



Strengthening the Sharia Economic Ecosystem Through Technology Innovation Based on Maqashid Sharia

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Abstrak

Amid the rapid global digitalization, the Islamic economy faces an epistemic paradox: technology is advancing rapidly, yet maqāshid as an ethical and normative framework has not fully guided the direction of its innovation. Although various digital platforms such as fintech, blockchain, and artificial intelligence have been adopted in the Islamic financial system, there is still no conceptual framework that systematically integrates maqāshid principles into the design and implementation of technology. This absence creates an ethical void and a risk of directional disorientation in the development of the digital sharia economy ecosystem. This article aims to formulate an integrative maqāshid-tech framework as an ethical and strategic foundation for strengthening the Islamic economy ecosystem in the era of digital innovation. With a reflective qualitative approach based on literature study, this article examines the potential synergy between maqāshid values (protection of wealth, life, intellect, and others) and digital transformation in the context of Sharia transactions, management of zakat and waqf, and the expansion of inclusive finance. The study results show that technological innovation, if designed within the framework of maqāshid, not only addresses the challenges of Sharia compliance but also strengthens public trust, system efficiency, and the sustainability of the Sharia economy. This article proposes the Maqāshid-Tech Model as a transformative framework for building an Islamic economic ecosystem that is not only digitally adaptive but also deeply rooted in the values of maslahat and justice.

Keywords: Sharia Economy, Maqashid Sharia, Technological Innovation, Digital Ecosystem, Sharia Fintech

1. Introduction

The advent of digital technology has caused systemic upheavals in many areas of the global economy, including the structure and workings of the financial system (Raainaa, 2024). Big data analytics, blockchain, artificial intelligence, and financial technology (fintech) have all contributed to the development of a digital economy ecosystem that is distinguished by inclusive access, operational efficiency, and transaction speed (Alemu, 2024). To boost economic competitiveness, broaden the scope of financial services, and spur technologically driven economic growth, digital transformation has emerged as a national strategic priority in Indonesia (Kementerian Koordinasi Bidang Perekonomian, 2023).

The Islamic financial system is also significantly impacted by changes in the economy. (Wafi et al., 2024). The emergence of digital technology presents numerous prospects for promoting the growth of the halal sector and augmenting the integration of sharia

finance. These innovations include sharia-based fintech platforms, halal crowdfunding services, digitalization of zakat, and technology-based waqf management. (Sobriyah & Adiman, 2024). The rise of diverse business models and digital transaction systems, however, raises questions about whether they adhere to fundamental Sharia principles, especially those pertaining to the ideals of justice, openness, and the public interest. (Fata Habibullah et al., 2024). This illustrates the significance of technological engineering that is in line with the core goals of Islamic law (maqashid shariah) in addition to being formally sharia-compliant (Nofrianto et al., 2021).

However, the industry's reality demonstrates that there is still room for improvement in the way technological innovation and maqashid sharia are integrated. The majority of innovations created in the sharia economy sector typically prioritize technological effectiveness and digital performance over a comprehensive examination of the ethical, social, and spiritual aspects. (A. Dewi Andriani &

Syamsu A.Kamaruddin, 2024). Maqashid syariah actually has a great deal of promise for application as a normative and ethical framework in the creation of an inclusive and sustainable sharia digital economy environment. (Ahmad Hendra Rofiullah, 2025).

Based on this background, this article examines how technological innovation can strengthen the shari'ah economy ecosystem based on the principles of Maqasid al-Shari'ah. This research aims to analyze the relationship between the development of digital technology and the transformation of the shari'ah economy. It also proposes an integrative conceptual framework based on Maqasid al-Shari'ah as a foundation for designing technological solutions that are not only economically relevant but also socially and spiritually beneficial. The main contribution of this article is to offer a strategic and value-based approach in developing a digital shari'ah economy ecosystem that is adaptive to the challenges of the 4.0 industrial era, while remaining consistent in upholding the principles of Maqasid, such as the protection of property, life, intellect, lineage, and religion.

The connection between technology and the Islamic economic system has been the subject of several earlier studies. Sharia-compliant fintech has the potential to increase access to financial services and advance social justice, but only if user literacy and regulatory considerations are given careful consideration (Wahyuni et al., 2024).

According to this study, the establishment of a more equitable, inclusive, and sustainability-focused sharia economy ecosystem in the midst of the digital era is greatly aided by the cooperation of digital technology innovation and maqashid sharia principles. (Widjaja, 2024) This study concludes that the integration of digital technology innovations with the principles of maqashid sharia can drive the strengthening of a more optimal, equitable, and welfare-focused sharia economy ecosystem in the context of the digital era's development.(Trizuwani et al., 2025)

The integration of maqashid sharia principles in cryptocurrency regulation is very important to create a fair, safe, and inclusive digital financial ecosystem and to support technology-based development that is beneficial for society in the digital era.(Arif et al., 2024)

A review of the analyzed literature reveals a justified assumption: the lack of a comprehensive conceptual framework that integrates digital technology, Maqasid al-Shari'ah, and the development of the Islamic economic ecosystem. Most existing research remains separately focused. Some studies emphasize

technological aspects, such as fintech optimization or the use of blockchain in the Islamic philanthropy sector, while others focus on normative Shari'ah compliance without linking it to a holistic Maqasid approach. Until now, no study has systematically integrated these three components into a single, comprehensive, and applicable model. Therefore, the Maqasid-Tech Integrative Model proposed in this study offers an innovative contribution. It not only responds to the dynamics of digital technology but also emphasizes the importance of Maqasid as a normative foundation for building an inclusive, sustainable, and value-based Islamic economic ecosystem.

2. Research Method

This research uses a qualitative approach based on reflective literature study. (Veronika et al., 2024), with the aim of building an integrative conceptual framework between digital technology innovation and the principles of maqāṣid al-sharī'ah (Nurhidayatullah & Fathurohman, 2022). In order to create a new theoretical framework, the author uses an integrative conceptual review, a sort of literature review that enables the identification, critique, and synthesis of cross-disciplinary literature (Islamic economics, financial technology, and maqāṣid theory). (Priyatna & Maseri, 2025).

Secondary data were collected from reputable national and international scientific journal articles, academic books, and official institutional reports. (OJK, BAZNAS, DSN-MUI, IFSB, World Bank), as well as white papers and regulatory materials about the digital transformation of the Islamic banking sector. The selection of literature is done according to its academic legitimacy, relevance, and relationship to the theme of technological integration and maqāṣid. (Syamraeni et al., 2024).

Using the traditional maqāṣid al-sharī'ah framework (hifz al-dīn, al-naḥs, al-'aql, al-māl, and al-naṣl) as a tool to evaluate the ethical difficulties and potential of digital innovation within the Islamic economic environment, the analysis was carried out thematically and reflectively.

In addition to providing a summary of the literature, this method seeks to create a conceptual framework that can act as a moral and tactical cornerstone for the long-term growth of the digital sharia economy. (Fitriana, n.d.).

3. Results and Discussion

The normative use of sharia-compliant technology is not enough to support the growth of the sharia business ecosystem. In order for technical advancements to not only satisfy legal and formal requirements but also have significant and long-

lasting effects, maqashid sharia ideals must be incorporated as the fundamental basis. When building digital solutions within the framework of Islamic economics, the five primary goals of maqashid—protection of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-‘aql), property (hifzh al-mal), and lineage (hifzh al-nasl)—must serve as the basis. The application of maqashid-based technology is reflected in several sectors, such as:

1. Inclusive sharia fintech, which facilitates access to interest-free financing for MSMEs, in line with the protection of wealth and welfare;
2. Digitalization of zakat and waqf, which enhances the transparency of social fund distribution to the education and health sectors, supporting the protection of intellect and soul;
3. Sharia financial education applications (EduTech), which improve public literacy regarding the Islamic financial system and strengthen the aspects of intellect and religious protection;
4. Strengthening Islamic digital regulations, which ensure compliance with maqashid values through supervision and halal technology certification.

Theoretically, this integrated model moves the emphasis from a formal legal approach to a more comprehensive approach that is grounded in values. It is envisaged that by embracing the Maqashid-Tech Integrative Model, technical advancements will not only be effective but also offer several advantages to society and be consistent with Islamic morality. This model can be used as the basis for value-based Islamic economics school curriculum, digital sharia business growth, and public policy.

The utilization of digital technology has great potential in strengthening the Islamic economic system, if its use is aligned with the principles of maqashid al-shariah. Some key points from these findings are explained as follows:

1. Technology and Maqashid Sharia Harmonization
According to the findings of the analysis, the primary principles of maqashid sharia—the preservation of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-‘aql), wealth (hifzh al-mal), and ancestry (hifzh al-nasl)—can act as normative guidelines for the creation of digital innovations in the sharia economy sector. Innovations like digital zakat applications, sharia-based educational platforms, and the use of blockchain technology for transaction security all help to preserve wealth and bolster the community's intellectual side.
2. Sharia Fintech's Impact on Financial Access
Financial access has increased significantly

thanks to sharia-based fintech, especially for social groups that traditional banking services have not yet reached. Peer-to-peer lending and Sharia-compliant microfinance are two examples of financial programs that offer morally sound and open funding options. According to maqashid, this upholds the ideas of enhancing welfare (hifzh al-nafs) and safeguarding wealth (hifzh al-mal).

3. Efficient Zakat and Wakaf Digitization
Increased distribution efficiency and reporting transparency are two advantages of integrating technology into zakat and wakaf management. The computerized zakat system makes it possible to calculate and distribute funds in a precise and trustworthy manner. In the meantime, accountability in the administration of communal assets is guaranteed by blockchain-based waqf. This reinforces the importance of maqashid in safeguarding wealth and recipients' well-being.
4. Sharia Economic Technology and the Use of Ethics
More precise financial strategies can be analyzed and created with the help of cutting-edge technology like big data and artificial intelligence (AI). But, in order to prevent injustice or exploitation, the use of this technology must nevertheless be mindful of Islamic ethical principles. To guarantee that innovation keeps bringing about sustainability, justice, and advantages (maslahat), the values of maqashid act as moral standards.
5. Maqashid-Tech Model for Strategic Design
The Maqashid-Tech Integrative Model, a strategic framework that positions maqashid as the primary guiding principle for all technical innovations in the Islamic economy, is the integrative model that this study suggests developing. In order to establish a digital environment that supports Islamic values, this approach calls for cooperation between regulators, technology developers, academics, and scholars.

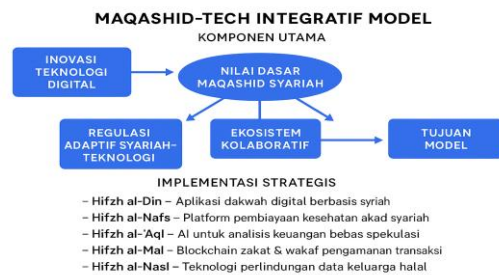


Figure 1. Strategic Design: Maqashid-Tech Model

Overall, strengthening the sharia economy ecosystem through the use of technology is not only related to the adoption of digital tools but also requires the formation of a value system aligned with maqashid principles as a moral foundation and direction for strategic development. With a holistic approach and cross-sector collaboration, this digital transformation has the potential to become a catalyst for sustainable, inclusive, and globally competitive economic growth for the community.

4. Conclusion

Given the accelerating pace of global digitization, the application of cutting-edge technology to the growth of the shari'ah economy offers a very promising strategic potential. This study concludes that an effective and flexible Islamic economic ecosystem, founded on morality and community well-being, can be forged by combining digital technologies like fintech, blockchain, and artificial intelligence with the principles of Maqasid al-Shari'ah. When technology is utilized in accordance with Maqasid principles—including the preservation of wealth, life, and intellect—it can increase access to shari'ah financial services, improve the efficiency of zakat and waqf management, and boost public trust in the Islamic economic system. Furthermore, the integrative Maqasid-Tech paradigm provides a novel method for creating digital innovations that are holistically aligned with shari'ah principles. Therefore, building a resilient and sustainable shari'ah economy in the digital era requires a cross-sector synergy that combines technological advancements with Islamic values. This approach will serve as a solid foundation for realizing a progressive, inclusive, and globally competitive Islamic economic system without neglecting its essential principles.

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Pengembangan Ekonomi Syariah dalam Perspektif Maqashid Syariah di Era Ekonomi Digital. *SAUJANA : Jurnal Perbankan Syariah Dan Ekonomi Syariah*, 7(2), 24–43.

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