https://jim.ar-raniry.ac.id/index.php/JIMEBIS/article/view/1014
Received: February 20, 2026; Revision: April 27, 2026; Accepted: May 02, 2026
JIMEBIS – Scientific Journal of Students Islamic Economics and Business
Available online at
https://jim.ar-raniry.ac.id/index.php/JIMEBIS
DOI: https://doi.org/10.22373/4y95w547

EMERGING TECHNOLOGIES AND THE ISLAMIC CREATIVE ECONOMY: HOW CAN ETHICS AND INNOVATION WORK TOGETHER?

Muhammad Abrar*
Ar-Raniry State Islamic University Banda Aceh, Indonesia
abrarmhmmd271@gmail.com

Cut Meuthia Sari
Ar-Raniry State Islamic University Banda Aceh, Indonesia
cutmeutiasari18@gmail.com

Abstract

The rapid development of the digital economy and emerging technologies such as Artificial intelligence (AI), blockchain, fintech, and the metaverse has created new opportunities for the growth of the Islamic creative economy. This study examines how these evolving technologies can synergize with Islamic ethical values to support the development of the Islamic creative economy through a bibliometric approach and a review of recent literature. The findings reveal that academic trends show significant growth in the study of the Islamic digital economy, with a particular focus on ethics, inclusion, and sustainability. The integration of maqāṣid al-sharīʿah (ḥifẓ al-dīn, ḥifẓ al-nafs, ḥifẓ al-ʻaql, ḥifẓ al-nasl, and ḥifẓ al-māl) has proven to be an essential normative framework in ensuring that digital innovations such as AI, blockchain, fintech, and IoT remain aligned with Islamic values. Emerging technologies play a strategic role in enhancing consumer trust, transparency, and market legitimacy; however, their implementation continues to face challenges related to infrastructure readiness, digital literacy, and adoption costs, particularly for micro, small, and medium enterprises (MSMEs). This study proposes an ethical innovation framework based on maqāṣid al-sharīʿah that emphasizes the balance between commercial and ethical values. The findings highlight that the development of the Islamic creative economy is not solely driven by efficiency and profit but also by social and moral sustainability, thereby contributing to the strengthening of an inclusive and globally competitive Islamic digital ecosystem.

Keywords: Islamic creative economy, emerging technologies, maqāṣid al-sharīʿah, ethical innovation, digital economy.

Abstrak

Perkembangan pesat ekonomi digital dan teknologi yang berkembang seperti Artificial Intelligence (AI), blockchain, fintech, dan metaverse telah menciptakan peluang baru bagi pertumbuhan ekonomi kreatif Islami. Penelitian ini mengkaji bagaimana teknologi-teknologi tersebut dapat bersinergi dengan nilai-nilai etika Islam dalam mendukung pengembangan ekonomi kreatif Islami melalui pendekatan bibliometrik dan telaah literatur terkini. Hasil penelitian menunjukkan bahwa tren akademik mengalami peningkatan signifikan dalam kajian ekonomi digital Islami, dengan fokus pada aspek etika, inklusi, dan keberlanjutan. Integrasi maqāṣid al-sharīʿah (ḥifẓ al-dīn, ḥifẓ al-nafs, ḥifẓ al-ʻaql, ḥifẓ al-nasl, dan ḥifẓ al-māl) terbukti menjadi kerangka normatif yang esensial untuk memastikan inovasi digital seperti AI, blockchain, fintech, dan IoT tetap selaras dengan nilai-nilai syariah. Teknologi yang berkembang berperan strategis dalam meningkatkan kepercayaan konsumen, transparansi, dan legitimasi pasar; namun implementasinya masih menghadapi tantangan terkait kesiapan infrastruktur, literasi digital, dan biaya adopsi, khususnya bagi usaha mikro, kecil, dan menengah (UMKM). Penelitian ini menawarkan kerangka ethical innovation berbasis maqāṣid al-sharīʿah yang menekankan keseimbangan antara nilai komersial dan etis. Temuan ini menegaskan bahwa pengembangan ekonomi kreatif Islami tidak hanya didorong oleh efisiensi dan keuntungan, tetapi juga oleh keberlanjutan sosial dan moral, sehingga berkontribusi pada penguatan ekosistem digital Islami yang inklusif dan berdaya saing global.

Kata kunci: *Ekonomi kreatif Islami, emerging technologies, maqāṣid al-sharīʿah, ethical innovation, ekonomi digital.*

INTRODUCTION

The rapid growth of the digital economy over the past decade has driven a fundamental transformation in the production, distribution, marketing, and consumption of creative goods and services. In many developing countries, including Indonesia, the creative economy sector which encompasses modest fashion, halal culinary industries, Islamic digital content, crafts, and other creative services has demonstrated significant economic and social potential, positioning itself as a strategic arena in the expansion of the global halal market. International reports affirm this sector's

P-ISSN 2746-489X
E-ISSN 2774-5864

substantial contribution to trade and national development (UNCTAD, 2022; OJK, 2023).

The emergence of technologies such as Artificial Intelligence (AI), *blockchain*, the Internet of Things (IoT), *fintech*, and metaverse platforms presents tangible opportunities to enhance productivity, halal supply chain transparency, market access, and the scalability of creative MSMEs. Systematic studies indicate that the adoption of *blockchain*, RFID/IoT, and halal-*fintech* within halal supply chains strengthens traceability and consumer trust, which in turn positively impacts firm performance. However, the implementation of Industry 4.0 technologies in halal ecosystems remains fragmented, leaving notable research gaps, particularly regarding their real impact on MSMEs (Harsanto et al., 2024).

Despite the promising prospects of technology-driven Islamic creative economies, critical challenges persist. From an ethical and legal perspective, digital innovation raises risks of privacy breaches, data exploitation, algorithmic bias, and content that conflicts with Islamic values necessitating an expansion of the *maqāṣid al-sharīʿah* framework to remain relevant in the digital era (Ali et al., 2025). From a regulatory standpoint, practices labeled "halal" yet substantively unethical may emerge in the absence of Islamically grounded ethical standards, while halal *blockchain* studies emphasize the need for integrated regulation, certification, and MSME readiness (Ali et al., 2021). Socially, AI systems risk amplifying anti-Muslim stereotypes in digital spaces, making bias mitigation essential (Abid et al., 2021). Furthermore, low digital literacy among MSMEs could exacerbate inequality if not complemented by inclusive policies, literacy initiatives, and financial support.

In this context, Shabbir Akhtar highlights the vital role of Muslim intellectuals in countering Western misconceptions about Islam through well-reasoned scholarship (Akhtar, 2007), aligning with the Prophet Muhammad's (PBUH) strategy of avoiding destructive confrontation that could hinder the realization of *maqāṣid al-sharīʿah* (Chapra, 2008). This argument gains urgency given that nearly 59% of the world's population is now active on social media (Chaffey, 2022), positioning digital spaces as dominant arenas for the production, distribution, and consumption of both information and values. Consequently, creative content producers who serve as agents of the creative economy are required not only to express creativity in art, research, and marketing but also to ensure that the content they produce aligns with Islamic ethics (Hariyanto & Putra, 2022; Yanny, 2024; Rosidi & Vahlevi, 2023; Sudrajat & Mutinida, 2023).

Islamic business ethics thus holds a strategic position not merely as a moral compass rooted in the Qur'an, Hadith, and sharīʿah, but also as a normative framework ensuring that digital innovation remains free from algorithmic bias, data exploitation, and practices detrimental to the essence of maqāṣid (Zulfa et al., 2021; Siregar et al., 2022; Dewi & Adinugraha, 2023). Prior research indicates that while digital technologies offer vast opportunities for strengthening Islamic creative economies, they also pose serious challenges related to ethics, regulation, and literacy. For instance, studies on Islamic *fintech* emphasize its role in advancing financial inclusion among halal MSMEs, despite persistent barriers in regulation and digital capability (Dewi & Adinugraha, 2023; Ummah et al., 2024). Meanwhile, technological ethics issues such as privacy, algorithmic bias, and un-Islamic content underscore the urgency of integrating *maqāṣid al-sharīʿah* into AI design and digital governance (Mohadi & Tarshany, 2023; Alamsyah et al., 2025; Nikmah &

P-ISSN 2746-489X
E-ISSN 2774-5864

Nasikhin, 2025). Similarly, research on halal *blockchain* highlights its potential to enhance supply chain transparency but stresses the need for robust certification standards and MSME readiness (Ali et al., 2021; Hehanussa & Syarifuddin, 2024).

Thus, a paradox emerges: on one hand, new technologies provide tangible opportunities to strengthen the Islamic creative economy through efficiency, market access, and traceability; on the other, they pose ethical, regulatory, and social equity challenges. This study seeks to address this paradox by critically examining how digital innovation can be aligned with Islamic ethical values (*maqāṣid al-sharīʿah*) while supporting the goals of sustainable development (SDGs). The research adopts an interdisciplinary approach integrating maqāṣid studies, regulatory analysis, technology (AI/*blockchain*) assessment, and creative economy case studies to formulate a practical, measurable, and contextually grounded ethical innovation framework for Indonesia.

This study's novelty lies in integrating emerging technologies such as AI, *blockchain*, and *fintech* into the development of the Islamic creative economy through an adaptive *maqāṣid al-sharīʿah* approach suited to contemporary technological complexities. Its significance rests on two contributions: (1) a theoretical framework operationalizing maqāṣid in Islamic digital technology governance, and (2) a practical reference for regulators, policymakers, and creative industry practitioners in formulating sharīʿah-compliant, ethically grounded, and sustainable innovation strategies. Moreover, this research holds socio-economic relevance by enhancing the inclusion of halal creative MSMEs, narrowing digital literacy gaps, and strengthening the representation of Islamic culture in the global digital space.

LITERATURE REVIEW

Creative Economy and Digital Economy: Global and Indonesian Context

The creative economy has emerged as a key pillar in the global economic transformation toward a knowledge-based and sustainable innovation driven model. According to UNCTAD (2022), this sector plays a vital role in generating employment, strengthening creative service exports, and increasing value-added through the utilization of intellectual and cultural assets. The integration of digital technology has further expanded the scale and speed of creative product distribution, positioning creativity and technological innovation as the core foundations of modern economic competitiveness. Globally, digitalization fosters a more inclusive and adaptive economic ecosystem, where ideas, culture, and values serve as new sources of economic growth.

In Indonesia, the creative economy contributes significantly to national development through rapidly growing subsectors such as Muslim fashion, halal culinary, Islamic digital content, and halal tourism fueled by digitalization and expanded access to global markets. A study by Budi et al. (2023) emphasizes that the Strengths Opportunities Aspirations Results (SOAR) framework effectively enhances the competitiveness of creative MSME exports. Digital transformation not only promotes efficiency and economic inclusion but also reinforces Islamic values such as ethics, justice, and sustainability. Consequently, the synergy between the creative and digital economies positions Indonesia strategically as a global hub for value-based creative industries.

Emerging Technologies and Opportunities for the Islamic Creative Economy

The emergence of new technologies such as Artificial Intelligence (AI), *blockchain*, the Internet of Things (IoT), and financial technology (*fintech*) has opened strategic opportunities for advancing the Islamic creative

P-ISSN 2746-489X
E-ISSN 2774-5864

economyparticularly in improving production efficiency, product innovation, and halal supply chain transparency. For instance, AI enables service personalization and more precise consumer behavior analysis, while *blockchain* and IoT strengthen consumer trust through transparent and reliable halal supply chain data. Harsanto et al. (2024) revealed that implementing *blockchain* and RFID/IoT in halal supply chains enhances both financial and non-financial performance, while reinforcing the ethical legitimacy of products. However, Chen & Guo (2024) found that such implementations remain partial and largely concentrated among large corporations, with micro, small, and medium enterprises (MSMEs) the backbone of the Islamic creative economy—yet to fully benefit from digital transformation.

Despite the immense potential for integrating the creative and halal sectors, several structural barriers persist. Dewi & Adinugraha (2023) highlighted challenges such as complex halal certification regulations, low digital literacy among entrepreneurs, limited technological infrastructure, and restricted access to global markets. Furthermore, digital divides and insufficient regulatory support contribute to the slow and uneven adoption of emerging technologies. Thus, a collaborative approach among government bodies, Islamic financial institutions, academia, and creative industry players is essential to strengthen the Islamic digital innovation ecosystem. Such an approach is expected to foster a creative economic model that is not only productive and competitive but also rooted in *maqāṣid al-sharīʿah* values justice, transparency, and social sustainability.

Ethical Issues in Digital Innovation: Privacy, Bias, and Content Misuse

The rapid advancement of digital technologies particularly Artificial Intelligence (AI), big data, and machine learning algorithms has raised pressing ethical concerns, especially within the framework of the Islamic creative economy. Mohadi & Tarshany (2023) emphasize that these technologies carry complex risks, including privacy violations, data manipulation, and algorithmic systems that may reinforce social inequalities and structural discrimination. Within this context, *maqāṣid al-sharīʿah* serves as a relevant normative framework for evaluating and balancing technological innovation with moral principles and social responsibility. This framework highlights the importance of safeguarding key Islamic ethical objectives such as *ḥifẓ al-nafs* (protection of life), ḥifẓ al-ʿaql (protection of intellect), and *ḥifẓ al-māl* (protection of wealth), ensuring that digital innovation aligns with the Islamic ethical vision of justice and public welfare (*maṣlaḥah*).

Abid et al. (2021) reveal that algorithmic bias remains a persistent ethical challenge, as seen in their findings on large language models like GPT-3, which display anti-Muslim tendencies by associating the term “Muslim” with violence. Such biases not only perpetuate harmful stereotypes but also distort public perception of Muslim communities and undermine the legitimacy of Islamic creative products in digital spaces. In the Indonesian context, Alamsyah et al. (2025) argue that AI regulation must be grounded in values such as amānah (trustworthiness) and ʿadl (justice), while preserving human spiritual and intellectual integrity. Therefore, ethical mitigation in digital innovation should prioritize the development of fair algorithms, robust data protection systems, and digital governance policies inspired by *maqāṣid al-sharīʿah*, ensuring that technological transformation remains not only technically innovative but also morally and spiritually dignified.

Islamic Perspective: Maqāṣid al-Sharīʿah as an Ethical Framework

From an Islamic perspective, *maqāṣid al-sharīʿah* the higher objectives of Islamic law—constitutes a comprehensive ethical foundation for assessing and guiding the development of modern technological innovations. This principle

P-ISSN 2746-489X
E-ISSN 2774-5864

underscores that every form of technological progress should aim to achieve maṣlaḥah (public benefit) while avoiding mafsadah (harm), in accordance with the five essential objectives of Islamic law: the protection of religion (*ḥifẓ al-dīn*), life (*ḥifẓ al-nafs*), intellect (ḥifẓ al-ʿaql), lineage (*ḥifẓ al-nasl*), and property (*ḥifẓ al-māl*). Ali et al. (2025) argue that *maqāṣid al-sharīʿah* provides a more holistic ethical and epistemological framework compared to traditional fiqh-oriented approaches that tend to be purely normative or textual. In this light, human beings are viewed as khalīfah fī al-arḍ (vicegerents of God on earth), entrusted with divine responsibility to manage knowledge, resources, and technology in a just and accountable manner.

A recent study by Nikmah & Nasikhin (2025) expands this discourse by demonstrating that values such as ʿadl (justice), amānah (trust), and karāmah insāniyyah (human dignity) can serve as practical guidelines in algorithmic design and artificial intelligence systems. This approach shifts the paradigm of innovation from one focused solely on efficiency and utility toward a spiritually and ethically conscious orientation that places human well-being at its center. Thus, the application of *maqāṣid al-sharīʿah* in digital innovation not only delineates what is permissible or prohibited but also cultivates an ethos of God-conscious innovation ensuring that technological progress remains rooted in the principles of justice, trust, and universal human dignity.

Islamic *Fintech*, Regulation, and Access to Financing for Creative Entrepreneurs

The The development of Islamic financial technology (sharia *fintech*) in Indonesia demonstrates significant potential in expanding access to financing and supporting a value-based creative economy ecosystem. Dewi & Adinugraha (2023) emphasize that sharia *fintech* serves as an effective instrument of financial inclusion, particularly for halal micro, small, and medium enterprises (MSMEs) that often face limited access to capital and conventional banking services. By leveraging efficient and transparent digital systems, sharia *fintech* platforms strengthen the Islamic financial ecosystem while upholding the principles of justice, openness, and sustainability. These platforms not only simplify access to funding but also enhance trust among stakeholders through compliance with Islamic ethical and legal principles, thereby fostering an equitable and resilient financial environment.

Furthermore, research by Hehanussa & Syarifuddin (2024) and Ummah et al. (2024) highlights that sharia *fintech* functions as a catalyst for the growth of digital creative industries and value-based startups in Indonesia. Sharia-compliant crowdfunding, for instance, has emerged as an ethical and participatory financing model aligned with the objectives of *maqāṣid al-sharīʿah*, promoting fair risk distribution while avoiding interest-based transactions (ribā). This mechanism not only democratizes access to finance but also encourages social solidarity and economic empowerment within Muslim communities. Consequently, the synergy between financial technology innovation and Islamic principles has the potential to establish a more inclusive, just, and competitive Islamic creative economy that integrates ethical values with digital transformation and sustainable development.

RESEARCH METHOD

Approach and Type of Research

This study employs a descriptive qualitative approach and bibliometric to provide an in-depth understanding of ethical innovation based on *Maqāṣid al-sharīʿah* within the context of the Islamic creative economy in the digital technology era, including AI, *blockchain*, *fintech*,

P-ISSN 2746-489X
E-ISSN 2774-5864

and IoT. The research focuses on describing and analyzing phenomena using literature and secondary data rather than testing hypotheses, allowing for the exploration of relationships between Sharia values, technological innovation, and sustainability. This approach facilitates the formulation of a critical and applicable conceptual framework for developing the Islamic creative economy (Lambert & Lambert, 2012).

Data Sources

This study uses secondary data derived from relevant academic literature, including peer-reviewed international journal articles (Scopus, Web of Science), conference proceedings, research reports, and scholarly books discussing Islamic economics, *Maqāṣid al-sharīʿah*, the creative economy, and digital technologies such as AI, *blockchain*, *fintech*, and IoT. The literature was selected purposively based on its relevance, currency, and contribution to the discussion of ethics and innovation in the Islamic creative economy. These sources serve as the foundation for analyzing the integration of *Maqāṣid al-sharīʿah* principles with digital innovation to construct a critical and applicable conceptual framework (Bowen, 2009).

Data Collection Technique

Data were collected through documentary study, which involved searching, reading, and recording relevant literature from journal articles, proceedings, research reports, and academic books. This technique was applied purposively to obtain data aligned with the research focus namely, the integration of *Maqāṣid al-sharīʿah* with digital technological innovation in the Islamic creative economy. Documentary analysis is considered effective in descriptive qualitative research because it allows the gathering of deep and diverse information from credible sources (Bowen, 2009).

Data Analysis Technique

Data analysis employed a combination of content analysis and thematic analysis to systematically synthesize the literature, identify patterns, and construct a conceptual framework relevant to the integration of *Maqāṣid al-sharīʿah*, Islamic ethics, and digital technological innovation in the Islamic creative economy. This approach allows the research to go beyond mere description, contributing to the development of an applicable theoretical framework for practical implementation (Krippendorff, 2018; Snyder, 2019).

The stages of data analysis include:

1. Data Organization – Collecting relevant literature and categorizing it by topic, type of technological innovation, and focus on *Maqāṣid al-sharīʿah*.
2. Initial Coding – Highlighting key information such as concepts, findings, and arguments related to ethics, innovation, and the Islamic creative economy.
3. Data Categorization – Grouping data into major themes, including Islamic business ethics, digital transparency, MSME inclusion, and algorithmic bias mitigation.
4. Pattern and Relationship Identification – Analyzing interactions among themes to uncover trends, research gaps, and conceptual relationships between *Maqāṣid al-sharīʿah* principles and digital technology applications.
5. Synthesis and Interpretation – Interpreting thematic patterns to construct a theoretical and practical framework that supports ethical innovation in the digital-based Islamic creative economy.
6. Conceptual Framework Development – Formulating an integrative model that combines literature findings with *Maqāṣid al-sharīʿah* principles as guidance for ethical and sustainable technological innovation.

P-ISSN 2746-489X
E-ISSN 2774-5864

Data Validity

To ensure the validity and credibility of the findings, the following strategies were applied:

1. Source triangulation – Data were obtained from multiple types of literature, including reputable international journals (Scopus/WoS), proceedings, research reports, and academic books, to prevent reliance on a single source.
2. Recent and relevant literature selection – Only works published within the last 5–10 years that relate to the Islamic creative economy, *Maqāṣid al-sharīʿah*, and digital technology were included.
3. Academic credibility – Emphasis was placed on peer-reviewed publications to ensure scientific quality and data integrity.
4. Interpretative consistency – Repeated readings and cross-checks were conducted to minimize subjective bias and align findings with theoretical and practical contexts.
5. Systematic documentation – Each literature source was recorded with detailed metadata (author, year, journal, DOI) to facilitate verification and replication.

This approach aligns with qualitative research validity standards, ensuring that the findings are academically and practically accountable (Creswell & Poth, 2018).

Research Ethics

The ethical aspects of this study were maintained by upholding academic integrity, particularly through accurate citation and referencing to avoid plagiarism. The selection of literature was conducted objectively and free from personal bias, ensuring that all sources were evaluated within their scientific context. The research also prioritized honesty, transparency, and accountability in presenting findings. This approach aligns with the principles of qualitative research ethics, which emphasize fairness, openness, and respect for the scholarly contributions of previous researchers (Tracy, 2010; Tranfield et al., 2023).

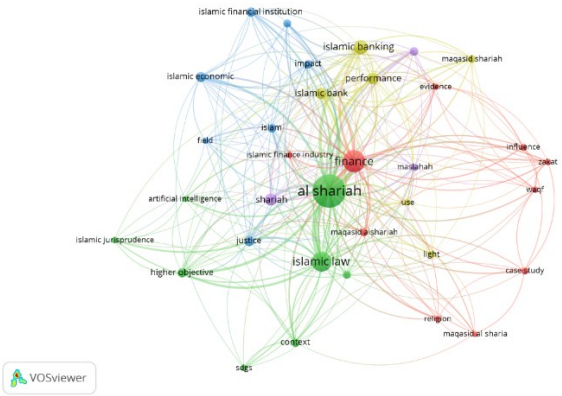
RESULTS AND ANALYSIS

Bibliometric Analysis and Research Trends

The bibliometric analysis was conducted to map the development of research related to digital innovation in the Islamic creative economy and the integration of *maqāṣid al-sharīʿah*. Literature data were obtained from the Scopus and Web of Science databases covering the period 2013–2025, including journal articles, conference proceedings, and relevant scientific reports. Using VOSviewer software, bibliometric mapping was carried out based on keyword co-occurrence, producing three main types of visualization:

1. Network Visualization

Figure 1 shows that the keyword “Islamic Technology and Creative Economy” occupies a central position within the network, reflecting its dominant role in academic discourse surrounding emerging technologies and the Islamic creative economy. Other keywords cluster around this central term, forming thematic clusters that encompass topics such as Waqf, Maqasid al-Sharia, Finance, SDGs, Zakat, Islamic Law, Islamic Banking, Islamic Finance Industry, Islamic Jurisprudence, and Islamic Financial Institutions.



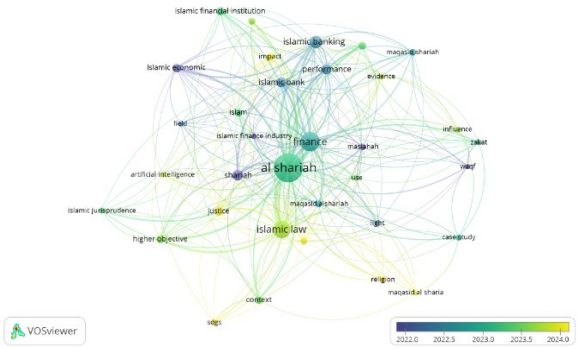
Source: Scopus Database (2025)

Figure 1
Network Data Visualization

P-ISSN 2746-489X
E-ISSN 2774-5864

2. Overlay Visualization

Figure 2 represents the temporal development of keyword usage. Early-stage research tended to focus more on conceptual aspects and fundamental definitions, whereas more recent studies have begun to emphasize technology integration, operational challenges, and regulatory frameworks. The appearance of isolated keywords indicates the presence of new or underexplored research areas, which hold potential as future research directions.

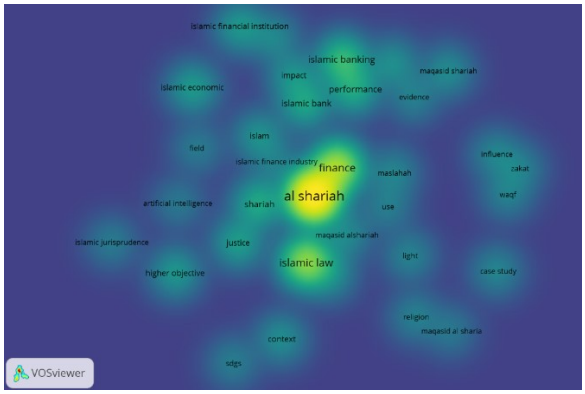


Source: Scopus Database (2025)

Figure 2
Overlay Data Visualization

3. Density Visualization

Figure 3. Frequently appearing keywords are illustrated in brighter colors, indicating a higher intensity of academic discussion on those topics. Conversely, dimmer areas represent themes that remain less explored but hold promising potential for further investigation, such as issues related to finance, al-shariah, Islamic law, Islamic banking, and the legal framework gap within the Islamic creative economy.



Source: Scopus Database (2025)

Figure 3
Density Data Visualization

Integration of *Maqāṣid al-sharīʿah* in Digital Innovation of the Islamic Creative Economy

The study reveals that the principles of *maqāṣid al-sharīʿah*—which include *hifz al-dīn* (protection of religion), *hifz al-nafs* (protection of life), *hifz al-ʿaql* (protection of intellect), *hifz al-nasl* (protection of progeny), and *hifz al-māl* (protection of wealth) can serve as both normative and practical frameworks to guide technological innovation within the Islamic creative economy. Literature analysis indicates that digital innovations such as Sharia compliant *fintech* platforms, *blockchain* based services, Islamic educational applications, and ethical digital content can enhance values of ethics, social inclusion, and economic sustainability while mitigating harmful financial and moral practices.

In the context of *hifz al-dīn*, digital innovation should emphasize adherence to Sharia principles governing transactions, content, and business interactions. For instance, Islamic *fintech* applications must adopt appropriate *akad* (contracts), avoid *riba*, *gharar*, and *maysir*, and ensure transparency for users. Meanwhile, *hifz al-nafs* and *hifz al-ʿaql* stress the importance of protecting user and developer well-being by considering psychological, social, and intellectual impacts—such as reducing digital addiction, exposure to harmful content, and algorithmic bias.

The principle of *hifz al-nasl* highlights the protection of future generations through education, creative content, and technologies that uphold Islamic values. For example, Islamic digital education platforms that integrate *maqāṣid al-sharīʿah* can foster early ethical and religious literacy, strengthening Islamic creative culture among youth. Finally, *hifz al-māl* underscores the protection of wealth and ownership in the digital creative economy. Technologies such as *blockchain* and IoT can

P-ISSN 2746-489X
E-ISSN 2774-5864

enhance halal supply chain transparency, financial accountability, and digital transaction security.

Table 1 presents a thematic synthesis of the application of *maqāṣid al-sharīʿah* principles in digital innovation within the Islamic creative economy, illustrating how each principle can be operationalized through technology and its resulting ethical and social impacts.

Table 1
Integration of *Maqāṣid al-sharīʿah* in Digital Innovation of the Islamic Creative Economy

***Maqāṣid al-sharīʿah* Principle**	**Examples of Technological Implementation**	**Ethical & Social Impacts**
Hifz al-Dīn (Protection of Religion)	Sharia-compliant *fintech*, halal *blockchain*, Islamic educational content	Sharia compliance, transactional integrity
Hifz al-Nafs (Protection of Life)	AI-based content moderation, children's educational applications	Psychological and social protection, mitigation of harmful content
Hifz al-ʿAql (Protection of Intellect)	Digital education platforms, Islamic values-based e-learning	Religious and digital literacy, intellectual development
Hifz al-Nasl (Protection of Progeny)	Islamic learning games, child-focused education apps	Character building in youth, reinforcement of Islamic values
Hifz al-Māl (Protection of Wealth)	Halal supply chain *blockchain*, IoT for supply chain monitoring	Economic transparency, transaction security, MSME inclusion

Source: Secondary Data (2025)

From Table 1, it is evident that each *maqāṣid al-sharīʿah* principle contributes specifically to the development of a Sharia-based creative economy. For instance, *hifz al-dīn* emphasizes Sharia compliance through the use of Islamic *fintech* and halal *blockchain*, while *hifz al-nafs* and *hifz al-ʿaql* focus on psychological protection, education, and digital literacy. *Hifz al-nasl* highlights the importance of character formation among younger generations through educational content, and *hifz al-māl* underscores economic transparency and MSME inclusion via supply chain technologies. This indicates that the integration of *maqāṣid al-sharīʿah* is not merely normative but also practical in guiding ethical and sustainable digital innovation within the Islamic creative economy sector.

Critically, this study finds that the integration of *maqāṣid al-sharīʿah* into digital innovation should not be symbolic or purely theoretical. An effective approach must be holistic encompassing technology design, business governance, digital literacy, and ethical regulation that responds to global dynamics. Thus, *maqāṣid al-sharīʿah* serves not only as a moral compass but also as a practical framework for promoting ethical, inclusive, and sustainable digital innovation that supports comprehensive growth in the Islamic creative economy.

The findings affirm that the success of digital innovation in the Islamic creative economy depends on the ability to harmonize *maqāṣid al-sharīʿah* principles with emerging technologies. Failure to achieve this integration risks value misalignment, reputational damage, and reduced economic inclusivity for MSMEs. Therefore, this study emphasizes the urgency of ethical innovation as an operational paradigm for developing a technologically driven Islamic creative ecosystem.

The Role of Emerging Technologies (AI, *Blockchain*, *Fintech*, IoT) in Ethical Innovation

The literature analysis reveals that emerging technologies—such as Artificial Intelligence (AI), *Blockchain*, Financial Technology (*Fintech*), and the Internet of Things (IoT)—play a strategic role in shaping *ethical innovation* within the Islamic creative economy. AI enables personalized services and precise consumer data analysis, yet it also poses risks such as algorithmic bias, privacy violations, and potential discrimination. In the context of the Islamic creative economy, AI must be implemented in accordance with the principles of *amānah* (trustworthiness) and *maqāṣid al-sharīʿah* to ensure that data-driven decision-making remains ethical, non-exploitative, and socially beneficial. Thus, Islamic ethics can serve as a normative foundation for algorithm design and AI governance, ensuring that digital

P-ISSN 2746-489X
E-ISSN 2774-5864

innovation aligns with both spiritual and social objectives.

Blockchain fosters transparency, accountability, and transaction security within the creative economy ecosystem. Its implementation in halal supply chains, for instance, enables real-time verification of product authenticity and compliance, thereby enhancing consumer trust and corporate reputation. This technology supports the Islamic principles of justice and honesty, as each transaction is permanently recorded and immutable, while also facilitating *smart contracts* based on Sharia-compliant models such as *mudarabah* and *musharakah* for creative financing.

Fintech plays a vital role in expanding financial inclusion by providing capital access to micro, small, and medium enterprises (MSMEs) and facilitating efficient, secure transactions. In the Islamic creative economy, Sharia-compliant *fintech* integrates principles of fairness, prohibition of *riba* (usury), and social responsibility thereby promoting equitable business growth in alignment with Islamic values. Moreover, *fintech* enhances financial transparency and ethical governance in the digital creative sector.

IoT contributes by enabling real-time monitoring, management, and control of both digital and physical assets, improving operational efficiency and service quality. Within the Islamic creative economy ecosystem, IoT helps ensure that production and distribution processes remain compliant with halal standards and encourages sustainable and responsible business practices.

Table 2 presents the roles of these emerging technologies AI, *blockchain*, *fintech*, and IoT in supporting ethical innovation in the Islamic creative economy. These technologies not only enhance efficiency and productivity but also have the potential to strengthen *maqāṣid al-sharīʿah* principles through transparency, accountability, inclusion, and the protection of consumer rights and economic sustainability.

Table 2
The Role of Emerging Technologies in Ethical Innovation within the Islamic Creative Economy

Emerging Technology	Primary Role in Ethical Innovation	Example of Implementation	Related *Maqāṣid al-sharīʿah* Principles	Challenges
AI (Artificial Intelligence)	Service personalization, data analysis, process automation	Halal product recommendation systems, educational chatbots, consumer trend prediction	*Hifz al-nafs* (protection of life), *Hifz al-ʿaql* (protection of intellect)	Algorithmic bias risk, data privacy, potential discrimination
Blockchain	Transparency, accountability, transaction security	Halal supply chain verification, Sharia-compliant smart contracts	*Hifz al-māl* (protection of wealth), *Hifz al-dīn* (protection of faith)	High implementation cost, limited infrastructure
Fintech	Financial inclusion, transaction efficiency, Sharia-based financing	Sharia crowdfunding, MSME mobile banking, digital payment systems	*Hifz al-māl*, *Hifz al-nafs*	Low digital literacy, transaction security risks
IoT (Internet of Things)	Production and distribution monitoring, service quality assurance	Halal sensors, product tracking, manufacturing process control	*Hifz al-māl*, *Hifz al-nafs*	Complex technological integration, high operational costs

Source: Secondary Data (2025)

Based on Table 2, AI plays a crucial role in service personalization, data analysis, and process automation, supporting the protection of life (*hifz al-nafs*) and intellect (*hifz al-ʿaql*), despite challenges such as algorithmic bias and privacy concerns. *Blockchain* stands out for its contribution to transparency and accountability in the halal supply chain, aligning with the protection of wealth (*hifz al-māl*) and faith (*hifz al-dīn*), though it requires high implementation costs and specialized infrastructure. *Fintech* enhances financial inclusion and transaction efficiency, supporting *hifz al-māl*, but faces challenges related to low digital literacy and transaction security. Meanwhile, IoT strengthens production and distribution monitoring, supporting *hifz al-māl* and *hifz al-nafs*, although its integration is complex and demands substantial operational investment.

Critically, while emerging technologies offer vast opportunities, previous studies highlight significant implementation challenges,

P-ISSN 2746-489X
E-ISSN 2774-5864

including limited digital infrastructure, high deployment costs, digital literacy gaps, and potential conflicts between technological efficiency and Islamic ethical principles. Therefore, integrating technology into Islamic innovation must adopt a multidimensional approach that: (1) adheres to *maqāṣid al-sharīʿah* principles, (2) prioritizes transparency and accountability, (3) minimizes bias and discrimination risks, and (4) ensures socio-economic sustainability.

Thus, emerging technologies should not merely serve as operational or commercial tools but as strategic instruments for fostering ethical and sustainable innovation. The synergy between digital technology and Sharia principles can generate Islamic creative innovations that are not only competitive but also oriented toward societal welfare, financial inclusion, and the preservation of ethical values in the modern economy. This reinforces the argument that ethical innovation in the Islamic creative economy must be grounded in the integration of advanced technology with *maqāṣid al-sharīʿah* principles, emphasizing both social and spiritual responsibility in every stage of technological development.

Challenges and Gaps in Implementation

The literature analysis reveals that while digital innovation in the Islamic creative economy promises efficiency, transparency, and social inclusion, its implementation faces significant structural, technical, and normative challenges. From an ethical and *maqāṣid al-sharīʿah* perspective, one of the main challenges is ensuring that technological innovation remains aligned with the objectives of Shariah—not merely driven by financial gain or productivity. This creates ethical dilemmas, as advanced technologies may expand access to content that undermines Islamic values or damages reputations if not properly regulated.

In addition to ethical concerns, regulatory challenges also emerge as major obstacles. Many new technologies, such as *blockchain* and *fintech*, are often implemented without clear certification standards or *maqāṣid*-based regulatory frameworks. This gap reflects a disconnect between technological innovation and regulatory capacity, highlighting the need to adapt *maqāṣid al-sharīʿah* principles to remain relevant in the contemporary digital context.

From a literacy and capacity standpoint, digital literacy gaps risk widening disparities between enterprises with technological access and competence and those without, leading to uneven benefits from innovation. This, in turn, threatens the sustainability of the technology-driven Islamic creative economy, as SMEs left behind may fail to capitalize on global and digital market opportunities. Furthermore, the challenge of integrating *maqāṣid al-sharīʿah* principles both conceptually and practically remains pressing. Misalignment between ethical values, socio economic goals, and technological applications may result in innovations that are formally ethical yet ineffective in promoting societal welfare or maintaining the sustainability of the halal ecosystem.

Moreover, financial and infrastructural barriers remain significant. Implementing *blockchain* or IoT technologies requires substantial initial investment, reliable internet access, and robust cybersecurity systems. Without inclusive policy and financial support, many Islamic creative economy actors particularly SMEs—are forced to adopt technology partially or delay innovation altogether, preventing the full synergy between Shariah values, innovation, and sustainability.

P-ISSN 2746-489X
E-ISSN 2774-5864

To comprehensively understand the obstacles faced in applying Shariah-based digital innovation, this study maps the key challenges and gaps observed in practice.

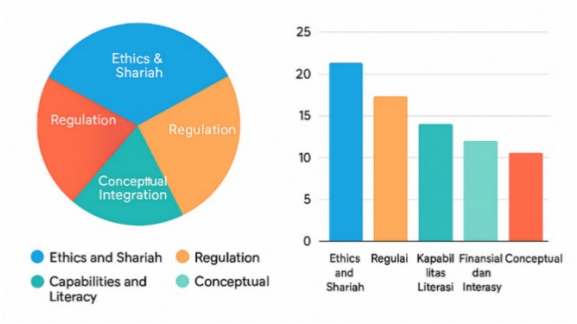
Table 3
Challenges and Gaps in the Implementation of Digital Innovation in the Islamic Creative Economy

Category of Challenge	Sub-Category / Example	Impact on Implementation
Ethics and Shariah	Algorithmic bias in AI, digital content deviating from Shariah values	Decreased consumer trust, risk of violating *maqāṣid al-sharīʿah*
Regulation and Standards	Halal certification in *blockchain*, Shariah-based *fintech* guidelines	Misalignment between technological innovation and Shariah standards, barriers to MSME adoption
Capability and Literacy	Limited digital technology understanding among MSME actors	Partial implementation, lack of efficiency, widening digital gap
Financial and Infrastructure	High initial investment, need for IoT and *blockchain* infrastructure	Restricted innovation, delayed technology adoption, low ecosystem sustainability
Conceptual Integration	Synchronization of *maqāṣid* principles with technological practices	Formally ethical innovations but ineffective in enhancing welfare and sustainability

Source: Secondary Data (2025)

Table 3 presents the main categories of challenges in implementing digital innovation within the Islamic creative economy, encompassing aspects of ethics and Shariah, regulation and standards, capability and literacy, financial and infrastructural factors, as well as conceptual integration. This categorization indicates that the issues are not merely technical or regulatory in nature but also reflect the complexity of integrating *maqāṣid al-sharīʿah* values with the dynamics of emerging technologies. Such complexity requires cross-sectoral strategies to bridge these gaps effectively.

To complement the qualitative mapping, this study also provides a quantitative representation in the form of percentages illustrating the distribution of challenges in implementing digital innovation within the Islamic creative economy.



Source: Secondary Data (2025)

Figure 4
Graph of the Distribution of Implementation Challenges in Digital Innovation within the Islamic Creative Economy

The graph in Figure 4 illustrates the proportion of each category of challenges encountered, ranging from ethical and Shariah aspects, regulatory and standardization issues, digital capability and literacy, to infrastructure and financing constraints. This visualization highlights that the most significant obstacles lie in limited digital literacy and inadequate regulatory frameworks, while ethical-Shariah considerations and financing constraints also hold substantial proportions. These findings indicate the need for an integrated approach that not only strengthens regulation and infrastructure but also enhances the digital literacy of creative economy actors, enabling them to integrate digital innovation in an ethical and sustainable manner.

Overall, the findings confirm that the gaps in implementing digital innovation within the Islamic creative economy are multidimensional, encompassing ethical, regulatory, capacity, literacy, and financial aspects. Therefore, this study emphasizes the need for a holistic approach that integrates emerging technologies with *maqāṣid al-sharīʿah* principles, inclusive policy frameworks, digital literacy enhancement, and adaptive ethical standards. Such an approach ensures that innovation is not only technologically advanced but also sustainable, equitable, and aligned with social and spiritual objectives. Moreover, it underscores the necessity of developing an operational framework capable of bridging the gap between conceptual ideals, practical applications, and

P-ISSN 2746-489X
E-ISSN 2774-5864

regulatory structures within the digital-based Islamic creative economy ecosystem.

Model and Framework of Ethical Innovation

The findings reveal that developing a model or framework for ethical innovation within the context of the Islamic creative economy based on digital technology is an urgent necessity to bridge the gap between the normative principles of *maqāṣid al-sharīʿah* and the practical dynamics of technological innovation. In the literature on innovation and Islamic economics, *maqāṣid al-sharīʿah* serves as an ethical foundation that ensures technological advancements—such as AI, *blockchain*, *fintech*, and IoT are not merely directed toward economic efficiency but also promote social benefit, justice, and sustainability.

The proposed framework in this study consists of four main dimensions:

1. Normative Foundation – This dimension emphasizes that all innovation must align with the principles of *maqāṣid al-sharīʿah*, which aim to protect religion (*hifz al-dīn*), life (*hifz al-nafs*), intellect (*hifz al-ʻaql*), lineage (*hifz al-nasl*), and wealth (*hifz al-māl*). This serves as a moral compass ensuring that digital innovation remains consistent with Shariah objectives.
2. Technological Dimension – This focuses on ensuring that AI is designed with *explainability* and algorithmic fairness, *blockchain* promotes transparency and accountability, *fintech* enhances Shariah-compliant financial inclusion, and IoT ensures data security and user privacy protection.
3. Governance Mechanism – This includes regulatory frameworks, digital halal certification standards, and ethical technology audits. Such mechanisms are crucial to addressing risks of manipulation, bias, or exploitation in digital ecosystems.
4. Socio-Economic Impact – This dimension highlights the fair distribution of innovation benefits, support for creative MSMEs, and community empowerment to achieve long-term sustainability.

To comprehensively understand how *maqāṣid al-sharīʿah* principles can be operationalized within the digital-based Islamic creative economy, this study formulates an Ethical Innovation Framework, serving as a conceptual bridge between Islamic ethical values and emerging digital technologies.

Table 4
Ethical Innovation Framework Model in the Islamic Creative Economy

Dimension	Main Focus	Example of Implementation
Normative Foundation	Integration of *maqāṣid al-sharīʿah* (*ḥifẓ al-dīn*, *al-nafs*, *al-ʿaql*, *al-nasl*, *al-māl*)	Development of Shariah-based digital ethics regulations and standards within the creative industry
Technological Dimension	Ethical utilization of emerging technologies (AI, *blockchain*, *fintech*, IoT)	Ethical AI for content moderation; *blockchain* for zakat transparency and halal supply chain management
Governance Dimension	Accountability, transparency, and stakeholder participation	Digital Shariah audits, technology-based halal certification systems, inclusive regulatory frameworks
Socio-Economic Impact	Inclusion, MSME empowerment, equitable distribution, and sustainability	Shariah-compliant *fintech* financing access, digital literacy programs for creative MSMEs

Source: Secondary Data (2025)

Table 4 illustrates the main dimensions, strategic focuses, and practical examples that can serve as a reference for designing policies and implementing practices in the Islamic creative economy within the digital era. It highlights that the success of innovation should not be measured merely by technological or financial advancement, but by how well such innovations align with *maqāṣid al-sharīʿah*, strengthen governance mechanisms, and foster equitable and inclusive socio-economic impacts.

Critical analysis from the literature reveals that although there are various initiatives at both regulatory and industry levels, most remain partial and have yet to establish a comprehensive framework grounded in *maqāṣid al-sharīʿah*. For instance, the development of Islamic *fintech* largely emphasizes contractual compliance but has not fully integrated elements of social justice

P-ISSN 2746-489X
E-ISSN 2774-5864

or digital inclusion. Similarly, while Islamic *blockchain* systems offer transparency, challenges such as high energy consumption and limited regulatory adoption persist.

Therefore, the proposed model of ethical innovation should be multi-level encompassing:

1. Individual awareness, emphasizing the ethical responsibility of innovators and entrepreneurs;
2. Institutional mechanisms, involving industry standards, Shariah certification, and technological audits; and
3. Public policy, which promotes ethical innovation through regulation, incentives, and digital inclusion programs.

Figure 5 presents the conceptual model of the *ethical innovation framework* within the Islamic creative economy, illustrating the integration between *maqāṣid al-sharīʿah* principles, digital technology innovation, and ethical governance dynamics.

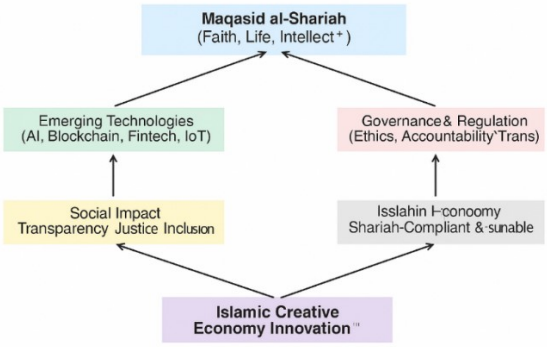


Figure 5
Model Framework of Ethical Innovation in The Islamic Creative Economy

The framework illustrated in Figure 5 demonstrates that the Shariah normative foundation serves as the core basis guiding the development of technological innovations (AI, *blockchain*, *fintech*, and IoT), as well as the establishment of ethical, accountable, and transparent governance and regulatory mechanisms. These two elements collectively generate social impacts—such as inclusion, digital literacy, and Islamic digital outreach (dakwah) and economic impacts that emphasize welfare, MSME empowerment, and sustainability. All these components work synergistically to produce ethical innovation, which becomes the hallmark of Islamic creative economy development.

Thus, the proposed ethical innovation model can be viewed as a hybrid framework that integrates Islamic normative principles with the practical implementation of digital innovation. This model functions not only as an analytical tool but also as an implementation guideline for policymakers, regulators, industry practitioners, and Islamic creative communities. The successful implementation of this framework ultimately depends on cross-sector collaboration and a shared commitment to making *maqāṣid al-sharīʿah* not merely a symbolic reference, but a living ethos that guides the ethical and sustainable development of digital technologies within the Islamic creative economy.

Analysis

Bibliometric Analysis and Research Trends

The bibliometric analysis maps the development of research on emerging technologies and the Islamic creative economy using data from Scopus and Web of Science (2013–2025), processed through VOSviewer. The results reveal a steady increase in publications since 2018, with dominant keywords such as Waqf, Maqasid al-Sharia, Finance, SDGs, Zakat, Islamic Law, Islamic Banking, Islamic Finance Industry, Islamic Jurisprudence, and Islamic Financial Institution. Research collaborations predominantly involve scholars from Southeast Asia, the Middle East, and Europe.

However, studies that holistically integrate *maqāṣid al-sharīʿah* with technological innovation remain limited. Several research clusters highlight themes such as Islamic *fintech*, *blockchain*-based halal supply chains, and AI

P-ISSN 2746-489X
E-ISSN 2774-5864

ethics, indicating growing interest in digital innovation and ethical governance—yet still revealing a gap in integrative studies. These findings provide empirical justification for developing an applicative ethical innovation framework and a strategic roadmap for future research and cross-regional collaboration in the field of the Islamic creative economy.

Integration of *Maqāṣid al-sharīʿah* in Digital Innovation within the Islamic Creative Economy

The literature analysis indicates that the principles of *maqāṣid al-sharīʿah—ḥifẓ al-dīn* (protection of faith), *ḥifẓ al-nafs* (protection of life), ḥifẓ al-ʿaql (protection of intellect), *ḥifẓ al-nasl* (protection of lineage), and *ḥifẓ al-māl* (protection of wealth) serve as a normative foundation for technological innovation in the Islamic creative economy. Developments such as Sharia-compliant digital content, Islamic *fintech*, and halal *blockchain* systems have been shown to enhance ethical values, social inclusion, and economic sustainability (Rofiullah, 2025; Rafanda & Adinugraha, 2025). The integration of maqāṣid ensures that digital innovation is not solely profit-driven or efficiency-oriented but aligned with Shariah objectives and social responsibility. Ignoring these normative dimensions can erode consumer trust and undermine the legitimacy of the Islamic creative economy (Ali et al., 2021; Mohadi & Tarshany, 2023).

In this context, Abid et al. (2021) emphasize the need for AI algorithm supervision to prevent biases that could harm Muslim users, while Fitria (2025) identifies content creators as both digital entrepreneurs and da'wah agents, who must balance commercial objectives with ethical considerations. Furthermore, Harsanto et al. (2024) reveal that technological integration can enhance consumer confidence and market legitimacy, though infrastructure limitations and high implementation costs among MSMEs necessitate a gradual, adaptive regulatory approach.

The Role of Emerging Technologies (AI, *Blockchain*, *Fintech*, IoT) in Ethical Innovation

Literature analysis indicates that emerging technologies such as AI, *blockchain*, *fintech*, and IoT play a strategic role in enhancing transparency, accountability, and efficiency within the Islamic creative economy. *Blockchain* and IoT strengthen the traceability of halal supply chains, while Islamic *fintech* supports financial inclusion for creative MSMEs without violating the principles of riba and gharar (Harsanto et al., 2024; Ali et al., 2021). AI can also be utilized for content personalization and digital marketing, although several studies highlight the risk of algorithmic bias that may lead to stereotyping or discrimination against Muslim communities (Abid et al., 2021; Ali et al., 2025).

Therefore, the use of technology must be framed within an Islamic ethical framework to produce sustainable, just, and trustworthy innovation. In line with this, previous research emphasizes that digital technologies not only enhance operational efficiency and productivity but also reinforce sharia principles such as justice, transparency, security, and social responsibility (Ali et al., 2021; Abdelgalil, 2023).

Challenges and Gaps in Implementation

Findings show that although Industry 4.0 technologies offer significant opportunities for the Islamic creative economy, there remain technical, ethical, and regulatory challenges to be addressed, such as limited digital literacy and MSME infrastructure (Purnamasari, 2020; Abrar & Ihza, 2025), risks of non-sharia-compliant content, algorithmic bias, and privacy violations (Ali et al., 2025), as well as the absence of comprehensive legal standards and certification systems (Mohadi & Tarshany, 2023;

P-ISSN 2746-489X
E-ISSN 2774-5864

Alamsyah et al., 2025; Rofiullah, 2025). Harsanto et al. (2024) note that MSMEs adopting *blockchain* in halal supply chains still struggle with certification and system integration, resulting in suboptimal transparency.

Therefore, an integrative model is required to link technological innovation with maqāṣid al-sharīʿah, Islamic business ethics, and adequate regulatory governance. Abrar (2025) asserts that cross-sector integration through programs such as Kedaireka, international collaboration, and the use of big data and AI can accelerate research and expand networks, while infrastructures like Science and Technology Parks (STPs), the Merdeka Belajar Kampus Merdeka (MBKM) program, and key performance indicators (IKU) have proven to strengthen the national research ecosystem.

Model and Framework of Ethical Innovation

Based on thematic synthesis, this study formulates a conceptual framework of ethical innovation grounded in *maqāṣid al-sharīʿah* for the Islamic creative economy, consisting of four main pillars (Dusuki & Bouheraoua, 2011; Fatmawatie et al., 2024; Jahra et al., 2024):

1. Normative Foundation (Shariah Value Pillar): Integration of *maqāṣid al-sharīʿah* and Islamic business ethics as the guiding principles of innovation, implemented through regulations, ethical codes, and sharia-compliant creative industry standards.
2. Technological Dimension (Technology Pillar): Ethical utilization of AI, *blockchain*, *fintech*, and IoT to enhance efficiency, transparency, and inclusion for MSMEs — such as ethical AI for content moderation, *blockchain* for halal supply chains, and Islamic *fintech* for financing.
3. Governance Dimension (Regulation and Certification Pillar): Compliance with sharia law and halal standards to mitigate ethical and legal risks through digital sharia audits, technology-based halal certification, and maqāṣid-oriented inclusive regulations.
4. Socio-Economic Impact (Literacy and Capacity Pillar): Enhancement of digital literacy and technological capacity among Islamic creative economy actors to ensure sustainability, through MSME training, technology literacy programs, and sharia-based *fintech* financing.

This framework is expected to serve as both a theoretical and practical guide for policymakers, creative industry players, and technology developers in fostering digital innovations aligned with *maqāṣid al-sharīʿah*, social ethics, and sustainability principles.

CONCLUSION

Conclusion This study emphasizes that digital innovation in the Islamic creative economy holds strategic potential to enhance sustainability, ethics, and socio-economic inclusion when built upon the foundation of *maqāṣid al-sharīʿah*.

First, the bibliometric analysis indicates a significant increase in publications related to this topic since 2018, focusing on Islamic finance, creative economy, *blockchain*, AI, and ethical innovation. However, there remains a research gap concerning the holistic integration of *maqāṣid al-sharīʿah*.

Second, *maqāṣid al-sharīʿah* proves to be a relevant normative foundation that ensures digital innovation is not solely profit and efficiency oriented but also aligned with the values of justice, transparency, and social responsibility thus maintaining the legitimacy of the Islamic creative economy.

Third, emerging technologies such as AI, *blockchain*, *fintech*, and IoT can serve as both ethical and strategic instruments for instance, in enhancing transparency within halal supply chains, supporting MSME financial inclusion, and enabling personalized daʿwah content.

P-ISSN 2746-489X
E-ISSN 2774-5864

Nevertheless, risks such as algorithmic bias and data misuse must be carefully mitigated.

Fourth, the implementation of innovation still faces considerable challenges technical (low digital literacy, limited MSME infrastructure), ethical (non-sharia compliant content, algorithmic bias, privacy violations), and regulatory (insufficient legal standards and digital halal certification). These issues call for adaptive policies and cross-sectoral collaboration.

Fifth, this research proposes a model of the ethical innovation framework based on four key dimensions normative foundation, technological dimension, governance, and socio-economic impact which positions *maqāṣid al-sharīʿah* as the central pillar guiding the ethical and sustainable use of emerging technologies.

The study's recommendations highlight the need to strengthen the integration of *maqāṣid al-sharīʿah* within digital innovation design, enhance digital literacy and human resource capacity, and develop adaptive regulatory frameworks that address emerging technologies such as AI, *blockchain*, *fintech*, and IoT. Furthermore, it underscores the importance of close collaboration among academics, practitioners, regulators, and the public to build an Islamic innovation ecosystem that is ethical, sustainable, and capable of addressing global challenges while promoting the welfare of the ummah.

REFERENCES

Abdelgalil, R. I. I. E. (2023). The philosophy of creativity, innovation, and technology from an Islāmic perspective. *Journal of Islamic Thought and Civilization, 13*(1), 218–244. https://doi.org/10.32350/jitc.131.16

Abid, A., Farooqi, M., & Zou, J. (2021). Persistent anti-Muslim bias in large language models. In *Proceedings of the 2021 AAAI/ACM Conference on AI, Ethics, and Society (AIES '21)* (pp. 298–306). ACM. https://doi.org/10.1145/3461702.3462624

Abrar, M. (2025). Inovasi Dalam Riset Akademik: Strategi Meningkatkan Kualitas Dan Relevansi Penelitian Perguruan Tinggi. *Academia: Jurnal Inovasi Riset Akademik, 5*(2), 51–66. https://doi.org/10.51878/academia.v5i2.4921

Abrar, M., & Ihza, M. H. (2025). Transformasi Digital Dalam Perbankan Syariah: Mengadopsi Teknologi Era Masa Kini Untuk Meningkatkan Layanan. *Jurnal Keuangan dan Manajemen Terapan, 6*(1). https://ejurnals.com/ojs/index.php/jkmt/article/view/1384

Akhtar, S. (2007). *The Qur'ān and the secular mind: A philosophy of Islam*. Routledge. https://doi.org/10.4324/9780203935316

Alamsyah, A., Remanda, T., & Rahman, H. (2025). Ethics of the use of *artificial intelligence* in the paradigm of Islamic law. *Sicopus Journal of Islamic Studies, 4*(1), 57–70. https://journal.walideminstitute.com/index.php/sicopus/article/view/393

Ali, F., Bouzoubaa, K., Gelli, F., Hamzi, B., & Khan, S. (2025). Islamic ethics and AI: An evaluation of existing approaches to AI using trusteeship ethics. *Philosophy & Technology*. Advance online publication. https://doi.org/10.1007/s13347-025-00922-4

Ali, M. H., Chung, L., Kumar, A., Zailani, S., & Tan, K. H. (2021). A sustainable *blockchain* framework for the halal food supply chain: Lessons from Malaysia. *Technological Forecasting and Social Change, 170,* 120870. https://doi.org/10.1016/j.techfore.2021.120870

Bowen, G. A. (2009). Document analysis as a qualitative research method. *Qualitative Research Journal, 9*(2), 27–40. https://doi.org/10.3316/QRJ0902027

Budi, W. H., Ramadhani, R., & Barus, A. C. (2023). Indonesian creative economy 2025: Creative industries MSMEs competitiveness strategy towards international markets through SOAR analysis. *Journal of Indonesian Applied Economics, 11*(2), 101–118. https://jiae.ub.ac.id/index.php/jiae/article/view/1173

P-ISSN 2746-489X
E-ISSN 2774-5864

Chaffey, D. (2022). *Global social media statistics research summary 2022*. Smart Insights. https://www.smartinsights.com/social-media-marketing/social-media-strategy/new-global-social-media-research/

Chapra, U. (2008). *Muslim civilization: The causes of decline and the need for reform*. Islamic Foundation. https://doi.org/10.52282/icr.v1i2.757

Chen, S., & Guo, Q. (2024). *Fintech* and MSEs innovation: An empirical analysis. *General Economics (econ.GN)*. https://doi.org/10.48550/arXiv.2407.17293

Creswell, J. W., & Poth, C. N. (2018). *Qualitative inquiry and research design: Choosing among five approaches* (4th ed.). Sage Publications.

Dewi, R., & Adinugraha, H. H. (2023). The role of sharia *fintech* in improving halal financial inclusion in MSMEs in Indonesia. *LiKuid: Jurnal Ekonomi dan Bisnis Islam, 6*(1), 55–72. https://journal.uinsgd.ac.id/index.php/likuid/article/view/18693

Dusuki, A. W., & Bouheraoua, S. (2011). The framework of Maqasid al-Shariah and its implication for Islamic finance. *ISRA International Journal of Islamic Finance*, 3(2), 149–160.

Fatmawatie, N., Andriani, W. R. S., Dewi, F., Nabbila, F. L., Alfahdy, M., & Syahputra, I. A. (2024). Transformasi ekonomi kreatif: Kontribusi FEBI Mart dalam menumbuhkan jiwa entrepreneur mahasiswa IAIN Kediri. *Jurnal Akademik Pengabdian Masyarakat, 2*(3). https://doi.org/10.61722/japm.v2i3.1628

Fitria, T. N. (2025). The profession of content creator in the sharia-compliant creative economy: Opportunities, challenges, and Islamic business ethics on the commercialization of halal content. *Jurnal Ilmiah Ekonomi Islam, 11*(03). https://doi.org/10.29040/jiei.v11i03.17242

Hariyanto, A., & Putra, A. (2022). Konten kreator Youtube Sebagai Sumber Penghasilan (Telaah kritis hukum ekonomi syari'ah). *Al-Hukmi: Jurnal Hukum Ekonomi Syariah Dan Keluarga Islam, 3*(2), 243–262. https://doi.org/10.35316/alhukmi.v3i2.2325

Harsanto, B., Farras, J. I., Firmansyah, E. A., Pradana, M., & Apriliadi, A. (2024). Digital technology 4.0 on halal supply chain: A systematic review. *Logistics, 8*(1), 21. https://doi.org/10.3390/logistics8010021

Hehanussa, D., & Syarifuddin, M. (2024). The role of sharia *fintech* in developing Islamic economy in the digital era: A literature review. *Islamic Economics, Finance, and Business Review, 2*(2), 87–104. https://journal2.uad.ac.id/index.php/IEFBR/article/view/4753

Jahra, P. M., Syarqawie, F., & Badrian, B. (2024). Creative economy development strategy in the digital age according to Islamic economic principles: Literature review and theoretical analysis. *Indonesian Journal of Islamic Jurisprudence, Economic and Legal Theory, 2*(3), 1597–1604. https://doi.org/10.62976/ijijel.v2i3.693

Krippendorff, K. (2018). *Content analysis: An introduction to its methodology* (4th ed.). Sage Publications. https://doi.org/10.4135/9781071872943

Lambert, V. A., & Lambert, C. E. (2012). Qualitative descriptive research: An acceptable design. *Pacific Rim International Journal of Nursing Research, 16*(4), 255–256. https://doi.org/10.1016/j.patrec.2019.07.012

Mohadi, M., & Tarshany, H. (2023). Maqasid al-Shari'ah and the ethics of *artificial intelligence*: Contemporary challenges. *Journal of Contemporary Maqasid Studies, 2*(1), 65–82. https://journal.maqasid.org/index.php/jcms/article/view/107

Nikmah, N., & Nasikhin, A. (2025). God-conscious AI: Maqasid al-Shari'ah in algorithmic design. *Studies in Islamic Information Systems, 3*(1), 21–40. https://jurnal.elsalima.org/index.php/siis/article/view/25

Otoritas Jasa Keuangan. (2023). *Indonesian Islamic financial development report 2023*. OJK. https://www.ojk.go.id/en/berita-dan-kegiatan/info-terkini/Documents/Pages/Indonesian-

P-ISSN 2746-489X
E-ISSN 2774-5864

Islamic-Financial-Development-Report-LPKSI-2023/Indonesian%20Islamic%20Financial%20Development%20Report%202023_.pdf

Purnamasari, F. (2020). Competitive advantage towards creative economy in Islam. *Journal of Islamic Business and Economic Review*, 3(1), 1–13.

Rafanda, S., & Adinugraha, H. H. (2025). Model bisnis berbasis syariah dalam ekonomi kreatif: Studi kasus Jago Syariah. *Sahmiyya: Jurnal Ekonomi dan Bisnis, 4*(1), 275–284. Retrieved from https://e-journal.uingusdur.ac.id/sahmiyya/article/view/10293

Rofiullah, A. H. (2025). Pengembangan ekonomi syariah dalam perspektif maqashid syariah di era ekonomi digital. *Saujana: Jurnal Perbankan Syariah dan Ekonomi Syariah, 7*(2), 24–43. https://doi.org/10.59636/saujana.v7i2.295

Rosidi, I., & Vahlevi, D. R. L. (2023). Analisis ekonomi kreatif produk puli menurut perspektif etika bisnis Islam (Studi kasus usaha kerupuk puli UD. Viskar Mandiri di Desa Sarirogo Sidoarjo). *Bridging: Journal of Islamic Digital Economic and Management, 1*(1), 152–163. https://journal.alshobar.or.id/index.php/bridging/article/view/118/90

Siregar, A. Z., Pasaribu, M. A., Daulay, N. K., & Ms, P. W. (2022). Youtube creative content as a source of income from Islamic business ethics. *MAR-Ekonomi: Jurnal Manajemen, Akuntansi dan Rumpun Ilmu Ekonomi, 1*(01), 12–18. https://doi.org/10.58471/mar-ekonomi.v1i01.177

Snyder, H. (2019). Literature review as a research methodology: An overview and guidelines. *Journal of Business Research, 104,* 333–339. https://doi.org/10.1016/j.jbusres.2019.07.039

Sudrajat, B., & Mutinida, S. (2023). Ekonomi kreatif sebagai ide bisnis syariah: Tinjauan literatur tentang peran dan pengaruhnya dalam pembentukan bisnis kreatif. *AmaNU: Jurnal Manajemen dan Ekonomi, 6*(2), 135–155. https://doi.org/10.52802/amn.v6i2.679

Tracy, S. J. (2010). Qualitative quality: Eight "big-tent" criteria for excellent qualitative research. *Qualitative Inquiry*, 16(10), 837–851. https://doi.org/10.1177/1077800410383121

Tranfield, D., Denyer, D., & Smart, P. (2003). Towards a methodology for developing evidence-informed management knowledge by means of systematic review. *British Journal of Management, 14*(3), 207–222. https://doi.org/10.1111/1467-8551.00375

Ummah, K., Sonjaya, T., & Jamaludin, A. (2024). Sharia *fintech*: Crowdfunding as MSMEs financing. *Muamalah: Jurnal Ekonomi Syariah, 4*(2), 121–138. https://journal.uinsgd.ac.id/index.php/mua/article/view/28808

United Nations Conference on Trade and Development (UNCTAD). (2022). *Creative economy outlook 2022*. UNCTAD. https://unctad.org/publication/creative-economy-outlook-2022

Yanny, A. (2024). Peran content creator dalam strategi digital marketing. *Journal Boas: Business, Economics, Accounting and Management, 2*(02), 59–66. https://doi.org/10.54209/boas.v2i02.282

Zulfa, N. Q., Zabidi, H., & Ma'mun, M. Y. (2021). Konten kreatif Youtube sebagai sumber penghasilan ditinjau dari etika bisnis Islam. *Musyarakah: Journal of Sharia Economic (MJSE), 1*(2), Article 2. https://doi.org/10.24269/mjse.v1i2.4593