

Protecting Yourself from Online Fraud and Hacking:
An Islamic Perspective

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Article Info	Abstract
Received: 29-12-2024 Revised: 24-02-2025 Accepted: 28-02-2025 Published: 28-02-2025 Keywords: Islamic law; Hifdzul Mal; online fraud; smartphone hacking; cybercrime	In today's digital era, online fraud and smartphone hacking have become widespread threats, compromising personal security and privacy. This article explores the concept of Hifdzul Mal (protection of wealth) in Islamic law and its relevance in safeguarding personal data and assets from cybercrimes. The purpose of this study is to examine various online fraud schemes, such as WhatsApp scams and fake job offers, and to identify the signs of smartphone hacking, while analyzing these issues within the framework of Islamic legal principles. Using a descriptive methodology, the article outlines preventive measures to protect against these risks. The findings emphasize that Islamic teachings strongly advocate for the preservation of wealth and personal information, prohibiting fraud and theft. This study contributes to understanding how the principle of Hifdzul Mal can be applied to modern digital threats, encouraging ethical behavior and ensuring personal security in the virtual world.
Info Artikel	Abstrak
Kata Kunci: Hukum Islam; Hifdzul Mal; penipuan online; peretasan smartphone; kejahatan dunia maya	Di era digital saat ini, penipuan online dan peretasan smartphone semakin marak dan menjadi ancaman serius terhadap keamanan serta privasi pribadi. Artikel ini membahas konsep Hifdzul Mal (perlindungan harta) dalam hukum Islam dan bagaimana prinsip ini relevan untuk melindungi data pribadi dan aset dari kejahatan dunia maya. Penelitian ini bertujuan untuk mengeksplorasi berbagai jenis penipuan online, seperti penipuan WhatsApp dan tawaran pekerjaan palsu, serta mengenali tanda-tanda peretasan smartphone. Semua ini dianalisis dengan perspektif hukum Islam. Artikel ini menggunakan pendekatan deskriptif untuk menyarankan langkah-langkah pencegahan yang dapat diambil untuk melindungi diri dari ancaman tersebut. Temuan menunjukkan bahwa ajaran Islam sangat menekankan pentingnya melindungi harta dan informasi pribadi, serta melarang segala bentuk penipuan dan pencurian. Penelitian ini memberikan wawasan tentang bagaimana prinsip Hifdzul Mal dapat diterapkan dalam menghadapi ancaman digital modern, dan mendorong perilaku etis serta menjaga keamanan pribadi di dunia



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INTRODUCTION

The rapid development of digital technology has significantly transformed human life, bringing both benefits and challenges. Among the most pressing concerns are the threats to personal data security and digital assets, as online fraud and device hacking, particularly involving smartphones, have become global issues. These threats compromise individual privacy and property, creating vulnerabilities in the digital world (Ahyani, 2024a; Bhatti et al., 2024; Bustami et al., 2020; Hasan et al., 2024; Lathif et al., 2024; Minarni, 2020; Muhammad & Triswandani, 2024; Mutmainah, Muharir, et al., 2024; Mutmainah, Rahman, et al., 2024). Cybercrimes continue to evolve alongside the widespread use of the internet and digital devices, enabling fraudsters and hackers to conduct illegal activities without spatial and temporal limitations (Islam et al., 2023; Media, 2023; Khairudin et al., 2024; Polishchuk et al., 2024; Wazid et al., 2024; Wei, 2024). As the digital landscape expands, the need for safeguarding personal data and property becomes more critical than ever.

Hifdzul Mal, which refers to the protection and preservation of wealth, is a fundamental concept in Islamic law. It not only calls for acquiring wealth in a lawful manner but also encompasses a broader ethical obligation to protect one's financial and material assets. As one of the main goals of Sharia, alongside Hifdzul Diin (preservation of religion), Hifdzul Nafs (preservation of life), Hifdzul 'Aql (preservation of intellect), and Hifdzul Nasl (preservation of lineage), Hifdzul Mal emphasizes safeguarding property and personal belongings. Islam prohibits acts such as theft, deception, and engaging in usury (riba), while also forbidding the destruction of property—whether it belongs to oneself or others. Transactions, both digital and physical, should be conducted in line with Islamic teachings, avoiding harmful practices like **maisir** (gambling), **gharar** (uncertainty), and **riba** (interest), which may lead to harm within society (S. A. N. Lousada, 2018; S. Lousada, 2020; S. A. N. Lousada, 2023).

This research seeks to explore how the Islamic principle of **Hifdzul Mal** can be applied to the protection of personal data and digital assets in the face of modern cyber threats. Specifically, it aims to examine the relationship between Islamic legal principles and

digital security practices, providing insight into how Sharia can guide individuals in safeguarding their wealth and privacy in the digital era. Through this analysis, the study will contribute to the ongoing discourse on Islamic perspectives in the context of contemporary challenges, offering practical recommendations for Muslims to protect themselves from cybercrimes and unethical practices online.

The rapid development of digital technology has significantly impacted human life, one of which is the emergence of threats to personal data security and digital assets. Online fraud and device hacking, particularly smartphones, have become global issues that threaten individual privacy and property (Ahyani, 2024a; Bhatti et al., 2024; Bustami et al., 2020; Hasan et al., 2024; Lathif et al., 2024; Minarni, 2020; Muhammad & Triswandani, 2024; Mutmainah, Muharir, et al., 2024; Mutmainah, Rahman, et al., 2024). Cybercrimes continue to evolve along with the rapid use of the internet and digital devices, enabling fraudsters and hackers to carry out their actions without spatial and temporal limitations (Islam et al., 2023; Media, 2023; Khairudin et al., 2024; Polishchuk et al., 2024; Wazid et al., 2024; Wei, 2024). In this context, the protection of property and personal data becomes increasingly important.

Hifdzul Mal refers to the effort to protect and preserve wealth, as well as to obtain wealth in a lawful manner (Bustami et al., 2020). *Hifdzul Mal* is also one of the goals of Sharia in Islam, along with *Hifdzul Diin*, *Hifdzul Nafs*, *Hifdzul 'Aql*, and *Hifdzul Nasl*. In Islam, *Hifdzul Mal* is realized through prohibitions such as stealing, deceiving, and engaging in usury (*riba*); prohibiting the destruction of property, whether owned by oneself or others; protecting rights and duties; and guiding Muslims to conduct transactions according to Sharia. In the context of digital transactions and personal data protection, *Hifdzul Mal* must be observed by avoiding practices that are not in accordance with Sharia, such as *maisir* (gambling), *gharar* (uncertainty), and *riba* (interest), which can harm individuals and society (S. A. N. Lousada, 2018; S. Lousada, 2020; S. A. N. Lousada, 2023).

From an Islamic legal perspective, there is a fundamental principle known as *Hifdzul Mal*, which refers to the protection of a person's wealth and property. This principle applies not only to physical assets but also encompasses the protection of personal data and information owned by individuals. However, despite the clear legal foundation in Islam regarding the protection of wealth, many individuals still fall victim to various types of fraud and hacking. This indicates a gap between *das sollen* (the provisions and principles of Islamic law) and *das sein* (the empirical facts of widespread fraud and hacking practices)

(Ahyani et al., 2021; Fauziati & Abbas, 2024; Zikri et al., 2024). Therefore, it is important to explore how the principle of *Hifdzul Mal* can be applied to address these digital threats and identify preventive measures to protect personal data and devices.

This study aims to delve deeper into the application of the principle of *Hifdzul Mal* in the context of protection against online fraud and device hacking. Through this approach, the study seeks to bridge the gap between Islamic law theory and the realities faced by society in the digital realm. Furthermore, this research aims to examine various emerging modes of online fraud and practical steps individuals can take to protect themselves. Thus, this research is expected to contribute significantly to the development of understanding about wealth protection in Islam, particularly related to digital technology.

This study also offers a novelty (state of the art) by discussing how Islamic law can be applied in the increasingly complex digital world. Previous studies have addressed online fraud and hacking issues, but few have linked these issues in-depth with Islamic legal principles. Most existing research tends to focus more on technical aspects or positive law without considering religious perspectives, particularly Islamic law in protecting wealth and personal data. Therefore, this research provides a new perspective by connecting the principle of *Hifdzul Mal* in Islam with the phenomena of online fraud and hacking in the digital age.

The contribution of this research lies in providing a deeper understanding of how Islamic law can be applied to protect wealth and individual privacy in the digital world, as well as offering practical recommendations for society to safeguard their devices and personal data.

RESEARCH METHODS

This study employs a descriptive qualitative approach (Asman, 2024), to explore the understanding of the application of the *Hifdzul Mal* principle in the context of protection against online fraud and device hacking. A qualitative approach is chosen because it allows the researcher to gain a deep understanding of the phenomenon under investigation and to analyze data based on Islamic legal theories and principles related to the protection of wealth and privacy.

The data collection techniques used in this study involve literature review and document analysis (S. Lousada et al., 2018, 2018; S. A. N. Lousada, 2018; S. N. Lousada et al., 2018; Aliseda et al., 2019; S. Lousada, 2020; Mu'iz et al., 2024; Adnan et al., 2024). The

literature review is conducted by examining various written sources, such as books, journal articles, and previous research that are relevant to the research topic, particularly those discussing the protection of wealth in Islamic law and cybercrimes. Additionally, the researcher gathers data from sources that discuss online fraud and device hacking, both theoretical and empirical (Feidakis & Tsaoussi, 2008; Aigbe et al., 2023; Auriol et al., 2023; Alam & Miah, 2024; Haruna et al., 2024; Abid et al., 2024). The data collection process involves studying the theories of Islamic law related to *Hifdzul Mal*, as well as examining how these are applied in the practice of handling cybercrimes.

This research focuses on understanding the Islamic legal principle of protecting wealth and personal data in the digital age (Analisa et al., 2022; Budiono et al., 2023; Bhatti et al., 2024; Dewi et al., 2024; Khairudin et al., 2024). The study also concentrates on analyzing the phenomenon of online fraud and device hacking that is prevalent in society, aiming to provide recommendations on preventive measures individuals can take. Therefore, this research not only includes a theoretical study of the *Hifdzul Mal* principle but also its application in the digital context.

The data analysis method used is content analysis, which focuses on identifying key themes related to the protection of wealth and personal data according to Islamic law. Data obtained from the literature are analyzed to find the connection between theory and practice in addressing online fraud and device hacking (S. A. N. Lousada et al., 2018, 2018; S. Lousada et al., 2021, 2022). Additionally, this analysis will interpret Islamic legal principles, such as *Hifdzul Mal*, and their application in the digital context to protect wealth and individual privacy. The results of this analysis are expected to provide clearer insights into how Islamic law can be applied to address these digital threats.

RESULTS AND DISCUSSION

Online Fraud Modus Operandi from an Islamic Law Perspective

The results of this study show that online fraud has become one of the biggest threats to individuals in the digital world, with an increasing variety of fraud schemes. In many cases, fraudsters exploit digital communication platforms such as WhatsApp, email, and websites to deceive victims in very convincing ways. The most common fraud schemes include fake job offers, investment scams, and fraud involving non-existent products or services (Ahyani, 2024b, 2024b, 2024c; Al-Juboori & Noonan, 2024). One of the most

frequent forms of fraud is the offer to join WhatsApp groups or opportunities to participate in training or journal publishing, which requires victims to pay a certain fee.

From the perspective of Islamic law, such fraud can be categorized as a violation of the principles of justice and honesty, which are central to Islamic teachings (Tarjo et al., 2022; Lazarus et al., 2023; POPOV, 2024; Hanaputra et al., 2024). Islam emphasizes the importance of safeguarding others' rights, including their wealth and personal data. Fraudulent actions that harm others are clearly prohibited in Islamic law, and the *Hifdzul Mal* principle is highly relevant in this context. This type of fraud not only causes material harm to the victim but also undermines the integrity and trust that should be maintained within society. Thus, the phenomenon of online fraud highlights the gap between the Islamic legal principles that prohibit fraud and the empirical reality, where digital fraud is increasingly difficult to avoid (UIN Sunan Kalijaga Yogyakarta, 2024).

Online fraud also frequently involves the manipulation of personal information, which can lead to significant losses for victims (Lazarus et al., 2023). In Islam, safeguarding wealth and personal data is an individual obligation. *Hifdzul Mal* requires individuals to be cautious in their transactions and protect their wealth, whether physical or digital (J. A. Aziz, 2018; Assaad et al., 2022; Elfia et al., 2022; Haryanto et al., 2023; Anwar et al., 2024). This study also found that, despite awareness of this principle, many individuals are not fully aware of the importance of protecting their personal information in the digital world. This indicates the need for expanded education on personal data protection from an Islamic perspective.

Online fraud, as a growing threat in the digital age, is not only an economic challenge but also a moral and legal issue from an Islamic perspective (Swastika et al., 2024). The study reveals that digital fraud schemes are continuously evolving, with fraudsters exploiting various online platforms, such as WhatsApp, email, and websites, to deceive unsuspecting victims. These platforms provide an ideal environment for fraud due to their wide reach and ease of access. Fraudulent schemes like fake job offers, investment fraud, and offers for non-existent products or services are common examples of how individuals fall prey to deceit in the digital world.

Islamic law upholds principles of justice, honesty, and the protection of individual rights, which makes online fraud particularly egregious in its violation of these values. The concept of *Hifdzul Mal*, the protection of wealth, is central to this discussion. According to Islamic teachings, individuals have a responsibility to safeguard their wealth and assets,

including both tangible and intangible forms of property, such as personal data (Swastika et al., 2024). Fraud not only harms individuals financially but also undermines the societal trust that is essential for a well-functioning community. In Islam, fraud is seen not just as a financial crime but as an act that damages the moral fabric of society by eroding trust and integrity (Elfia et al., 2022).

The manipulation of personal data, which is a key component of many online fraud schemes, exacerbates the situation (Mannix, 2022). Fraudsters often exploit personal information to gain access to bank accounts, steal identities, or manipulate individuals into financial transactions that result in harm (Barlinti, 2011; Abdullah, 2017; Allen, 2024; M. W. Aziz et al., 2024; Cakir & Harmanaci Seren, 2024). Islam places significant emphasis on the protection of personal data, as it is directly tied to the protection of an individual's wealth and privacy. The concept of *Hifdzul Mal* extends beyond physical property to include data and digital assets, acknowledging the modern challenges of safeguarding personal information in the digital era.

Despite the strong ethical framework provided by Islam regarding the protection of wealth and data, many individuals remain unaware of how to properly protect their information in the digital world. This study highlights a critical gap between the theoretical understanding of *Hifdzul Mal* and its practical application. While there is growing awareness of online fraud, many people still lack the knowledge or skills to implement the necessary precautions to safeguard their personal information effectively. This points to the need for greater education and awareness campaigns focused on digital security from an Islamic perspective (Cox et al., 2024; Faisal T & Dharmaraj A, 2024; Sa'adah & Sairazi, 2024; Zhengli & Boonphadung, 2024).

In the digital age, the boundaries between the physical and virtual worlds are becoming increasingly blurred, creating new challenges in wealth protection. The principles of *Hifdzul Mal*, which were originally developed to address issues of tangible property, must be adapted to deal with intangible assets such as personal data, passwords, and online identities. This adaptation is essential to ensure that Islamic law remains relevant and effective in addressing contemporary challenges in wealth protection. Educating individuals about how to safeguard their personal information and avoid fraud is a necessary step in applying the principles of *Hifdzul Mal* in the digital world.

The study emphasizes that online fraud often involves a combination of deceitful tactics, including phishing emails, fake websites, and fraudulent social media profiles. These

tactics are designed to exploit human psychology, particularly trust and urgency, in order to manipulate victims into providing personal information or transferring money. Islam teaches that individuals should approach transactions with caution, avoiding excessive risk or uncertainty, which is why practices like *gharar* (uncertainty) and *maisir* (gambling) are prohibited (Azar-Ibrahim et al., 2024). Online fraud often involves elements of *gharar*, as fraudsters create scenarios filled with uncertainty to pressure individuals into making hasty decisions without fully understanding the consequences.

Furthermore, *Hifdzul Mal* requires that individuals not only protect their own wealth but also respect the wealth and privacy of others. This is particularly pertinent in the digital world, where the sharing of personal information is increasingly common. Fraudulent actions that violate the privacy of individuals, such as data theft and identity fraud, are not only criminal but also a violation of Islamic ethical principles. The sanctity of personal information is a fundamental aspect of Islamic law, and any breach of this sanctity is seen as a serious transgression (Analisa et al., 2022).

The research also highlights the role of digital literacy in preventing online fraud. Islamic law encourages the acquisition of knowledge to better navigate the world, and this principle can be applied to the realm of digital security. As individuals become more aware of the risks associated with online transactions and how to protect their personal information, they are better equipped to avoid falling victim to fraud. This highlights the need for educational initiatives that not only teach individuals about the dangers of online fraud but also offer practical solutions grounded in Islamic teachings to protect their digital assets.

There is a clear need for a more systematic approach to integrating *Hifdzul Mal* in digital literacy programs. By incorporating Islamic teachings on wealth protection into educational campaigns, individuals can learn how to navigate the digital landscape in a way that aligns with their religious values (Jannah et al., 2023; Wardi et al., 2023). These initiatives should focus on promoting safe online behaviors, such as the use of strong passwords, secure networks, and trusted digital platforms, as well as teaching individuals to recognize the signs of potential fraud.

Ultimately, the study suggests that while Islamic law provides a strong foundation for the protection of wealth and privacy, it is crucial to develop practical tools and strategies that individuals can use in their daily lives. This includes fostering an awareness of the risks associated with online fraud and providing clear guidelines for how to protect personal

data. By aligning modern digital security practices with the principles of *Hifdzul Mal*, individuals can better safeguard their wealth in the digital world, ensuring that their rights and privacy are upheld in accordance with Islamic teachings.

Application of the *Hifdzul Mal* Principle in Preventing Online Fraud

This study further reveals that applying the *Hifdzul Mal* principle in preventing online fraud is crucial (Tarjo et al., 2022). One preventive measure is paying attention to device and personal data security. This principle teaches that each individual is responsible for safeguarding their wealth and data in a lawful and secure manner. One way to protect oneself from fraud is by recognizing signs that a device may have been compromised or exposed to malware, which can be used to steal personal information.

From an Islamic perspective (Analisa et al., 2022; Ahyani et al., 2023; Alfitra et al., 2023; Ahyani et al., 2024), steps to protect personal data and devices fall under the obligation to safeguard wealth. Using devices properly and securely, such as avoiding suspicious apps or services, and always verifying the sources of received information, are highly encouraged in Islam. The *Hifdzul Mal* principle also requires individuals to avoid practices of *gharar* (uncertainty) and *riba* (usury), which are often associated with unclear or harmful digital transactions. Thus, applying the *Hifdzul Mal* principle in the digital context is highly relevant to preventing losses due to online fraud and hacking.

Furthermore, this study also shows that there is a gap between theoretical knowledge of *Hifdzul Mal* and actual practice in protecting personal data in the digital world. This suggests the need for a more systematic approach to digital security education from an Islamic perspective. One way to strengthen this understanding is by integrating the values of *Hifdzul Mal* in digital literacy training and seminars based on Islamic teachings.

The application of the *Hifdzul Mal* principle in preventing online fraud is an essential aspect of ensuring that individuals protect their wealth and personal data in a digital context. This study highlights that the rapid evolution of digital fraud makes it more important than ever to understand how Islamic teachings can be applied to safeguard digital assets. The principle of *Hifdzul Mal*, which emphasizes the protection of wealth, extends beyond physical property to encompass digital assets, including personal information and devices. Islamic teachings encourage individuals to act responsibly, safeguarding their wealth in all forms, and preventing harm caused by online fraud (Ribadu & Wan Ab. Rahman, 2019; Ahyani, 2021; Ramang, 2023).

One of the key preventive measures that aligns with the Hifdzul Mal principle is the focus on device and data security. Islam teaches that it is the duty of each individual to ensure their wealth is protected through lawful and secure means. In the digital world, this means being vigilant about the security of personal devices and information. The study underscores the importance of recognizing the signs that a device may have been compromised, such as unusual behavior or exposure to malware. Fraudsters often exploit these vulnerabilities to steal personal data, which can lead to significant financial and personal harm. Recognizing these threats and taking the necessary precautions is in line with the Islamic imperative to protect one's wealth from harm (Noor et al., 2016; M et al., 2023; Alves et al., 2023; Dhamo & Canaj, 2024).

From an Islamic perspective, safeguarding personal data and devices is not only a practical matter but also a moral and religious responsibility. The Hifdzul Mal principle mandates that individuals take steps to protect their property, both physical and digital, from harm. Using devices securely, avoiding suspicious apps, and verifying the sources of information are all steps that reflect the Islamic values of caution and responsibility. Furthermore, Islam forbids engaging in transactions that involve *gharar* (uncertainty) or *riba* (usury), which are often present in fraudulent schemes (Permana & Abduloh, 2020; Rustiadi et al., 2021; Risna et al., 2022; Rodliyya et al., 2024). Fraudsters use these elements of uncertainty to manipulate victims into making hasty decisions without fully understanding the consequences, further underscoring the relevance of the Hifdzul Mal principle in digital security.

Moreover, the study reveals a significant gap between the theoretical understanding of Hifdzul Mal and its practical application in the digital world. While many individuals are aware of the Islamic principle of protecting wealth, there remains a lack of practical knowledge about how to apply these teachings in the context of online fraud and digital security. This gap highlights the need for more systematic approaches to digital security education that incorporate Islamic teachings. Providing training and resources on how to protect personal data and avoid online fraud can bridge this gap, ensuring that individuals understand not only the principles but also how to implement them in everyday digital interactions.

Incorporating the values of Hifdzul Mal into digital literacy programs is one effective way to strengthen the understanding of digital security from an Islamic perspective. These programs can offer practical guidelines for recognizing potential threats, securing devices,

and protecting personal data. Such educational initiatives can help individuals become more aware of the risks they face in the digital world and equip them with the tools to safeguard their wealth and privacy. This approach would ensure that Islamic teachings on wealth protection are applied effectively in the context of modern technology (Idris et al., 2024; Naima et al., 2024).

Additionally, integrating Islamic principles into digital literacy training can also promote a deeper sense of responsibility and ethics in online interactions. Individuals would not only learn how to protect their wealth but also understand the ethical dimensions of digital transactions. For example, avoiding fraudulent schemes and recognizing the importance of honesty and transparency in digital interactions are core values of Islam that align with the principles of Hifdzul Mal (Attar, 2024). These values can serve as a moral compass for navigating the complexities of the digital world, ensuring that individuals protect both their wealth and their integrity.

The study also points out that as digital fraud continues to evolve, so too must the approach to protecting wealth in the digital era. The traditional concept of safeguarding tangible property must now be adapted to address the challenges posed by intangible assets, such as personal data, online identities, and digital transactions. The principles of Hifdzul Mal can guide individuals in this adaptation, providing a framework for understanding how to protect digital wealth in a manner that is consistent with Islamic teachings. This approach will help individuals navigate the increasingly complex digital landscape while staying true to their religious values.

Furthermore, there is a need to recognize that protecting wealth in the digital world is not solely the responsibility of individuals. Governments, corporations, and other institutions also have a role to play in ensuring the security of personal data and protecting individuals from online fraud. Collaboration between different sectors can help create a safer digital environment, where the principles of Hifdzul Mal are respected and upheld. By working together, society can address the growing challenges of digital fraud and ensure that individuals are adequately protected from harm.

In conclusion, the application of the Hifdzul Mal principle in the digital world is crucial for preventing online fraud and safeguarding personal data. The study highlights the need for greater awareness and education on digital security from an Islamic perspective, emphasizing that individuals have a religious and moral responsibility to protect their wealth and privacy. By integrating Islamic values into digital literacy programs, individuals

can be better equipped to navigate the digital landscape and avoid falling victim to fraud. Ultimately, the principles of *Hifdzul Mal* provide a strong ethical framework for protecting wealth in the digital age, ensuring that individuals can safeguard their assets while remaining true to their religious obligations.

CONCLUSION

This study highlights the application of the *Hifdzul Mal* principle in the context of protecting against online fraud and device hacking. Based on the research findings, it can be concluded that the widespread online fraud occurring today, whether through communication platforms such as WhatsApp or other media, shows a discrepancy between the Islamic legal principles governing the protection of wealth and the reality in the field. This fraud, which often threatens the wealth and personal data of individuals, emphasizes the importance of applying the *Hifdzul Mal* principle in the digital life.

From the Islamic perspective, *Hifdzul Mal* requires individuals to protect their wealth and assets, both physical and digital, in a lawful and secure manner. This study also finds that the application of the *Hifdzul Mal* principle in preventing online fraud must include efforts to safeguard devices and personal data, as well as avoiding transactions involving *maisir* (gambling), *gharar* (uncertainty), and *riba* (usury).

However, despite theoretical understanding of *Hifdzul Mal*, there is still a gap between theory and practice in society, where many individuals are not fully aware of the importance of safeguarding their personal data and devices in the digital world. Therefore, stronger preventive measures, such as education on digital security based on the principles of *Hifdzul Mal*, are needed to protect society from the potential risks of online fraud and hacking. This study contributes significantly to linking Islamic law with contemporary issues related to digital security, offering Sharia-based solutions to address challenges in the digital age.

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It is hoped that this research will provide significant benefits for the development of knowledge, particularly in the field of Islamic law related to the protection of wealth and privacy in the digital world.

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