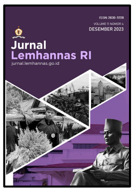

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Digitalisation of Islamic Economy and Maqasid Sharia for Social Resilience and Welfare

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Abstract

Purpose: This study analyses the role of the *maqasid sharia* in guiding the digitalisation of the Islamic economy to strengthen justice, sustainability, and the economic resilience of the ummah, while linking it to the *Astagatra* framework as the foundation of national resilience.

Study Design/Methodology/Approach: This study uses a descriptive qualitative method with content analysis of the latest academic literature on digitalisation, Islamic economics, *maqasid sharia*, and national resilience. The study is guided by the TSR as a normative foundation and the Dynamic Capability Theory as an adaptive foundation.

Findings: Digitalisation strengthens Islamic financial inclusion, social legitimacy, and sustainable development when grounded in the maqāṣid sharia. TSR emphasises the integration of spiritual values into technological innovation, while dynamic capabilities explain the adaptive capacity of Islamic financial institutions to face disruption in the VUCA era. The integration of *Astagatra* demonstrates the strengthening of the ideological, economic, socio-cultural, and defence and security dimensions.

Originality/Value: This study presents an integrative framework between the *maqasid sharia*, TSR, dynamic capabilities, and *Astagatra*, which is still rarely explored. Practical contributions lie in emphasising the measurement of sustainable use and accountable governance so that digitalisation supports community economic resilience and equitable national development.

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INTRODUCTION

The digital transformation of the past two decades has impacted nearly every aspect of human life, including economic, social, cultural, political, and security aspects. Digital technology has created efficiencies, expanded access, and created new opportunities that were previously difficult to reach (Harahap et al., 2023; Nastiti & Kasri, 2019). In Indonesia, digitalisation has developed rapidly, necessitating the optimisation of the one data concept (Doktoralina, 2023), particularly in the financial sector. The phenomenon of digital transformation is not merely a technical or economic issue, but rather one that impacts national resilience. Within the *Astagatra* framework, encompassing Trigatra (geography, demography, and natural resources) and Pancagatra (ideology, politics, economics, socio-culture, defence, and security), digitalisation has the potential to strengthen or weaken national resilience. Based on this, the study of Islamic economic digitalisation needs to be placed within a broader perspective, namely its contribution to national resilience. Islamic economics, as an alternative system, is expected to have the capacity to overcome the moral, social, and environmental crises caused by an exploitative capitalist system (Mohd Haridan et al., 2023). Islamic finance, Islamic banking, *zakat*, *waqf*, and *sharia*-based instruments now intersect with digital innovations, including mobile banking, financial technology, blockchain, and decentralised financial systems that prioritise openness and transparency (Nugroho et al., 2023). Furthermore, the concept of synergy between digitalisation and Islamic economics can also provide opportunities to create an inclusive, equitable, and sustainable system, in line with the *maqasid* sharia, the primary objective of implementing Islamic law.

Furthermore, Indonesia, with the largest Muslim population in the world, holds a strategic position in the development of Islamic economic digitalisation, and it is natural that it can thrive. An Illustrative development is optimising the integration of Islamic banks' digital financial services through super apps, *sharia*-compliant mobile banking, and a digital halal ecosystem (Hadi & Basit, 2021). Digital *zakat* and *waqf* platforms are gaining popularity, while *sharia* fintech is growing rapidly by providing microfinance and halal investments (Ascarya & Sakti, 2022). These developments demonstrate a new direction in building the economic independence of the people, which in turn can strengthen the economic dimension within the *Pancagatra* framework.

But the dynamics of Sharia-based digital transformation also have a paradox: digital innovation offers prospects for financial inclusion and at the same time bears the risk of exclusion, in which some groups with low digital literacy might be left behind. Digitalisation on the one hand extends financial inclusion and enhances efficiency; on the other, it has the potential to deepen social inequalities, as only a few selected groups that have a high digital literacy can take advantage of its benefits (Lybeck et al., 2024). In addition, an insufficient digital infrastructure in rural areas increases the risk of social exclusion (Fidhayanti et al., 2024). Inherently within, under the concept of *Astagatra*, this inequality could reduce social-cultural resistance and create political instability if the conflict is not managed well. Therefore, the *maqasid sharia* needs to be emphasised as a moral compass so that the direction of digitisation truly supports justice, sustainability, and community protection. Based on this phenomenon, the research problem formulation is as follows: 1) How can digitalisation in Islamic economics be guided by the *maqasid sharia* to create justice and sustainability?; 2)To what extent do *maqasid sharia* strengthen the economic resilience of the *umma* amidst the dynamics of the VUCA era (volatility, uncertainty, complexity, and ambiguity)?; 3)How can the implementation of

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digitalisation, *maqasid sharia*, the Theory of *Tauhid String Relations* (TSR), and the Theory of Dynamic Capability impact the provision of social welfare and substance in national resilience from an *Astagatra* Framework?.

This study aims to investigate the opportunities for digitalisation in Islamic economics to strengthen the economic resilience of the *umma* and the role of it in national resilience. In theory, this endeavour can serve to contribute to the extensive literature on *maqasid sharia*, TSR and dynamic capabilities. From a practical perspective, the findings of the study can provide guidelines for policymakers, regulators and business actors in designing digital innovations that are consistent with sharia principles and support national resilience.

LITERATURE REVIEW

The Digitalization of Islamic Economics in Global Studies

Digitalisation has reshaped the global economic structure, presenting both opportunities and challenges for various economic systems. Within the framework of Islamic economics, digitalisation opens significant potential to strengthen the Islamic financial system through the emergence of fintech, digital zakat, and halal investment platforms. This transformation accelerates financial inclusion and increases transaction efficiency. However, emerging challenges include disparities in digital access between regions, low digital literacy, consumer protection, and the risk of personal data exploitation (Melzatia et al., 2023; Odei-Appiah et al., 2022). Therefore, the digitalisation of Islamic economics needs to be examined not only from a technical and economic perspective but also from a national resilience perspective, encompassing all *Astagatra* dimensions, as every aspect of digital-based economic development is closely linked to ideology, politics, economics, socioculture, defence, and security.

Theory of Tauhid String Relation (TSR)

The Theory of Tauhid String Relation (TSR) was born from the ideas of Choudhury (2010), who emphasised the interconnectedness of monotheism, science, ethics, and socio-economic practices. TSR asserts that every economic activity is inseparable from divine principles, with the goal of creating public interest (maslahah). In the digitalisation of the Islamic economy, TSR provides a normative framework that ensures technology is not used solely for profit but is also directed towards collective well-being (Nugroho et al., 2020). Therefore, TSR strengthens the ideological dimension of the *Pancagatra*, as it affirms the spiritual and moral foundations as the basis for national economic development.

Dynamic Capability Theory

Dynamic capabilities emphasise an organisation's ability to adapt, integrate, and reconfigure resources in response to change (Teece, 1996; Teece et al., 1997). Dynamic capability theory is relevant for Islamic financial institutions facing digital disruption

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while still being required to uphold *sharia* values. Developing dynamic capabilities enables Islamic institutions to innovate, expand service access, and enhance global competitiveness. Consequently, these developments can strengthen the economic and defence-security dimensions within the *Astagatra* framework by encouraging economic independence, mitigating digital risks, and increasing public trust in the Islamic financial system.

Maqasid Sharia as a Moral Compass

Maqasid sharia is a normative framework that emphasises the protection of religion, life, intellect, descendants, and property. In the digital era, *maqasid sharia* serves as a moral compass to ensure that technological transformation is not solely orientated towards financial efficiency but also produces social justice, sustainability, and the protection of the wider community (Mohd Haridan et al., 2023). Therefore, as a moral compass, *maqasid sharia* can strengthen the socio-cultural dimension of *Astagatra*, as it prioritises the values of solidarity, justice, and the protection of vulnerable groups in the development of a sharia-based digital economy.

Integrating Theory with *Astagatra*

The integration of TSR, dynamic capabilities, and the *maqasid sharia* (Islamic principles) produces a robust conceptual framework for understanding digitalisation in Islamic economics. Within the *Astagatra* framework, digitalisation is positioned as a strategic instrument that can strengthen all dimensions of national resilience, namely:

- Geography, through the utilisation of technology that can reach remote areas evenly; for example, Islamic mobile banking services that enable fishermen on certain islands in Indonesia to receive microfinance without having to travel to large cities.
- Demography, through empowering the young population with Islamic digital literacy, for example, Islamic fintech that teaches students how to manage halal investments through interactive educational applications.
- Natural Resources, through the optimisation of productive zakat and digital-based *waqf*, for example, a *zakat* application that distributes funds to organic rice farmers through a productive waqf system based on an online platform.
- Ideology, through the application of Islamic blockchain, ensures the transparency of *waqf* transactions, thereby strengthening public trust and emphasising the value of monotheism as the foundation of accountability in Islamic economics.
- Political, through the formulation of inclusive policies that support *sharia*-compliant digital transformation, for example, Bank Indonesia's policy promoting a regulatory sandbox for *sharia*-compliant fintech to ensure innovation remains compliant with Sharia principles while supporting the national digital economy agenda.
- Economic, through accelerating technology-based financial inclusion, including *sharia*-compliant peer-to-peer lending applications that help MSMEs obtain halal financing quickly, thereby accelerating financial inclusion and reducing dependence on conventional credit.

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- Socio-Cultural, through increasing solidarity, public literacy, and protecting vulnerable groups. A digital *zakat* platform directly connects *zakat* payers with *zakat* recipients, thereby enhancing social solidarity, accelerating aid distribution, and protecting vulnerable groups in disaster-affected areas.
- Defence and security are achieved through the promotion of economic independence, the protection of digital data, and the mitigation of cyberthreats. Strengthening cybersecurity in digital *sharia* payment systems to prevent data theft or cyberattacks and promoting economic independence by reducing dependence on non-*sharia*-compliant global financial systems.

Based on this integration, this study develops a conceptual framework that positions digitalisation as a modern instrument, *maqasid sharia* as a normative guideline, TSR as an ethical and spiritual foundation, and dynamic capabilities as an adaptive strategy. The integrated framework, as shown in Figure 1, simultaneously explains how digitalisation of the Islamic economy can support justice, sustainability, and economic resilience, while strengthening national resilience through *Astagatra*.

Source: Various sources that have been processed

Figure 1. Research Conceptual Framework

METHODS

A qualitative descriptive method was used to describe and reflect on the involvement of digitalisation in Islamic economics, with an emphasis on the *maqasid sharia* towards economic resilience. This study was used because the design emphasises understanding social values and processes rather than concrete measurements (Creswell & Poth, 2024; Merriam & Tisdell, 2016). The data reviewed were secondary sources in the form of journal articles, academic books, and scientific works on the digitalisation of Islamic finance, *maqasid sharia*, justice, sustainability, and economic resilience (Snyder, 2019).

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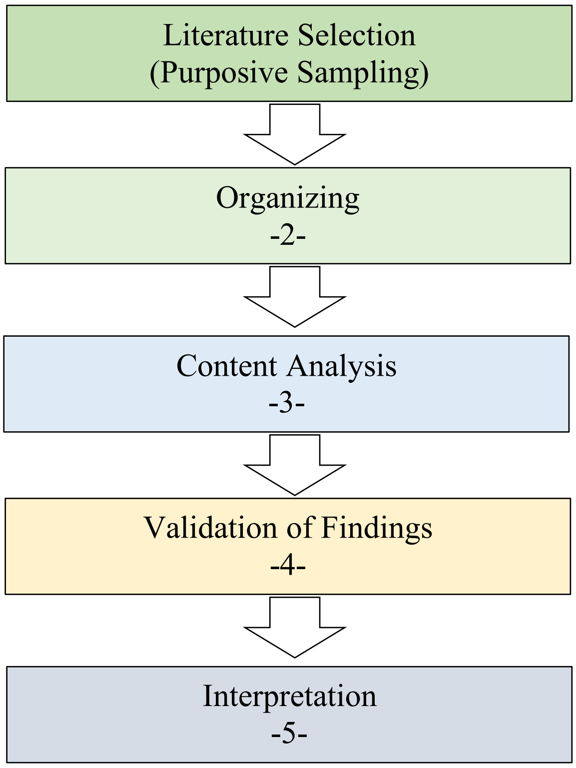

Figure 2. Research Flow Stages

The progression of the research flow stages was performed as shown in Figure 2, which included: (1) The selection of literature was conducted through purposive sampling techniques according to relevance, novelty, and a suitable theme. Secondly, the included literature was classified in a database for ease of review. Third, we performed content analysis by reading deeply into the interview narratives, coding and categorising information to identify salient main themes (Krippendorff, 2018). Fourthly, the credibility of the findings was enhanced through source triangulation (confrontational validity), i.e., by including literature samples from different authors, disciplines, and time periods in the analysis (Denzin, 2012). Fifth, interpretation was performed descriptively to illustrate the position of *maqasid sharia* as a moral compass for alignment towards justice and sustainability in digitalisation, referred to as the Theory of Tauhid String Relation (TSR) (Choudhury, 2010) and the Theory of Dynamic Capabilities that informs adaptive strategies under global change theory (Teece, 1996; Teece et al., 1997).

RESULT AND DISCUSSION

Results

Four key findings are observed through the literature study. First, digitalisation enlarges Islamic financial services via mobile banking and super apps as well as Islamic fintech, but it still might lead to social inequality based on differences in digital literacy (Ishak et al., 2025). Second, the *maqasid sharia* also function as normative principles that prevent precarious workers like those in the gig economy sector from exploitation (Ishak et al., 2025). Third, Sharia-compliant digital instruments like online-zakat and digital

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waqf,, as well as DeFi,, could enhance social legitimisation through the principles of *maslahah* (Amir et al., 2024; Razak et al., 2025). Fourth, the digitisation of the Islamic economy contributes to the to the ability to realisenable development goals through literacy, inclusion and social resilience (Melzatia et al., 2023).

The updated findings clarify the link between digitalisation, *maqasid* outcomes, and resilience. Firstly, proactive *Sharia* boards foster fintech innovation by integrating supervision from the design stage. Second, the intense interaction between boards and fintech players yields financial solutions that safeguard wealth and faith (Mohd Haridan et al., 2023). Third, evidence from Indonesia shows that strict and stimulative regulations accelerate Islamic banking financing and provide a foundation for compliant digital initiatives; thus, ensuring regulatory clarity is directly linked to inclusive growth. Fourth, the comprehensive evidence establishes quality governance as a catalyst for responsible digitalisation.

Consistent with the emphasis on governance as a driver of digitalisation, the performance assessment of participating banks based on the *maqasid* that exceed conventional ratios indicates uneven achievement across objectives. The protection of the intellect (*ḥifẓ al-ʿaql*) score is lower than the protection of wealth, indicating limited investment in literacy and skills development to support the use of digital channels. These findings underscore the need to accompany the launch of super apps with digital skills strengthening and ethics training to ensure meaningful transformation, not simply efficiency gains (Okumuş, 2024).

Consistent with the previous emphasis on governance and measurement, in the realm of Islamic social finance, the evidence base for blockchain has evolved from theory to application. Widyawati et al. (2025) demonstrated the potential for permissioned ledger designs to enhance the transparency and auditability of zakat flows, with Malaysia and Indonesia emerging as key hubs. A related study offers a practical blockchain-based *zakat* model that aligns nodes, consensus, and smart contract triggers with *Sharia* procedures. These findings reinforce the link between digital traceability, trust, increased collection, and public welfare outcomes.

Digital capacity remains a prerequisite for inclusion. Cross-national evidence confirms that the shift from digital divide to digital capital depends on education and skills; Unless strengthening, new applications can potentially exclude the very groups targeted by *maqasid*. In fintech services, the skills gap undermines the positive impact of mobile and P2P services on inclusion. Consequently, inclusion metrics need to be paired with capability metrics, for example task-based digital literacy (Odei-Appiah et al., 2022).

Retail adoption research shows that in Islamic P2P financing and Islamic e-banking, continued usage intention is a key determinant. Perceived value and brand trust drive repeat usage beyond the influence of initial experience. From a policy and management perspective, continued usage should be established as a key performance indicator, rather than just the number of account openings, to promote long-term well-being (Marhadi et al., 2024).

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Discussion

The results show that Islamic principles, or *maqasid sharia*, must serve as the moral compass of digitalisation so that Islamic economic transformation produces social justice and societal welfare in addition to technical efficiency. According to the TSR framework, this model places *tauhid*, ethics, and socio-economic practices as shared values. Second, based on Dynamic Capabilities Theory (Teece, 1996; Teece et al., 1997), the ability of Islamic banks to utilise digital innovation is highly influential. According to the literature review, companies that develop digital innovation and reorganise resources are better prepared to face turbulence in the VUCA (Volatile, Uncertain, Complex, and Ambiguous) era.

Furthermore, the application of the *maslahah* principle in digitalisation serves as social legitimacy for halal business practices, characterised by supply transparency, wage equality, and community involvement (Razak et al., 2025). Digitalisation in this modern era represents a convenience in human life, facilitated by technology. Digitalisation is created by humans, for the benefit of humans in their daily lives. However, the concept of digitalisation that is limited only by a technological framework without any support for the *maqasid sharia* (objectives of *sharia*) narrows the value of humans themselves. Digitalisation only serves to legitimise the dominance of power and authority, so *maslahah* is not the goal. Thus, a conceptualisation of digitalisation that integrates *maqasid sharia*, TSR, and dynamic capabilities provides not only a normative model but also a pragmatic solution to address social disparities, ensure consumer protection, and strengthen economic dynamism among members of society. Therefore, the expected policy implications are regulations that manage the dividends of digitalisation so that they are distributed more evenly, thus enabling the Islamic economy to fully serve the needs of justice, sustainability, and social welfare.

Building on this idea, the literature points to a practical sequence: values leading to capabilities, which then influence technology, ultimately resulting in outcomes. At the values layer, *maqasid* serves as a guiding principle that helps determine which digital affordances are beneficial, including transparency, fairness, and safety-by-design. Research on how Islamic banks manage innovation reveals that involving shariah oversight during the early stages of idea generation and prototype building, rather than just reviewing afterward, can reduce misalignment costs and speed up the time it takes to bring products to market, all while maintaining compliance. This approach to "front-loaded fiqh" puts into practice the principles of *hifẓ al-dīn* and *hifẓ al-māl* through codes, contracts, and user experience flows, and it has been shown to relate to improved innovation quality (Mohd Haridan et al., 2023).

At the capabilities layer, dynamic abilities including recognizing, seizing, and reconfiguring serve as the driving force that turns values into products. Participation banks show that there are gaps in protecting intellectual assets, particularly in education and literacy. This suggests that shifting investments toward literacy, clearer disclosures, and effective grievance redress can strengthen *maqasid* performance where it is weakest. Research on digital society shows that education and digital skills build up digital capital, which enhances inclusion, participation, and trust in online financial services. This aligns with VUCA perspective: organisations that embrace continuous learning and adaptability turn volatility into opportunities instead of viewing it as a risk (Okumuş, 2024).

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Within the technological framework, two mechanisms are particularly notable. Initially, traceability: a literature review of blockchain for *zakat* indicates significant impacts on transparency and accountability, especially when permissioning corresponds with *sharia* governance frameworks; the paper's published model elucidates how smart contracts formalise eligibility assessments, disbursement triggers, and audit trails. Secondly, platformisation: P2P and super-app designs consolidate user experiences, elevating switching costs and establishing lasting inclusion based upon the clarity of privacy, permission, and remedy. Both strategies promote jalb al-maṣlaḥah while mitigating mafsadah, contingent upon the implementation of cyber-governance that aligns with the attack surface of digital banks (Marhadi et al., 2024; Rahayu et al., 2025).

As key components of achieving the *maqasid* (the fundamental principles of Islamic banking), security and trust are strengthened when Islamic banking cyber governance establishes risk accountability and implements AI-based monitoring at the board level, thereby enhancing cyber resilience. When these two mechanisms work together with clear regulatory standards, the probability of data breaches and leaks decreases, thereby protecting *ḥifẓ al nafs* (security) and *ḥifẓ al ʿaql* (protection from manipulation). The implication for Indonesia is that regulatory sandboxes and regulatory frameworks need to establish measurable security outcomes, including incident detection and containment times, in addition to inclusion metrics (Alghadi et al., 2024).

Taking the foregoing arguments into account, the following propositions can serve as a foundation for further empirical research while strengthening practical applications: P1. Integration of *sharia* principles from an early stage, including early involvement of *sharia* boards and the implementation of code-level controls, favorably moderates the relationship between digital product diversity and inclusion outcomes (Haridan et al., 2023); P2. The interaction of digital capital, including education and skills, mediates the relationship between access to Islamic digital services and improved welfare aligned with the *maqasid*, especially for vulnerable groups; P3. The use of permissioned blockchain in zakat and waqf management enhances perceived legitimacy, fostering a culture of repeated sharing through transparency and auditability mechanisms (Rahayu et al., 2025); P4. Cyber governance maturity, characterized by board ownership and AI-assisted detection, minimizes risks that could potentially undermine *maqasid* outcomes, thereby increasing user trust and retention (Alghadi et al., 2024); P5. Clear regulations on Islamic digital products encourage financing growth while maintaining compliance by reducing coordination and review costs (Nastiti & Kasri, 2019); P6. Beyond onboarding, continued usage intentions influence well-being channels. Regular use of digital financial applications can improve financial literacy and familiarity with digitalisation and improve economic access. Familiarity with digitalisation, a product that provides a positive experience and high trust, encourages repeat and frequent use, which supports sustainable digital inclusion (Marhadi et al., 2024).

Implementing *maslahah* in digital environments necessitates the establishment of measurable constructs and governance mechanisms to ensure that the concept of "public interest" is demonstrated rather than merely claimed. Recent research in *halal* and Islamic markets suggests the development of impact models focused on maslahah, utilising observable indicators including trust, quality of disclosure, community benefits, and risk mitigation. These indicators serve as mediators between corporate practices and societal outcomes. Applying this to Islamic digital finance results in a practical assessment tool: (i) The intensity of inclusion, measured by the proportion of vulnerable users who have

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been active for 90 days or more; (ii) fairness, evaluated through complaint resolution times and transparency regarding fees; (iii) safety, assessed by incident rates and response metrics; and (iv) community impact, determined by the effectiveness of *zakat* and *waqf* disbursement, each of these factors is aligned with the *maqasid* pentad and reported at the product level. Incorporating these indicators into supervisory reviews and platform dashboards serves to align incentives while also reducing the politicisation of compliance discussions by grounding them in measurable results (Marhadi et al., 2024).

A structured framework for *zakat* and *waqf* can be discerned from the existing literature. Phase 1 involves the digitisation of intake and disbursement processes, utilising immutable logs for enhanced reliability. In Stage 2, the implementation of rules-based smart contracts will be introduced to determine eligibility and establish triggers. Following this, Stage 3 will involve the integration of audited impact data, including household resilience scores, with disbursement oracles. Countries leading the way with this approach are experiencing improvements in transparency and increased trust from donors. However, the design of democracy, which includes consensus-building, key management, and dispute resolution, continues to be a fundamental challenge.The stages outlined correspond closely to the concept of *maslahah*, as they promote stewardship (amānah), reduce inefficiencies, and focus on supporting the most vulnerable members of society (Nazeri et al., 2023).

Ultimately, given that resilience operates within a systemic framework, it is essential for the inclusion pathway to maintain its strength in the face of disruptions. Research in the fields of regulation and bank performance indicates that well-defined rules and supervisory sandboxes can effectively reduce the iteration cycle for compliant innovation. Additionally, investigations into participation banks and the quality of customer e-banking highlight that investments in digital literacy and service quality are central in maintaining usage during challenging times. In Indonesia's ecosystem, this necessitates a collaborative approach among regulators, banks, and social-finance institutions: (i) establish *shariah*-by-design checklists for digital products; (ii) jointly finance digital-skills initiatives aimed at enhancing digital capital within specific target groups; (iii) implement permissioned-ledger pilot projects accompanied by independent audits; and (iv) monitor ongoing inclusion as part of supervisory practices. These steps collectively transform the concept of *maslahah* from a theoretical framework into practical application, thereby enhancing welfare and bolstering national resilience in accordance with *Astagatra* (Gazi et al., 2024; Lybeck et al., 2024; Nastiti & Kasri, 2019; Okumuş, 2024).

CONCLUSION

This study concludes that digital transformation, guided by the principles of *maqasid sharia*, has a significant potential to foster a robust Islamic economy that enhances the welfare of the global community of Muslims (*umma*). *Maqasid sharia*, or the purpose of sharia laws, is *maslaha*. The institutions involved, particularly in Islamic finance and economics, must conceptually embody *maqasid sharia* as a guide. Islamic institutions can manage the complexity of a VUCA environment, ensuring innovation leads to inclusive and sustainable progress, supported by the ethical foundation of the TSR framework and bolstered by dynamic capabilities. The sharia fintech, the digital

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zakat, the DeFi, and the halal business indicate that a digitalisation which operates in line with *maqasid sharia* can enhance financial inclusion, proliferate social legitimation, and realise sustainable development. Moreover, this contributor not only reinforces the economic aspect of *umma* but also serves as an instance for national resilience in Indonesia based on *Astagatra*.

There are some research limitations for this study that stem from the secondary data; hence, it is believed that there is a need to further test the application of *maqasid sharia*, TSR and dynamic capabilities empirically. Muslim banks are advised that they should continue to develop Islamic digital financial innovation based on the *maqasid sharia*, developing public literacy in respect of digital accessibility to *sharia* finance. From a policy perspective, public authorities are obligated to establish regulations that spur technological advancement while ensuring social justice, consumer protection, and environmental sustainability in accordance with *sharia* principles. This research expands the literature on digital Islamic economics and offers implications for strengthening Indonesia's national resilience framework.

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