dār al-Qalam, 2014), 15.

³ Wahbah al-Zuhayli, *Al-Fiqh al-Islami Wa Adillatuh*, VII (Damsyiq: Dar al-Fikr, 1985), 45.

Paid online surveys are among the current procedures that have evolved into a faster, more cost-effective way to reach target audiences.⁴ The digital economy has witnessed unprecedented growth, with platforms like YouGov, Swagbucks, and Toluna emerging as major players in market research.⁵ Respondents can complete surveys at their own convenience, reflecting the adaptability of modern methods to today's fast-paced world.⁶ From this standpoint, the researcher finds it necessary to examine the jurisprudential classification of paid online surveys and determine the Islamic ruling regarding their use, particularly in light of contemporary developments in Islamic financial jurisprudence.⁷

Islamic jurisprudence is not isolated from the technological developments shaping the modern world. The Sharia is comprehensive and applicable at all times and in all places, regardless of changing circumstances.⁸ Contemporary scholars have emphasized the need to apply established jurisprudential principles to emerging financial transactions.⁹ Today, many companies and institutions use paid online surveys to identify strengths and weaknesses in their products and services, enabling comprehensive performance improvements.¹⁰ To collect data efficiently, institutions rely on advanced, effective online survey platforms that offer surveys to participants in exchange

⁴ Tahir Ahmed. Batt, *Survey of Islamic Websites: An Annotated List* (2025), https://www.academia.edu/34809567/Survey_of_Islamic_Websites_An_Annotated_List; M. Ahmad, "The Six Most Trusted Survey Sites," For9a, November 13, 2024, accessed June 29, 2025, <https://www.for9a.com/learn>.

⁵ Nur 'Ayuni Mat Nawi, "Islamic Fintech and Digital Transformation: Opportunities and Shariah Governance Challenges," *Progress in Islamic Banking and Finance* 2, no. 1 (October 2025): 32–56; M. Kabir Hassan and AishathMuneeza, *Islamic FinTech: Shariah-Compliant Solutions for the Digital Age* (London: Routledge, 2022), 67.

⁶ Issa Hamadou and Umer Suleman, "FinTech and Islamic Finance: Opportunities and Challenges," in *The Future of Islamic Finance: From Shari'ah Law to Fintech*, ed. EdibSmolo and Mohamed Mahees Raheem (Emerald Publishing Limited, 2024), 0, <https://doi.org/10.1108/978-1-83549-906-120241011>; Rafiq Yūnus al-Maṣrī, *Uṣūl al-Iqtiṣād al-Islāmī*, 4th ed. (Damascus: Dār al-Qalam, 2023), 125.

⁷ 'AlīMuḥyi al-Dīn al-Qaradāghī, *BuhūtsfīFiqhal-Mu'āmalāt al-Māliyyah al-Mu'āṣirah*, 3rd ed. (Beirut: Dār al-Bashā' ir al-Islāmiyyah, 2022), 210.

⁸ Shubayr, *al-Takyīf al-Fiḥī*, 17.

⁹ Muḥammad Sa'īd Ramaḍān al-Būṭī, *Qaḍāyā Fiḥiyyah Mu'āṣirahfī al-Mu'āmalāt al-Māliyyah*, 2nd ed. (Damascus: Dār al-Fikr, 2020), 35.

¹⁰ Jordanian General Fatwa Department, "Ḥukm al-Mushārahkah fī Mawāqī' Mushāhadat al-I'lānāt, Fatwā Raqm 3005," published October 27, 2014, accessed June 30, 2025, <https://www.aliftaa.jo/research-fatwas/3005>.

for a predetermined reward.¹¹ Therefore, this study seeks to highlight the jurisprudential classification of paid online surveys and the Islamic ruling on their use.

This study is expected to benefit researchers in Islamic jurisprudence, Islamic economics, and Islamic banking as an initial reference for examining contemporary digital transactions, as well as practitioners and companies seeking to understand the characteristics, legal classifications, and Shariah implications of paid online surveys. Researchers conducting research in Islamic jurisprudence, its foundations, Islamic economics, and banking, as this study serves as an early reference for future research in these fields¹²; Economists in various international institutions, by clarifying the nature of paid online surveys and identifying the main platforms that provide them;¹³ and Clients of these websites, as the study explains the jurisprudential classification of such transactions and their Islamic ruling¹⁴ and Companies that engage with these websites, as the study clarifies the jurisprudential adaptation of paid online surveys, their ruling, and related legal regulations.¹⁵

After careful examination, the researcher found no independent study addressing the topic of paid online surveys either generally or specifically from a jurisprudential perspective.¹⁶ However, several studies have addressed related topics: Studies on *ijārah* (hiring contracts) in classical fiqh, such as those by al-Kāsānī and Ibn Qudāmah, provide foundational principles applicable to modern contexts.¹⁷ Contemporary research on digital economy transactions, such as the work of al-Ṣāliḥīn and Hassan & Muneeza, examines

¹¹ Yosza Bin Dasril, Yosy Arinsandy, and Shahrul Nizam Bin Salahuddin, "Islamic Economic and Banking: A Scientrometric Analysis of Publications During 1989- July 2023," *Al-Intaj: Jurnal Ekonomi dan Perbankan Syariah* 9, no. 2 (March 2024): 204–28, <https://doi.org/10.29300/aj.v9i2.2482>; Kharisya Ayu Effendi, "Behavioral Finance: Hippocrates Personality and Behavioral of Islamic Finance on Investment Decision Gen Z," *Global Review of Islamic Economics and Business* 11, no. 1 (December 2023): 149–64, <https://doi.org/10.14421/grieb.2023.111-10>.

¹² Shubayr, *al-Takyīf al-Fiqhī*, 20.

¹³ Ahmad, "Six Most Trusted Survey Sites."

¹⁴ Islamweb, "Jawāz al-‘Amalfī al-Istiṭlā‘ āt taḥta Ḍawābiṭ al-Sharī‘ah, Fatwā Raqm 501823," published November 10, 2024, accessed June 30, 2025, <https://www.islamweb.net/ar/fatwa/501823>.

¹⁵ Al-Ṣālāḥīn, *al-Mu‘āwaḍāt al-Māliyyah*, 48.

¹⁶ Shubayr, *al-Takyīf al-Fiqhī*, 22.

¹⁷ Alā' al-Dīn al-Kāsānī, *Badā'i' al-Ṣanā'i'fi Tartīb al-Sharā'i'*, 2nd ed. (Beirut: Dār al-Kutub al-‘Ilmiyyah, 1986), 4:215; Muwaffaq al-Dīn Ibn Qudāmah, *al-KāfiFiFiqh al-Imām Ahmad*, 1st ed. (Beirut: Dār al-Kutub al-‘Ilmiyyah, 1994), 3:125.

the application of classical contracts to modern financial transactions.¹⁸ Fatwas from official institutions, including the Jordanian General Fatwa Department and IslamWeb, have addressed specific aspects of online earning platforms.¹⁹ Recent studies on FinTech and Islamic finance have explored the Shariah compliance of digital platforms, providing a framework for analyzing paid surveys.²⁰

Previous research has shown that studies on digital transactions from an Islamic jurisprudential perspective are still evolving and have not yet specifically addressed the issue of paid online surveys. A study by Mohd Shahid Mohd Noh, Nor Azelan, and Zulkepli confirmed that the concept of *gharar* in modern financial transactions is subject to diverse interpretations depending on the type of contract, and recommends establishing contract-based parameters for *gharar*.²¹ Meanwhile, Muneer M. Alshater, Irum Saba, Indri Supriani, and Mustafa Raza Rabbani demonstrated that Islamic FinTech research continues to lag behind conventional research and is limited to topics such as crowdfunding, blockchain, peer-to-peer financing, and financial inclusion.²² Furthermore, Hatim Dawood, Fatin Al Zadjali, Mohammed Al Rawahi, Sitara Karim, and Mohamed Hazik noted that the Islamic FinTech literature is dominated by formal intermediation models, with the main challenge being regulation, thereby leaving a gap in the study of non-formal, platform-based digital transactions.²³

On the other hand, Mohammed's study indicated that *research on maqāṣid al-sharī'a* is rapidly expanding across disciplines. Yet, it has not yet

¹⁸ 'Abd al-Majīd Muḥammad Al-Ṣalāḥīn, *al-Mu'āwaḍāt al-Māliyyah*, 1st ed. (Amman: Dār al-Manhal Publishers, 2023), 45-50; Hassan and Muneeza, *Islamic FinTech*, 89-95.

¹⁹ Jordanian General Fatwa Department, "Ḥukm al-Mushārah"; Islamweb, "Jawāz al-'Amal."

²⁰ Irum Saba, Rehana Kouser, and Imran Sharif Chaudhry, "FinTech and Islamic Finance—Challenges and Opportunities," *Review of Economics and Development Studies* 5, no. 4 (2019): 581–890, <https://doi.org/10.26710/reads.v5i4.887>; Mohammad Akram Laldin and Hafas Furqani, "Maqāṣid Al-Sharī'ah and the Foundational Requirements in Developing Islamic Banking and Finance," *ISRA International Journal of Islamic Finance* 4, no. 1 (June 2012): 183–89.

²¹ Mohd Shahid Mohd Noh, Suffian Haqiem Nor Azelan, and Muhammad Izzul Syahmi Zulkepli, "A Review on Gharar Dimension in Modern Islamic Finance Transactions," *Journal of Islamic Accounting and Business Research* 16, no. 5 (March 2024): 976–89, <https://doi.org/10.1108/JIABR-01-2023-0006>.

²² Muneer M. Alshater et al., "Fintech in Islamic Finance Literature: A Review," *Heliyon* 8, no. 9 (September 2022), <https://doi.org/10.1016/j.heliyon.2022.e10385>.

²³ Hatim Dawood et al., "Business Trends & Challenges in Islamic FinTech: A Systematic Literature Review," *F1000Research* 11 (March 2022): 329, <https://doi.org/10.12688/f1000research.109400.1>.

encompassed digital income models such as paid surveys.²⁴ This is reinforced by the research of Ahmad, Hanapi, and Yasin, who found that among hundreds of *maqāṣid*-FinTech publications, none addressed survey-based compensation mechanisms or digital micro-tasks.²⁵ Based on this finding, this study took a position by integrating contract-based analysis, the Islamic FinTech framework, and the *maqāṣid* approach to specifically examine paid online survey transactions as a form of platform-based digital compensation that has not been discussed in indexed literature.

Thus, this study differs from prior studies by providing a substantive jurisprudential analysis that has not yet been addressed in existing bibliometric maps, while simultaneously filling a gap explicitly identified in the indexed literature. These five prior studies collectively establish the conceptual and methodological foundation for this research through the frameworks of *ju'ālah* analysis, Islamic FinTech bibliometric mapping, a PRISMA-based sharia-compliance approach, and the *Maqāṣid al-sharīa* evaluative instrument. However, all these studies consistently indicated that no study has specifically analyzed paid online survey transactions from an Islamic jurisprudential perspective, leaving a significant academic gap.

The scientific contribution of this research is both specific and cumulative. Specifically, this study is the first jurisprudential classification of paid online surveys as a form of contract within the framework of *ijārah* and *ju'ālah*. It also includes contract-based analysis and validation through the *maqāṣid* approach. Cumulatively, this study synthesizes various approaches from previous studies, such as *ju'ālah* analysis and mapping of Islamic FinTech to the *maqāṣid al-sharīa* framework, to a previously unexamined form of digital transaction. The urgency of this research is heightened by the widespread participation of Muslim users on global paid survey platforms such as Swagbucks, Toluna, Survey Junkie, and ySense. At the same time, authoritative

²⁴ Necmeddin Güney, "Maqāṣid Al-Sharī'a in Islamic Finance: A Critical Analysis of Modern Discourses," *Religions* 15, no. 1 (January 2024): 114, <https://doi.org/10.3390/rel15010114>; Tawffeeq A. S. Mohammed, "A Scientometric Study of Maqasid Al-Shariah Research: Trending Issues, Hotspot Research, and Co-Citation Analysis," *Frontiers in Research Metrics and Analytics* 9 (November 2024), <https://doi.org/10.3389/frma.2024.1439407>.

²⁵ Norashikin Ahmad, Mohd Shukri Hanapi, and Yusma Fariza Yasin, "Maqasid Shariah and Islamic Fintech Research: Trends, Topics and Collaborations," *Jurnal Ilmiah Peuradeun* 13, no. 3 (September 2025): 2271–310, <https://doi.org/10.26811/peuradeun.v13i3.1829>.

jurisprudential guidance on these practices remains unavailable in mainstream academic literature.

This study is a qualitative, literature-based research grounded in classical and contemporary literature on Islamic jurisprudence.²⁶ Operationally, the study was conducted in three integrated stages. *First*, the descriptive stage was used to systematically identify and map the characteristics, mechanisms, and operational structure of paid online surveys, including the relationships between platforms, respondents, and compensation systems.²⁷ *Second*, the inductive stage involved tracing, collecting, and systematizing classical fiqh sources, fiqh principles, and relevant contemporary literature to formulate legal principles regarding contracts, compensation, and digital transactions. *Third*, the analytical stage examines and compares contractual constructs such as *ijārah* and *ju‘ālah* to determine their jurisprudential classification. It also evaluates the element of *gharar* and its compatibility with the principles of *maqāṣid al-sharīa*. The results of this analysis are then synthesized to conclude the legal status and permissible limits of paid online survey practices from an Islamic legal perspective.

Paid Online Surveys and Major Platforms: A Conceptual and Jurisprudential Framework

Institutions and companies across sectors use paid online surveys as a quick and efficient tool for collecting data and public opinion to support strategic decision-making.²⁸ Conceptually, paid online surveys are a digital data collection method in which a party (a company or platform) provides structured questions to respondents via the internet in exchange for money, points, or other incentives. Thus, the structure of this transaction comprises four main elements: the task assigner (platform or client), the performer (respondent), the task (completing the survey), and the reward (compensation upon task completion).

²⁶ Al-Qaradāghī, *BuhūtsfīFiqh al-Mu‘āmalāt al-Māliyyah al-Mu‘āṣirah*, 215.

²⁷ Tara S. Behrend et al., “The Viability of Crowdsourcing for Survey Research,” *Behavior Research Methods* 43, no. 3 (September 2011): 800–813, <https://doi.org/10.3758/s13428-011-0081-0>.

²⁸ Farah Diba Almayanda Alauddin et al., “The Influence of Digital Platforms on Gig Workers: A Systematic Literature Review,” *Heliyon* 11, no. 1 (January 2025), <https://doi.org/10.1016/j.heliyon.2024.e41491>.

Islamic Jurisprudence analyzes this transaction using classical contract theory, comparing two main concepts: *ijārah* (a service lease contract with a predetermined reward) and *ju'ālah* (a contract for the provision of a reward upon the completion of a task). *Ijārah* requires clarity on the work, the timeframe, and the performing party. In contrast, *ju'ālah* is more flexible as it provides compensation after the work is completed without the need to designate the performer from the outset. The characteristics of paid online surveys, such as open participation, compensation contingent on task completion, and the potential for uncertainty in the respondent selection process, align more closely with the *ju'ālah* model. Therefore, an analysis of this transactional mechanism serves as the basis for determining its legal classification and assessing its compliance with the principles of *maqāṣid al-sharīa*.

Institutions and companies across various fields strive to collect data and public opinion about their products and services, as well as on social, political, and economic issues, to inform strategic decisions or improve their offerings.²⁹ Paid online surveys have emerged as one of the fastest and most cost-efficient tools for collecting such data, as they allow participants to answer questions online through specialized platforms.³⁰

The term *survey* (Arabic: *istiṭlā*) originates from the trilateral root (*t-l-a*), meaning "to look into" or "to seek knowledge of something."³¹ The phrase *istiṭlā al-ra'y* (seeking opinion) means asking for someone's viewpoint or investigating what they think or intend.³² The term also appears in Islamic jurisprudence literature in contexts such as sales (*bay'*), marriage (*nikāh*), and jihad (*jihād*).³³

²⁹ Aaron Shaw, Floor Fiers, and EszterHargittai, "Participation Inequality in the Gig Economy," *Information, Communication & Society* 26, no. 11 (August 2023): 2250–67, <https://doi.org/10.1080/1369118X.2022.2085611>; Jake Butler, "Best Paid Online Survey Sites 2026," *Save the Student*, January 14, 2026, <https://www.savethestudent.org/make-money/best-paid-online-survey-sites.html>.

³⁰ Netaawy, "Afdal Mawāqī' al-Istiṭlā'āt al-Madfū'ah," May 2018, accessed June 27, 2025, <https://www.netaawy.com/2018/05/Best-paid-survey-sites.html>

³¹ Muḥammad Ibn Manzūr, *Lisān al-'Arab*, 3rd ed. (Beirut: DārṢādir, 1414 AH), 5:120.

³² Wahyudi Umar et al., "Online Transaction in the Islamic Law Perspective," *Syiah Kuala Law Journal* 7, no. 2 (August 2023), <https://doi.org/10.24815/sklj.v7i2.32038>; Muḥammad Ibn Manzūr, *Lisān al-'Arab*, 122.

³³ Aam Rusydiana, Yulizar Sanrego, and Solihah Rahayu, "Modeling Islamic Economics and Finance Research: A Bibliometric Analysis," *International Journal of Islamic Economics and Finance (IJIEF)* 4,

The word paid (*madfū'ah*) comes from the root (*d-f-'a*), which means "to give, push, or deliver," and refers to something given as compensation or settlement of a debt.³⁴ The term wage (*ajr*) is derived from the root (*'-j-r*), which means "reward or compensation for work." Linguistically, it denotes the return or payment received in exchange for labor, and in religious contexts, it may also mean divine reward (*thawāb*).³⁵

In contemporary usage, paid online surveys are a form of digital labor in which participants provide valuable data to companies in exchange for compensation.³⁶ Modern researchers have analyzed this exchange as a novel form of contractual relationship requiring jurisprudential classification.³⁷ Points earned on these platforms can be converted into cash rewards or gift cards.³⁸ The best methods for withdrawing the earnings include: cash payments, bank transfers, Google Play cards, Amazon gift cards, virtual Visa cards loaded with a chosen amount, online shopping at stores such as eBay and Adidas, Western Union transfers, or PayPal.³⁹ Withdrawal options vary by country of residence, and recent studies have examined the Shariah implications of different payment methods.⁴⁰

no. 1 (January 2021): 149–76, <https://doi.org/10.18196/ijief.v4i1.8966>; al-Kāsānī, *Badā'ī' al-Ṣanā'ī'*, 4:215.

³⁴ Ibn Manẓūr, *Lisān al-'Arab*, 3:45.

³⁵ Issa Hamadou and Umer Suleman, "FinTech and Islamic Finance: Opportunities and Challenges," in *The Future of Islamic Finance: From Shari'ah Law to Fintech*, ed. EdibSmolo and Mohamed Mahees Raheem (Emerald Publishing Limited, 2024), 0, <https://doi.org/10.1108/978-1-83549-906-120241011>.

³⁶ Edib Smolo, "Islamic Finance in the Digital Age: Fintech as a Civilizational Tool," *Religions* 17, no. 2 (February 2026): 218, <https://doi.org/10.3390/rel17020218>; Ismail Mohamed, Mohd Rafede Bin Mohd, and Aishath Muneeza, "The Application of Ju'alah in Islamic Finance: The Malaysian Perspective," *International Journal of Management and Applied Research* 9, no. 1 (January 2020): 29–41, <https://doi.org/10.18646/2056.71.20-002>.

³⁷ Faizi Faizi et al., "Ensuring Shariah Compliance in the Fintech: A Comprehensive Analysis from Indonesia," *Qualitative Research in Financial Markets*, October 21, 2025, 1–31, <https://doi.org/10.1108/QRFM-05-2025-0129>; HusnulFatarib and MeirisonAlizarSali, "cryptocurrency and digital money in islamic law: Is it Legal?," *Jurisdictie: JurnalHukumdanSyariah* 11, no. 2 (2020): 237–61, <https://doi.org/10.18860/j.v11i2.8687>.

³⁸ Trelyoon, "Swagbucks: Daliluka al-Shāmillil-Ribḥ al-Iliktronifi 2025," February 2025, accessed June 28, 2025, <https://www.trelyoon.com/2025/02/swagbucks-daleel.html>.

³⁹ Alrab7on, "MāHuwa PayPal wa Kayfiyyah Istikhdāmuhufi al-Duwal al-'Arabiyyah," accessed June 28, 2025, <https://www.alrab7on.com/what-is-paypal/>.

⁴⁰ Mohd Shahid Mohd Noh, Suffian Haqiem Nor Azelan, and Muhammad Izzul Syahmi Zulkepli, "A Review on Gharar Dimension in Modern Islamic Finance Transactions," *Journal of Islamic Accounting and Business Research* 16, no. 5 (May 2025): 976–89, <https://doi.org/10.1108/JIABR-01-2023-0006>.

As a concrete example of the paid online survey mechanism described earlier, various digital platforms serve as intermediaries between companies and respondents. The process generally involves user registration, profile-based survey matching, completing tasks such as filling out questionnaires, and rewarding users once the task is completed and approved. Variations of this system can be found on the following major platforms.

First, YouGov, founded in 2000,⁴¹ is a global research company that provides surveys based on demographic profiles using an active sampling system.⁴² Users can access surveys only if invited, while rewards are awarded upon completion in the form of points redeemable for cash or gift cards.⁴³ This model demonstrates a more structured working relationship,⁴⁴ as respondents are determined from the outset. However, there remains an element of uncertainty in the selection process and the acceptance of results.⁴⁵

Second, Swagbucks, founded in 2008 and operated by Prodege,⁴⁶ offers various digital activities, such as surveys, video watching, and online shopping.⁴⁷ For surveys,⁴⁸ users typically earn 40–200 points for tasks lasting 5–20 minutes, with a minimum redemption threshold of 300 points (approximately \$3).⁴⁹ Rewards are only granted after the task is completed and

⁴¹ Wikipedia, "YouGov," accessed June 27, 2025, <https://ar.wikipedia.org/>.

⁴² Arbehi, "Dalīl Mawqī' YouGov: Kull mā Tahtāj Ma'rifatahu'an al-Istiṭlā'āt wa Kayfiyyah al-Ribḥminhā," March 2023, accessed June 27, 2025, <https://www.arbehi.com/2023/03/yougov.html>.

⁴³ Wahyu Eko Pujianto and Laily Muzdalifah, "Digital Marketing in Islamic Perspective: A Literature Review," *Al-Uqud: Journal of Islamic Economics* 6, no. 2 (July 2022): 247–58, <https://doi.org/10.26740/aluqud.v6n2.p247-258>; NurulAsikinBinti Abdul Razak et al., "Sharia Governance and Risk Mitigation in E-Wallets: Implications for SDG 8," *Al-'Adalah* 22, no. 1 (June 2025): 125–46, <https://doi.org/10.24042/5ramjb85>.

⁴⁴ [Sources: YouGov Panel Methodology, <https://today.yougov.com/about/panel-methodology/>; Reuters Institute for the Study of Journalism, "YouGov Research Methods," <https://reutersinstitute.politics.ox.ac.uk/digital-news-report/2021/yougov-research-methods>; YouGov Data Quality FAQ, <https://today.yougov.com/about/faq>

⁴⁵ [Sources: YouGov Panel Methodology, <https://today.yougov.com/about/panel-methodology/>; Reuters Institute for the Study of Journalism, "YouGov Research Methods," <https://reutersinstitute.politics.ox.ac.uk/digital-news-report/2021/yougov-research-methods>; YouGov Data Quality FAQ, <https://today.yougov.com/about/faq>

⁴⁶ M. Ali, "Review and Guide of Swagbucks for Earning Money Online," MoAli Official, April 1, 2023, accessed June 29, 2025, <https://moaliofficial.com/swagbucks-review/>

⁴⁷ Trelyoon, "Swagbucks."

⁴⁸ Hannah Johnston et al., "How Can Working Conditions for Online Crowdworkers Be Improved? Institutional Experiments for Cross-Jurisdictional Polycentric Work," *Work in the Global Economy* 5, no. 2 (July 2025): 261–81, <https://doi.org/10.1332/27324176Y2025D000000037>; M.Ali, "Review and Guide of Swagbucks."

⁴⁹ Swagbucks, "Login," accessed June 28, 2025, <https://www.swagbucks.com/p/login?lang=ar>.

accepted. In this case, there is a possibility of disqualification during the process,⁵⁰ thus containing an element of uncertainty (*gharar*) and more closely resembling the *ju'alah* model from the perspective of Islamic Jurisprudence.⁵¹

Third, Toluna is a global survey platform operating in over 60 countries, connecting companies with respondents through a profile-based matching system. Users earn approximately 1,000–5,000 points per survey, with an estimated time of 10–15 minutes; approximately 4,000 points are equivalent to €1.⁵² Rewards are granted after the survey is completed and approved, where points have a limited validity period (approximately 16 months).⁵³ These characteristics indicate a *ju'alah* pattern because compensation depends on task completion,⁵⁴ while also introducing additional conditions that must be evaluated within the framework of *maqāṣid al-sharīa*.⁵⁵

The Jurisprudential Classification and Islamic Ruling on Paid Online Surveys

After defining paid online surveys and identifying the main websites that offer compensation to respondents, along with their mechanisms, this chapter discusses the jurisprudential (*fiqh*) classification of such surveys and their Islamic legal ruling.⁵⁶ Contemporary scholars have emphasized the importance

⁵⁰ Alrab7on, "MāHuwa PayPal."

⁵¹ Arzam Arzam et al., "Islamic Crowdfunding: A Review Literature," *Review of Islamic Economics and Finance* 6, no. 2 (December 2023): 171–86, <https://doi.org/10.17509/rief.v6i2.62827>; Yusuff Jelili Amuda and Shafiqul Hassan, "Empirical Investigation of Islamic Legal Framework, Crowd Humanitarian Funds and Poverty Reduction in Selected Organization of Islamic Cooperation (OIC)," *International Journal of Social Economics* 51, no. 4 (August 2023): 441–53, <https://doi.org/10.1108/IJSE-12-2022-0773>.

⁵² M3luma, "Dalīl Toluna: Ribḥ al-Māl min al-Istiṭlā'āt al-Madfū'ah," accessed June 29, 2025, <https://m3luma.com/>.

⁵³ Nabx, "ManṣṣatToluna."

⁵⁴ [Sources: SurveyPolice, "Toluna Influencers Reviews and Ranking for 2026," <https://www.surveypolice.com/toluna-influencers>; Toluna Corporate, "Global Panel Community," <https://tolunacorporate.com/toluna-start-platform/global-panel-community/>; Spotsaas, "Toluna Influencer Review," <https://www.spotsaas.com/blog/toluna/>; Toluna Influencers App, Google Play Store, <https://play.google.com/store/apps/details?id=com.toluna.webservice>

⁵⁵ Jelili Amuda and Hassan, "Empirical Investigation of Islamic Legal Framework, Crowd Humanitarian Funds and Poverty Reduction in Selected Organization of Islamic Cooperation (OIC)," August 2023.

⁵⁶ Muhammad Ali Adriansyah et al., "Enhancing Employability in the Digital Era: A Case Study of Online Workers Through the Lens of Contemporary Islamic Economic Law," *MILRev: Metro Islamic Law Review* 4, no. 1 (April 2025): 99–128, <https://doi.org/10.32332/milrev.v4i1.10223>; Shubayr, *al-Takyīf al-Fiqhī*, 30.

of proper jurisprudential classification for emerging financial transactions to ensure shariah compliance.⁵⁷

The term jurisprudential classification (*al-takyīf al-fiqhī*) is relatively modern and has been defined by several contemporary scholars.⁵⁸ In the book "*Al-Takyīf al-Fiqhī lil-Waqā'i' al-Mustajiddah wa Taṭbīqātuhu al-Fiqhiyyah*" (The Jurisprudential Classification of Emerging Issues and Its Applications), it is defined as the process of determining the true nature of an emerging issue by relating it to a recognized fiqh precedent that Islamic jurisprudence has already described and characterized, to apply those same legal attributes to the new issue once a clear resemblance between the original case and the new one is verified.⁵⁹ This definition was chosen after a thorough review, analysis, and critique of various definitions proposed by other researchers.⁶⁰

The classification of jurisprudence (*al-takyīf al-fiqhī*) is an intellectual endeavor by a legal scholar (*faqīh*) to determine the nature of a contemporary phenomenon by relating it to established fiqh precedents.⁶¹ This study focuses on online surveys in the digital economy. This classification process involves several key components: identifying the issue (paid online surveys), determining fiqh precedents and their legal characteristics, and verifying the new case's suitability (analogy) to existing legal concepts.⁶² Modern researchers have widely used this approach to examine various digital economic phenomena, such as crowdfunding, digital currencies, and online work platforms, thereby providing a strong methodological foundation for this study's analysis.⁶³

⁵⁷ Abdulazeem Abozaid, "Towards New Sharia Governance for Islamic Financial Institutions," *Justicia Islamica* 18, no. 1 (February 2021): 39–58, <https://doi.org/10.21154/justicia.v18i1.2341>; al-Qaradāghī, *Buhūtsfi Fiqh al-Mu'āmalāt al-Māliyyah al-Mu'āṣirah*, 218.

⁵⁸ Shubayr, *al-Takyīf al-Fiqhī*, 35.

⁵⁹ Lutfi Chakim, Nur Hidayah, and Hasanudin Hasanudin, "Fatwa, Authority, And Digital Trade: A Critical Legal-Discursive Analysis of Dropshipping Rulings in Indonesia and Egypt," *Jurisdictie: Jurnal Hukum Dan Syariah* 16, no. 1 (July 2025): 124–65, <https://doi.org/10.18860/j.v16i1.31882>.

⁶⁰ Shubayr, *al-Takyīf al-Fiqhī*, 38.

⁶¹ Tri Hidayati et al., "Digitalization of Islamic Finance: Epistemological Study of the National Sharia Board-Indonesian Council of Ulama's Fatwa," *Al-Ahkam* 33, no. 2 (October 2023): 255–78, <https://doi.org/10.21580/ahkam.2023.33.2.17324>; al-Ṣāliḥīn, *al-Mu'āwaḍāt al-Māliyyah*, 70.

⁶² Shubayr, *al-Takyīf al-Fiqhī*, 40.

⁶³ Abdulazeem Abozaid, "Economic and Shariah Considerations in Debt Financing," *Journal of King Abdulaziz University: Islamic Economics* 35, no. 3 (October 2022): 113–25, <https://doi.org/10.4197/Islec.35-3.8>.

Within this framework, one relevant contract is *ijārah* (lease/service contract), which scholars classify according to its object into *ijārah* for the benefit of tangible objects (*manāfi‘ al-a‘yān*) and *ijārah* for human labor (*manāfi‘ al-insān*).⁶⁴ As emphasized in *Majallat al-Aḥkām al-‘Adliyah*, *ijārah* may pertain to the use of goods or labor.⁶⁵ *Ijārah* for human labor refers to the payment of wages for work whose nature and compensation are clearly defined.⁶⁶ In this context,⁶⁷ workers are categorized into *ajīr khāṣṣ* (permanent employees bound to a single employer for a specific period)⁶⁸ and *ajīr mushtarak* (freelancers who can serve multiple clients simultaneously).⁶⁹ Paid online surveys require participants to invest time and effort, making them *ijārah* and *ajīr mushtarak*. Users can work on various platforms simultaneously.⁷⁰

However, when examined from the perspective of the various schools of Islamic jurisprudence (*fiqh*), the characteristics of this transaction closely resemble the *ju‘ālah* contract. The Hanafi school defines *ju‘ālah* as the provision of compensation for a specific task, while the Maliki school views it as a promise to pay wages that is only obligatory upon completion of the work;⁷¹ the Shafi‘i school defines it as the establishment of a reward for anyone who performs a task. In contrast, the Hanbali school defines it as the provision of a reward for a task without specifying the performer.⁷² In the context of online surveys, the platform acts as the *jā‘il* (reward provider),⁷³ the user as the *‘āmil* (performer) whose task is to complete the survey, and the reward takes the form of points that can be converted into money. Characteristics of *ju‘ālah*, such as compensation contingent on task completion, time flexibility, the

⁶⁴ Muḥammad al-Sarakhsī, *al-Mabsūṭ* (Beirut: Dār al-Ma‘rifah, 1993), 15:75.

⁶⁵ Committee of Scholars in the Ottoman Caliphate, *Majallat al-Aḥkām al-‘Adliyah*, 1st ed. (Karachi: Nūr Muḥammad Press, 1431 AH), Article 405.

⁶⁶ Ibn Qudāmah, *al-Kāfi*, 3:125.

⁶⁷ al-Kāsānī, *Badā‘i‘ al-Ṣanā‘i‘*, 4:220.

⁶⁸ Yusuff Jelili Amuda and Shafiqul Hassan, “Empirical Investigation of Islamic Legal Framework, Crowd Humanitarian Funds and Poverty Reduction in Selected Organization of Islamic Cooperation (OIC),” *International Journal of Social Economics* 51, no. 4 (March 2024): 441–53, <https://doi.org/10.1108/IJSE-12-2022-0773>.

⁶⁹ al-Sarakhsī, *al-Mabsūṭ*, 15:80.

⁷⁰ Al-Ṣalāhīn, *al-Mu‘āwaḍāt al-Māliyyah*, 85.

⁷¹ Muḥammad al-Kharshī, *Sharḥ Mukhtaṣar Khalīl* (Beirut: Dār al-Fikr, n.d.), 5:150.

⁷² Manṣūr al-Buhūti, *Sharḥ Muntahā al-Irādāt*, 1st ed. (Beirut: ‘Ālam al-Kutub, 1993), 2:175.

⁷³ Shubayr, *al-Takyīf al-Fiqhī*, 85.

absence of worker binding, and the permissibility of full cancellation, are fully reflected in the mechanism of online surveys.⁷⁴ Furthermore, the possibility of disqualification mid-process and the uncertainty about receiving compensation indicate an element that is not fully aligned with the conditions of *ijārah*. Therefore, this study concludes that the most appropriate classification is *ju'ālah*, which better aligns with the practice's characteristics, cross-school perspectives, and the operational realities of contemporary digital platforms.⁷⁵

Table 1. Comparative Characteristics of *Ijārah* and *Ju'ālah* Contracts

	<i>Ijārah</i>(Hire/Service Contract)	<i>Ju'ālah</i> (Reward-Based Contract)	Relevance to Paid Online Surveys
Certainty of work	Must be clearly defined	May be partially undefined	Partially defined (answering surveys), but varies
Certainty of time	Must be specified in advance	Not required to be specified	Uncertain, depends on survey availability and duration
Certainty of wage	Must be fixed and agreed upon	Conditional upon task completion	Conditional upon successful completion/qualification
Worker specification	The worker must be identified	The worker need not be specified	Open to all registered users
Nature of contract	Binding on both parties	Non-binding (flexible/revocable)	Flexible, users may withdraw at any time
Timing of payment	Maybe before or after work	Only after task completion	Given after survey completion and acceptance
Risk	Must be minimal	Tolerated within limits	Present (e.g., disqualification risk)

Source: Compiled from classical fiqh literature across the four major schools (Hanafi, Maliki, Shāfi'ī, and Hanbali), *Majallat al-Aḥkām al-'Adliyyah*, and the author's analysis of paid online survey mechanisms.

⁷⁴ Jordanian General Fatwa Department, "Ḥukm al-Mushārah."

⁷⁵ Shubayr, *al-Takyīf al-Fiqhī*, 88.

Table 1 compares *ijārah* and *ju'ālah* contracts based on key jurisprudential elements and applies them to paid online surveys. *Ijārah* requires a high degree of certainty regarding the nature of the work, duration, and compensation, reflecting its binding contractual nature. In contrast, *ju'ālah* offers greater flexibility, particularly because the reward is contingent on the successful completion of a specified task and the worker is not designated in advance.

When these characteristics are mapped onto paid online surveys, it becomes evident that the transaction aligns more closely with *ju'ālah*. This is primarily due to the conditional nature of compensation, the open participation structure, and the uncertainty of possible disqualification during the survey process. While such uncertainty would undermine the validity of an *ijārah* contract, it remains tolerable within the framework of *ju'ālah* as recognized by classical jurists.

Based on the comparative analysis, paid online surveys are more appropriately classified under the contract of *ju'ālah* rather than *ijārah*. The defining features of the transaction, namely conditional compensation, flexibility, and tolerated uncertainty, correspond more closely with the principles of *ju'ālah* as outlined by the four major schools of Islamic jurisprudence. Therefore, *ju'ālah* provides a more accurate and applicable juridical framework for assessing the permissibility of paid online surveys within contemporary Islamic law.

Contemporary Jurisprudential Classification and Sharia Ruling of Paid Online Survey Transactions

Contemporary scholarship has extensively analyzed the contractual nature of digital platforms, with particular attention to the applicability of classical Islamic contracts to modern online transactions. The contract on survey platforms closely resembles a *ju'alah* because compensation is contingent on completing a defined task rather than establishing a traditional employment relationship.⁷⁶ This characterization aligns with the fundamental principle

⁷⁶ Sami Al-Suwailem, "Time Criterion in Islamic Finance: Analytical Study in the Light of Al-Zarqa's Rule of Shariah Debts," *Journal of King Abdulaziz University: Islamic Economics* 35, no. 3 (October 2022): 51-62, <https://doi.org/10.4197/Islec.35-3.3>.

in *ju'alah*, where the reward (*ju'l*) is contingent upon successful completion of the specified work, regardless of the time invested.⁷⁷

When comparing sale contracts (*bay'*) and lease contracts (*ijārah*), the participant in paid online surveys does not necessarily sell ownership of their data but performs an informational service for a restricted reward. This arrangement harmonizes with modern applications of *ju'alah* in digital contexts.⁷⁸ In the context of artificial intelligence and digital distribution platforms, the definition of *ju'alah* remains most appropriate when compensation is tied to a declared completed task rather than ongoing employment obligations.⁷⁹

Continuing this line of reasoning, modern juristic evidence on the conditions of *ju'alah*—including the presence of the employer (*jā'il*), description of the task, and terms of payment—provides a comprehensive framework for drafting platform terms and conditions in a shariah-compliant manner. The advertisement of the reward and the specification of its disbursement mechanism constitute essential pillars of *ju'alah* validity; literature therefore emphasizes the necessity of clarity regarding reward terms on user interfaces.

Applied analyses demonstrated that the treatment of participant responses and the rules governing breach or cancellation distinguish *ju'alah* from other contracts and regulate entitlement to compensation.⁸⁰ The concept of permissible benefit (*manfa'ah mubāḥah*) based on public interest (*maṣlahah*) supports the adoption of *ju'alah* as the appropriate legal classification for paid survey relationships.⁸¹ Classifying the

⁷⁷ Muhammad Shuhufi et al., "Islamic Law and Social Media: Analyzing the Fatwa of Indonesian Ulama Council Regarding Interaction on Digital Platforms," *Samarah: Jurnal Hukum Keluarga dan Hukum Islam* 6, no. 2 (December 2022): 823–43, <https://doi.org/10.22373/sjkh.v6i2.15011>.; Shafique and Abbasi, "The Contract of Jurisprudence in Islamic Finance," 12.

⁷⁸ Syed Nazim Ali and Zul H. Jumat, eds., *Islamic Finance in the Digital Age* (Edward Elgar Publishing, 2024), <https://ideas.repec.org/b/elg/eebook/22863.html>.

⁷⁹ Majid Erlangga Hasibuan, Muhammad Raihan Ritonga, and Nursania Dasopang, "Sharia Buying and Selling Agreements in the Shadow of Artificial Intelligence: Contemporary Jurisprudence Review," *Al Urwah : Sharia Economics Journal* 3, no. 2 (2025): 65–70, <https://doi.org/10.61536/alurwah.v3i2.409>.

⁸⁰ Shafique and Abbasi, "AqdJa'ala in Islamic Finance," 15.

⁸¹ Lukman Santoso and Soleh Hasan Wahid, "Utilitarianism in Halal Tourism Development in Indonesia," *Mazahib* 22, no. 2 (December 2023): 2, <https://doi.org/10.21093/mj.v22i2.5418>; Zhimao Wang and Xucheng Huang, "Understanding the Role of Digital Finance in Facilitating Consumer Online Purchases: An Empirical Investigation," *Finance Research Letters* 55 (July 2023): 103939, <https://doi.org/10.1016/j.frl.2023.103939>.

contract as *ju'alah* makes it easier to apply withdrawal conditions, liability limits, and answer-quality requirements in digital contract templates.⁸² However, some cases involving time commitment or continuous inspection may exhibit the characteristics of *ijārah*, which require juristic adaptation to the specific elements of each contractual arrangement.⁸³

When contracting for a defined task with payment linked to completion, contemporary *fiqh* tends to assign obligations closer to *ju'alah* characteristics than to *ijārah*.⁸⁴ Traditional *ijārah* presumes employment and continuous engagement, whereas survey platforms typically do not require participants to maintain continuous presence or ongoing availability. This fundamental difference justifies classifying most digital survey arrangements as *ju'alah*.⁸⁵ Studies on *muamalah* regulations via social media confirm that the element of executional independence, in which the participant selects when and how to complete the task, supports establishing the relationship as *ju'alah* instead of an employment contract or *ijārah*.⁸⁶ In practice, platform requirements for delivering data or answers in accordance with specified acceptance criteria balance risks between the parties and resemble performance-based *ju'alah* rather than fixed-term *ijārah*.⁸⁷

If a platform imposes systematic supervision over the participant or exercises control over time, place, and work requirements, then the classification may shift toward *ijārah* and necessitate additional conditions for Shariah compliance.⁸⁸ Electronic transactions jurisprudence proposes specific controls for *ju'alah* relationships, including clear task descriptions, objective

⁸² Mohd Zulkifli Muhammad et al., "Shariah-Compliant E-Payment Framework in Malaysia: Integrating Fiqh, Digital Security and Regulatory Governance," *Journal of Fatwa Management and Research* 30, no. 2 (May 2025): 34–54, <https://doi.org/10.33102/jfatwa.vol30no2.638>.

⁸³ Istianah Zainal Asyiqin, "Islamic Economic Law in the Digital Age: Navigating Global Challenges and Legal Adaptations," *Media Iuris* 8, no. 1 (February 2025): 95–112, <https://doi.org/10.20473/mi.v8i1.61800>.

⁸⁴ Hasibuan, Ritonga, and Dasopang, "Sharia Buying and Selling Agreements in the Shadow of Artificial Intelligence," 65.

⁸⁵ Shafique and Abbasi, "The Contract of Execution in Islamic Finance," 18.

⁸⁶ Rozanatush Shodiqoh, "Digital Ethics: Social Media Ethics in a Contemporary Islamic Perspective," *Solo International Collaboration and Publication of Social Sciences and Humanities* 2, no. 03 (August 2024): 215–26, <https://doi.org/10.61455/sicopus.v2i03.153>.

⁸⁷ Muhammad et al., "Shariah-Compliant E-Payment Framework," 45.

⁸⁸ Nst and Imsar, "AnalisisFiqhMuamalah," 198.

acceptance criteria, and transparent procedures for claiming compensation, all of which contribute to achieving clear juristic adaptation.⁸⁹

Some researchers suggest that service contracts should explicitly state that the reward is not for transferring ownership of personal data, but for temporary informational performance.⁹⁰ To minimize confusion between proof of performance and transfer of ownership or employment status, a Shariah framework for electronic payments must be applied while keeping payment mechanisms separate from the nature of the contract.⁹¹

The practical juristic conclusion is that the majority of paid-survey transactions match *ju'alah* elements, provided that platform terms include requirements for clarity and a transparent compensation mechanism.⁹² Contemporary Islamic jurisprudential authorities have addressed the permissibility of paid online surveys in several *fatāwā*, each approaching the question from a distinct methodological angle yet converging on a set of shared conditions governing the lawfulness of participation.⁹³

Contemporary fatwas on paid online surveys generally agree on their permissibility under specific conditions, despite differing methodological approaches. The Jordanian General Fatwa Department provides the most detailed framework by classifying the transaction as *ju'alah* and requiring that participation be free of charge, that rewards be clearly specified in advance, and that activities be free from *gharar*, gambling, usury, and prohibited content, while also allowing referral rewards under agreed terms and prohibiting deceptive practices. In contrast, IslamWeb adopts a broader principle: all transactions are fundamentally permissible unless there are clear prohibitions, such as fraud, *ribā*, gambling, or immoral content. Meanwhile, Islam Question & Answer emphasizes a content-based approach, permitting surveys on lawful and beneficial products while prohibiting those on haram or harmful matters, as participation would constitute cooperation in sin. A

⁸⁹ Rusli Rusli, Muhammad Syarif Hasyim, and Nurdin Nurdin, "a new islamic knowledge production and fatwa rulings: How Indonesia's Young Muslim Scholars Interact with Online Sources," *Journal of Indonesian Islam* 14, no. 2 (December 2020): 499–518, <https://doi.org/10.15642/JIIS.2020.14.2.499-518>; Rizaldi et al., "Formulasi Hukum Fiqih," 1557.

⁹⁰ Fauzan and Kesuma, "Halal Digital Technology," 50.

⁹¹ Muhammad et al., "Shariah-Compliant E-Payment Framework," 47

⁹² Shafique and Abbasi, "The Contract of Jurisprudence in Islamic Finance," 20.

⁹³ Islamic Fiqh Academy, "Qarār bi Sha'n al-Ta'āmulma'a Mawāqī' al-Istiḥlā'āt al-Iliktroniyyah, Resolution No. 245/23" (Jeddah, January 2025).

comparative reading of the three *fatāwā* reveals both convergences and divergences across several key dimensions, as illustrated in the following table 2:

Table 2. Comparative of Contemporary Fatwas on the Permissibility of Paid Online Surveys

Dimension	Jordanian General Fatwa Dept.	IslamWeb	Islam Q&A
Methodological basis	<i>Ju'ālah</i> framework with enumerated conditions	Default permissibility of transactions	Content-based permissibility
Gharar (uncertainty)	Explicitly prohibited; reward must be specified	Implicitly prohibited under fraud/corruption	Not directly addressed
Survey content	Prohibited content must be avoided	Prohibited content voids permissibility	Primary determinant of ruling
Referral rewards	Permissible if agreed with the platform	Not addressed	Not addressed
Fictitious accounts	Explicitly prohibited	Covered under fraud	Not addressed
Burden of proof	Conditions must be affirmatively met	Prohibition must be established	The nature of the product determines the ruling

Source: Compiled and synthesized by the author based on fatwas issued by the Jordanian General Fatwa Department, IslamWeb, and Islam Question & Answer.

The three *fatāwā* are unified in their prohibition of participation in surveys involving impermissible content and in their implicit or explicit rejection of *gharar*. They diverge, however, in the degree of specificity with which they delineate the conditions of permissibility and in the jurisprudential lens through which they approach the question. The Jordanian Department's ruling is the most operationally explicit and directly applicable to the *ju'ālah* classification, making it the most relevant to the present study's analytical framework. The IslamWeb fatwa provides the broadest theoretical justification

for permissibility, while the Islam Q&A ruling offers the most targeted guidance on the content dimension of compliance.

Sharia Framework for Paid Online Surveys: Classification, Conditions, and Ethical Considerations

This study concludes that paid online surveys are most appropriately classified as a *ju'alah* contract in Islamic jurisprudence, provided they satisfy the conditions established by classical jurists and elaborated in contemporary scholarship. The *ju'alah* contract involves one of the parties, the general offeror (*jā'il*), giving specified compensation (*ju'l*) to anyone (*'āmil*) for performing a predetermined work, task, or result in a period of time, whether predetermined or not.⁹⁴ This contractual form is particularly suited to the digital survey context, given its tolerance for an unspecified performing party and its conditionality of compensation upon task completion. The conditions for the permissibility of paid online surveys are analyzed in depth below.

The classification of the terms of the *ju'alah* contract in paid online surveys encompasses six main aspects. *First*, the permissibility of the subject matter of the work (*mashrū'iyat al-'amal*), meaning that the content and purpose of the survey must fall within the scope permitted by Islamic law;⁹⁵ thus, they must not involve usury, prohibited products, or morally corrupting content, to avoid elements of *gharar* and *tadlīs*. *Second*, the legal capacity of the party assigning the task (*ahlīyat al-jā'il*), wherein the party offering the reward must possess valid legal capacity, which in the digital context is reflected through identity and age verification systems.⁹⁶ *Third*, the award must be clear and permissible (*ma'lūmīyat al-ju'l wa mashrū'iyatuhu*), with the amount, form, and mechanism for disbursement defined explicitly from the

⁹⁴ Fincyclopedia, "Ju'ala," accessed April 2026, <https://www.fincyclopedia.net/islamic-finance/j/juala>. See also: Wahbah al-Zuhayli, *al-Fiqh al-Islāmi wa-Adillatuh*, vol. 5 (Damascus: Dār al-Fikr, 1985), 3894–3900.

⁹⁵ This principle is one of the foundational legal maxims (*qawā'id fiqhīyyah*) of Islamic commercial law. See Mohammad Hashim author Kamali, *Principles of Islamic Jurisprudence*, with Internet Archive (Cambridge, United Kingdom: The Islamic Texts Society, 2003), <http://archive.org/details/principlesofisla0000kama>.

⁹⁶ Abdurrahman Masalingi and Imam Sopingi, "digital transformation of islamic financial services: the direct impact of islamic digibank and fintech on trust and investment interest," *Airlangga International Journal of Islamic Economics and Finance* 8, no. 02 (November 2025): 139–59, <https://doi.org/10.20473/aijief.v8i02.74868>.

start to avoid uncertainty.⁹⁷ *Fourth*, completion of the work (*itmām al-‘amal*), meaning that the right to the reward is granted only if the respondent has fully completed the survey in accordance with applicable terms.⁹⁸ *Fifth*, the absence of a strictly binding time limit (*‘adam taqyīd al-‘amal bi ajal mu‘ayyan*), which demonstrates the flexibility of the *ju‘ālah* contract; however, if there are strict time or work controls, the contract may shift to an *ijārah*.⁹⁹ *Sixth*, the aspect of due diligence, namely the respondent’s obligation to ensure that the platform they are using is transparent, does not contain prohibited elements, and has clear mechanisms regarding data usage, reward distribution, and dispute resolution. These six aspects serve as an important basis for assessing the compatibility of paid online survey practices with the principles of Islamic law.¹⁰⁰

The researcher emphasized that freedom of expression exercised through paid online surveys must conform to the shariah-guided criteria established by the International Islamic Fiqh Academy (IIFA) in its Resolution on Freedom of Speech issued during its 19th Session in Sharjah, United Arab Emirates, in April 2009. The Academy affirmed that freedom of speech is a protected right in Islam within the framework of Shariah criteria, and enumerated the following as the most important among those criteria:¹⁰¹

First, respondents must avoid any statements that could harm others, such as insults, harassment, mockery, or defamation that affect the honor and reputation of individuals or groups. *Second*, respondents must maintain objectivity, honesty, integrity, and impartiality in every answer, as the principle of honesty (*ṣidq*) remains applicable and does not lapse in commercial

⁹⁷ Mohd Noh, Nor Azelan, and Zulkepli, “A Review on Gharar Dimension in Modern Islamic Finance Transactions,” March 2024.

⁹⁸ Wisnu Uriawan et al., “E-Commerce Transactions in Islam: Fiqh Muamalah on The Validity of Buying and Selling on Digital Platforms,” arXiv:2601.02384, preprint, arXiv, December 20, 2025, <https://doi.org/10.48550/arXiv.2601.02384>.

⁹⁹ al-Zuhayli, *Al-Fiqh al-Islami Wa Adillatuh*, VII; Ibn Qudamah Muwafiq al-Din Abu Muhammad ‘Abdullah Ibn Ahmad, *Al-Mughni*, IV (Beirut: Dar al-Fikr, 1992).

¹⁰⁰ Mohammad Alsaghir, “Digital Risks and Islamic FinTech: A Road Map to Social Justice and Financial Inclusion,” *Journal of Islamic Accounting and Business Research* 16, no. 7 (December 2023): 1265–82, <https://doi.org/10.1108/JIABR-10-2022-0262>.

¹⁰¹ International Islamic Fiqh Academy (IIFA), Resolution No. 186 (4/20) on Freedom of Speech: Criteria and Rulings, 19th Session, Sharjah, UAE, 26–30 April 2009, <https://iifa-aifi.org/en/32980.html>.

activities.¹⁰² *Third*, respondents must be aware of their social responsibility when providing answers, as survey results might influence business decisions, public policy, and social norms.¹⁰³

Fourth, every form of expression must be conveyed lawfully and not contradict moral values, so that even correct opinions must not be conveyed through inappropriate means. *Fifth*, the purpose of expressing an opinion must align with values pleasing to Allah and be directed toward achieving the greater good for humanity. *Sixth*, respondents must consider the consequences of each response by balancing benefits against potential harms in accordance with the principle of *maṣlaḥah*.

Seventh, every opinion must be based on valid and reliable information. It must not spread rumors or unverified information, as emphasized in the Qur'an (QS. al-Ḥujurāt: 6).¹⁰⁴ *Eighth*, freedom of expression must not be used to attack religion, religious symbols, the law, or sacred symbols. *Ninth*, expressions must not disturb public order or cause social division, ensuring that freedom of expression is used responsibly in accordance with ethical and Sharia principles.

Based on the foregoing analysis, this study found that paid online surveys are permissible under Islamic jurisprudence when properly classified as a *ju'ālah* contract and consistently adhere to its established conditions, while also upholding ethical standards of expression. The integration of contractual principles and moral guidelines demonstrates that Sharia compliance on digital platforms extends beyond formal legal structures to encompass participants' conduct and responsibility. Therefore, the legitimacy of paid online surveys ultimately depends on the fulfillment of substantive requirements, such as clarity, transparency, and the absence of prohibited elements, as well as on a commitment to ethical integrity, social responsibility, and the realization of *maṣlaḥah*. In this way, the *ju'ālah* framework provides a coherent and adaptable

¹⁰² On the obligation of truthfulness (*ṣidq*) in Islamic commercial dealings, see: Yūsuf al-Qaraḍāwī, *Al-Qawā'id al-Ḥākimah li Fiqh al-Mu'āmalāt* (Beirut: Dār al-Qalam, 2009), 37–42.

¹⁰³ Muhammad Yusuf Saleem, ed., *Islamic Commercial Law*, 1st ed. (Wiley, 2012), <https://doi.org/10.1002/9781119198956>.

¹⁰⁴ IIFA, Resolution No. 186 (4/20), citing Sūrat al-Ḥujurāt (49:6). See also: The National Interest, "Freedom of Speech with Islamic Characteristics," December 2024, <https://nationalinterest.org/feature/freedom-speech-islamic-characteristics-12429>.

foundation for regulating contemporary digital transactions in alignment with Islamic legal and ethical values.

Conclusions

This study shows that paid online surveys are a contemporary digital economic mechanism used by companies to collect consumer data and opinions via specialized platforms. From an Islamic legal perspective, this study finds that this practice is most appropriately classified as a *ju'alah* contract, where the principal (*jā'il*) is the company or survey platform, the reward (*ju'l*) takes the form of points or financial compensation, the agent (*'āmil*) is the registered user, and the object of the work is the completion of the survey. Based on this classification, the default ruling regarding participation in paid online surveys is permissible (*ibāḥah*), provided that Sharia provisions are met, including the absence of participation fees, the clarity and permissibility of the reward, the absence of practices involving usury (*ribā*) or uncertainty (*gharar*), the survey's relevance to a permissible subject matter, the legal capacity of the parties, and adherence to the ethics of freedom of expression. Thus, this study not only addresses the research questions regarding the contract's legal status and classification but also provides a clear normative foundation for evaluating survey-based digital economic practices.

Theoretically, this study offers a novel contribution by demonstrating that the *ju'alah* contract, as a classical concept in Islamic commercial jurisprudence, remains relevant and adaptable for analyzing modern digital economic practices without deviating from the established framework of Islamic law. This study also bridges the gap between classical legal concepts and the reality of digital platforms by formulating operational parameters applicable in practice. Furthermore, this study contributes ethical guidelines for Muslim users participating in online survey platforms, ensuring alignment with the principles of *maqāṣid al-sharīa*. Moving forward, further research is needed to examine other forms of digital work with similar characteristics, thereby expanding the application of the *ju'alah* framework in building a digital economic ecosystem consistent with Sharia principles.

Acknowledgements

The author gratefully acknowledges the use of artificial intelligence-based language tools in the preparation of this manuscript, particularly for refining the writing style and enhancing linguistic clarity. The use of such technology is strictly limited to the linguistic editing stage. The entire substance of the text, including the main arguments, theoretical framework, data selection, legal analysis, interpretation, and academic assessment, is the result of the author's own thinking and remains the author's sole responsibility. No artificial intelligence tools were used to generate original ideas, legal reasoning, or references. Furthermore, all references have been independently verified by the author in accordance with academic integrity and relevant guidelines for scientific publication ethics.

Disclosure Statement

Saba Mohammed Al-Bool is the sole author of this article and bears full responsibility for the entire academic process, from the conceptual design of the research and the theoretical framework development to the integration of the analysis presented. Furthermore, the author is also responsible for managing all scientific correspondence during the peer-review process and manuscript revisions. Thus, all aspects related to the accuracy, originality, and scientific integrity of this article are entirely the author's responsibility.

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