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IMPLEMENTATION OF MAQASHID SHARIA PRINCIPLES IN SUSTAINABLE DIGITAL ECONOMY DEVELOPMENT

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ABSTRACT

The rapid growth of the digital economy brings both new opportunities and challenges for the Islamic economic order, particularly in maintaining a balance between technological advancement and shariah values. This study aims to examine how the principles of maqashid shariah can be implemented as an ethical and legal framework in the development of a sustainable digital economy. This research employs a qualitative method with a library research approach, analyzing literature on fiqh muamalah, ushul fiqh, and digital economy regulations in Indonesia. The findings indicate that the five core elements of maqashid shariah, namely hifz al-din, hifz al-nafs, hifz al-'aql, hifz al-nasl, and hifz al-mal, can serve as parameters for assessing the feasibility and sustainability of digital economic practices such as shariah fintech, shariah e-commerce, and shariah-based crowdfunding. The implementation of maqashid shariah in the digital economy is oriented not only toward formal shariah compliance, but also toward achieving maslahah that is just, inclusive, and long-term oriented. This study recommends strengthening regulation, digital shariah literacy, and synergy among Islamic financial institutions, regulators, and financial technology industry players to realize a digital economic ecosystem aligned with shariah objectives and the Sustainable Development Goals (SDGs) agenda.

Keywords: *Maqashid Shariah, Digital Economy, Sustainability, Shariah Fintech, Maslahah*

INTRODUCTION

The industrial revolution 4.0 has driven massive transformations in various sectors of life, including the economic sector. This transformation is marked by the birth of a digital economy that integrates information and communication technology into the production, distribution, and consumption of goods and services. This phenomenon has given birth to various new business models, such as e-commerce, financial technology (fintech), digital banking, and crowdfunding, which have significantly changed the pattern of economic interaction of modern society.

In Indonesia, the growth of the digital economy is taking place very fast and is projected to continue to increase along with the widespread adoption of digital technology in various levels of society[1]. However, this rapid growth does not necessarily guarantee the realization of a fair, inclusive, and sustainable economy. Various problems such as the practice of usury in online loans, excessive speculation, the exploitation of personal data, and the digital access gap between regions are challenges that need serious attention, especially from the perspective of Islamic law.

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[1]Ministry of Communication and Digital of the Republic of Indonesia, Indonesia's Digital Economy Roadmap 2021-2024 (Jakarta: Kominfo, 2021), 7-10.