Jurnal Tamwil: Jurnal Ekonomi Islam

http://ecampus.iainbatusangkar.ac.id/ojs/index.php/tamwil/index

E- ISSN : 2775-8125
P- ISSN : 2476-9452

Digital Transformation of Sharia International Business: Conceptual Synthesis of Financial Inclusion, Global Governance, and the New Paradigm Maqāṣid al-Sharīʿah

Lili Darniati [1], Witri [2]

Universitas Islam Negeri Mahmud Yunus Batusangkar

Korespondensi: Jl. Sudirman No.137 Kuburajo, Limakaum, Batusangkar, Sumataera Barat

e-mail: witrise249@gmail.com

Abstract: Digital transformation has changed the international business landscape, including the development of sharia business and finance which is marked by the increasingly widespread use of fintech, blockchain, artificial intelligence (AI), and other digital technologies. This research aims to analyze the development of digital transformation in international sharia business and formulate a conceptual framework that integrates financial inclusion, global governance, digital technology, and Maqāṣid al-Sharīʿah. The research used a qualitative approach through a Systematic Literature Review (SLR) referring to the PRISMA 2020 protocol. Literature was searched via Scopus and Google Scholar with a publication range of 2021–2026, then selected based on inclusion and exclusion criteria. From the initial 384 documents, after the process of deduplication, screening, and full-text review, 30 articles were obtained which were analyzed through thematic synthesis. The synthesis results show three main clusters, namely the acceleration of sharia fintech and financial inclusion, the use of blockchain and AI in global Islamic economic governance, and the implementation of Maqāṣid al-Sharī'ah in digital systems. Based on this synthesis, Maqāṣid al-Sharīʿah can be operationalized as an ethical basis for the development of Shariah by Design, especially in protecting transaction integrity, data privacy and security, as well as protecting and transparency in asset management. This research contributes to the development of a conceptual framework for the digital transformation of sharia international business which places technological innovation not only as an instrument of efficiency and competitiveness, but also as a means of strengthening inclusion, governance, transparency and economic benefit.

Keyworld : *Digital Transformation, Financial Inclusion, Global Governance, Maqāṣid al-Sharīʿah*

INTRODUCTION:

The contemporary international economic and business landscape is at the culmination point of structural transformation driven by a massive fusion of physical and digital architecture (Krugman & Melitz, 2021). In the midst of this vortex of digital technology disruption, the global sharia economic and business sector recorded extraordinary growth and became one of the fastest growth locomotives in transnational trade (Noviyanti & Hakim, 2025). Based on data from the Islamic Financial Services Board (IFSB) in 2023, the value of global Islamic financial assets has exceeded USD 4 trilliona a very significant macroeconomic scale because it exceeds three times the total Gross Domestic

Product (GDP) of several developing countries in Southeast Asia (IFSB, 2023). This accelerated growth can no longer be understood simply as an isolated phenomenon of local religiosity, but rather as a manifestation of new market forces driven by the demographic shift of the world's 1.8 billion Muslim population (SESRIC, 2023). The majority of this population is a young generation who is tech-savvy and has high ethical-religious awareness (halal consciousness), so that they stand tall no longer as passive consumers, but as key players who are reshaping the digital ecosystem across national borders (Razak et al., 2021).

However, digital transformation in sharia international business brings very challenging theoretical and practical complexities. Cutting-edge technological innovations such as artificial intelligence, blockchain, smart contracts and the metaverse economy are moving at a speed that exceeds traditional jurisdictional and geographic boundaries (Abdullah, 2022). According to a Deloitte report (2020), the implementation of automation based on machine learning and natural language processing (NLP) in financial institutions has been proven to be able to radically cut operational costs by up to 40% to 60%. This macro-scale operational efficiency provides a massive competitive advantage for the Islamic finance industry to compete on an equal footing with global conventional corporations (Razak et al., 2021). However, behind the optimism of business disruption, the industry faces fundamental ethical and conceptual challenges. In Islamic muamalah law, the adoption of financial technology (fintech) must not simply focus on profit maximization or technical efficiency, but must be subject to absolute sharia compliance (Auda, 2021). Technology that operates without a clear moral compass carries a high risk of giving birth to new forms of exploitative uncertainty (modern gharar) as well as hidden speculation schemes (digital maysir), as is often found in the extreme volatility of unbacked crypto assets or non-transparent digital trading platforms (Nurzaman, 2021).

This conceptual tension is exacerbated by the stark socio-economic paradoxes in Muslim-majority countries. On the one hand, the sharia digital industry claims to have achieved cutting-edge global efficiency, but on the other hand, data from OKI-COMCEC (2022) shows that there are still around 1.7 billion adult population in member countries of the Organization of Islamic Cooperation (OIC) who are in the unbanked category or do not have access to trusted formal financial services. Most of these underprivileged communities are Micro, Small and Medium Enterprises (MSMEs) who live in rural or remote areas in South Asia, Southeast Asia and Sub-Saharan Africa (SESRIC, 2022). The existence of digital technology should be an instrument for democratizing access to capital, but if it is not designed with clear social alignments, digitalization actually has the potential to widen the gap of absolute inequality and create new economic exclusion controlled by a handful of digital elites (Musaada & Muttaqin, 2024). This empirical fact shows that there is a big dissonance between the growth of Islamic macroeconomic figures and the achievement of distributive justice at the grassroots level (Chapra, 2019).

Apart from the issue of financial inclusion, the most crucial structural obstacle in the expansion of international digital sharia business is the high fragmentation of regulations and governance at the global level (Ali & Suleiman, 2022). Each country has a sharia supervisory authority with different fatwa standards. For example, a sharia fintech startup from Indonesia that has received halal certification from the Indonesian Ulema Council (MUI) often has to face a long and costly re-audit process when it wants to expand its market to Malaysia due to differences in regulatory standards applied by Bank Negara Malaysia (BNM) or the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) in the Middle East (Khan et al., 2021). This international regulatory asymmetry creates compliance costs that burden business actors, hinders the flow of foreign direct investment

(FDI), and slows down the integration of the world's halal supply chain (Ab Talib et al., 2020). Based on the perspective of new institutional economics (New Institutional Economics), institutional quality and integrated regulatory certainty are absolute prerequisites for building long-term international market stability (North, 2019). Without harmonization of cyber governance standards based on sharia values, the world's potential halal market, which is worth trillions of dollars, will never be optimized systemically (Elasrag, 2016).

Based on a search of the latest literature (2021–2026), there is a real epistemological gap in academic discourse regarding contemporary Islamic economics. The majority of previous research regarding sharia digital transformation tends to be fragmented into two separate poles. The first pole is dominated by micro-scale empirical-managerial studies that focus on consumer behavior, financial technology adoption at the company level, and technical supply chain management (Khan & Haleem, 2016; Tieman, 2020). Studies at this pole are rich in statistical data but dry in philosophical-theological reflection regarding the essential goals of Islamic economic development (Auda, 2021). In contrast, the second pole is dominated by normative-theological studies regarding sharia economic concepts, but often stagnates at a theoretical level without being equipped with an operational methodology capable of responding to the complexity of modern digital innovations such as artificial intelligence or blockchain decentralized architecture (Maulida & Ali, 2023). There is not yet a comprehensive conceptual synthesis that is able to bridge the macroeconomic dynamics of international business, social inclusion, global governance, and fundamental sharia values in one complete analytical framework.

This article was written to fill this crucial literature gap. The main objective of this research is to formulate a conceptual-strategic framework that integrates the digital transformation of sharia international business with the reconstruction of the new paradigm of Maqāṣid al-Sharīʿah. The novelty offered by this study lies in the effort to reformulate the five classical pillars of protection in Maqāṣid al-Sharīʿah (12th century) into a functional 21st century modern cybersecurity and governance paradigm (Sharia-based cybersecurity framework), including the dimensions of ḥifẓ al-dīn (digital transaction integrity filtering), ḥifẓ al-nafs & al-ʿaql (absolute protection of customer data privacy from capitalistic exploitation), as well as ḥifẓ al-māl (blockchain-based capital distribution transparency).

Through a conceptual analysis approach to macroeconomic data and the latest secondary literature, this article is expected to provide two important contributions. Theoretically, this research strengthens the scientific knowledge of Islamic economics by uniting modern international business theory with contemporary muamalah ethics. Practically, this article offers multi-stakeholder policy recommendations for regulators, ulama, and industry practitioners to design a global sharia digital ecosystem that is not only highly competitive globally, but also fair, inclusive, transparent, and humane.

METHODOLOGY:

This research uses a qualitative approach with the Conceptual-Strategic Analysis method to formulate a digital transformation framework in international sharia business. This research design focuses on conceptual integration which bridges the macroeconomic dynamics of technology with the principles of Maqāṣid al-Sharīʿah. The data used in this research is entirely secondary data collected through library research. Literature searches were carried out on reputable journal databases (Scopus and Google Scholar) as well as official reports from global sharia financial authorities with publications spanning the last 5 years (2021–2026). The main keywords used in data searches include: "Digital Transformation", "Sharia International Business", "Fintech Sharia", "Blockchain", and "Maqasid al-Shariah".

To maintain the relevance and quality of the synthesis, the following data selection criteria have been determined:

a. Inclusion Criteria: (1) Scientific journal articles or official institutional reports (such as IFSB, Bank Indonesia, and OKI-COMCEC); (2) Focus on discussing digitalization, financial inclusion, global governance, or contemporary muamalah applications; (3) Published in the period 2021–2026.
b. Exclusion Criteria: (1) Articles that have not gone through a peer-review process; (2) Articles that discuss the micro halal industry or consumer behavior without macroeconomic implications; (3) Literature outside the field of economics and contemporary Islamic law.

The literature data that has been filtered is then analyzed using the Thematic Synthesis technique through three interactive stages:

a. Data Condensation: Summarize and group macroeconomic data, opportunities and challenges of the sharia digital industry into a structured matrix.
b. Categorization (Coding): Mapping the latest technology clusters (AI, Blockchain, Fintech) into 5 pillars of modern Maqāṣid al-Sharīʿah protection.
c. Conclusion: Develop an ecosystem architecture model and formulate functional multi-stakeholder policy recommendations for the draft international sharia business regulations.

RESULT AND DISCUSSION

SLR Protocol and Article Selection Flow (PRISMA Approach)

To ensure transparency, accountability, and a high level of replication, the literature search and filtering process in this study fully refers to the 2020 Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) protocol (Page et al., 2021). This protocol is strictly implemented through four systematic stages, namely: (1) Identification, (2) Screening, (3) Eligibility, and (4) Final Inclusion. This step is crucial to minimize selection bias and ensure that the synthesized articles have strong theoretical relevance to the constructs of digital transformation, sharia international business, financial inclusion, global governance, and Maqāṣid al-Sharīʿah.

The first stage, Identification, is carried out by executing a search string based on Boolean logic on two high reputation indexing databases, namely Scopus and Google Scholar. The publication time limit is strictly set at the last five years (2021–2026) in order to capture the most contemporary dynamics of Islamic financial technology disruption. The search string formula applied is: ("Digital Transformation" OR "Fintech Sharia" OR "Blockchain") AND ("Sharia International Business" OR "Global Governance") AND ("Financial Inclusion" OR "Maqasid al-Shariah"). This initial search yielded a total of 384 literature records (162 from Scopus and 222 from Google Scholar). After all the metadata was downloaded and combined into reference management software (Mendeley), 94 duplicate documents were found which were detected automatically and manually, leaving 290 unique articles to go to the next stage.

The second stage, Screening, was carried out through a rapid assessment of the titles, abstracts and keywords of the 290 unique articles based on the inclusion and exclusion criteria set out in the methodology chapter. In this phase, 185 articles were eliminated. The main reason for exclusion at this stage is the incompatibility of research substance, where the majority of articles discuss the digitalization of the halal industry at the micro level (such as local halal food MSMEs, halal restaurant consumer behavior) without linking it to macroeconomic indicators, structural financial inclusion, or sharia international business governance. This leaves 105 articles that are eligible to advance to the in-depth eligibility assessment stage.

The third stage, Eligibility, involves the process of reading the full text (full-text review) of 105 articles that passed the screening. This in-depth evaluation is aimed at assessing the quality of the methodology, the validity of the theoretical arguments, as well as the depth of analysis of the contemporary sharia articles submitted. From the results of the full-text review, 75 articles had to be excluded for several specific reasons, including: 32 articles published outside peer-reviewed scientific journals (such as popular opinion articles, working drafts, or regional conference proceedings that were not indexed); 28 articles do not provide a clear conceptual integration framework between aspects of cyber technology and maqashid/muamalah ethics; and 15 articles were old literature that were detected to have passed the initial search year filter (published under 2021).

The fourth stage, Final Participation (Inclusion), produces 30 final articles that meet all academic eligibility criteria and are substantially rated premium to be redistributed into the thematic meta-synthesis analysis in the next sub-chapter. The entire numerical summary of the PRISMA protocol is transparently presented in Table 3.1 below:

Stage	Methodological Process	Dokumen	Elimination
Identification	Pencarian data via Scopus (n=162) & Google Scholar (n=222) berbasis Boolean string. Penggabungan data dan pembersihan duplikasi.	384 290	- Pembersihan data ganda (*Mendeley deduplication*) (n=94).
2. Screening	Evaluasi cepat (*rapid assessment*) pada komponen Judul, Abstrak, dan Kata Kunci (*Keywords*).	290	Fokus riset terlalu mikro (restoran/UMKM lokal) dan tidak memiliki korelasi makroekonomi bisnis internasional (n=185).
3. Eligibility	Penilaian teks lengkap (*Full-text review*) terhadap kualitas metodologi dan kedalaman teoretis.	105	1. Bukan jurnal ilmiah *peer-reviewed* (n=32). 2. Tidak mengintegrasikan aspek siber dengan etika Islam/Maqāṣid (n=28). 3. Terbit di bawah tahun 2021 (n=15).
4. Inclusion	Artikel final berkualitas premium yang siap dianalisis dalam meta-sintesis tematik.	**30**	*Final Sample* (Siap dipetakan secara bibliometrik dan tematik).

The data in Table 3.1 confirms that the data reduction pipeline from 384 initial notes to 30 final articles was carried out in a rigorous and measurable manner, with an accumulative elimination rate of 92.1%. This high screening rate shows that the draft analysis in this research was not built from random literature, but rather was the result of selective extraction of high-quality scientific works (high-yield literature) which specifically discuss the convergence between cyber disruption (Fintech, Blockchain, AI) with macro governance and Maqāṣid al-Sharīʿah. This process provides a very valid empirical foundation for the article to formulate a conceptual synthesis at the next stage

Descriptive Characteristics of Selected Literature

Before carrying out an in-depth thematic synthesis of the text substance, the final 30 selected articles were analyzed descriptively first. This mapping is intended to provide a comprehensive picture of annual publication trends, distribution of reputable scientific journals, as well as methodological trends used by researchers in the discourse on the digital transformation of international sharia business in the period 2021–2026.

The first analysis focuses on the dynamics of annual publication trends. Based on literature extraction data, it can be seen that there has been a massive surge in academic interest in the issue of the convergence of digital financial technology with Islamic economic governance after the COVID-19 pandemic. The chronological distribution of the 30 final articles is presented in Table 3.2 below:

Year	Article	(%)	Main Sample
2021	4	13,3%	Journal of Islamic Monetary Economics and Finance
2022	5	16,7%	OKI-COMCEC Reports, Journal of Islamic Economics
2023	7	23,3%	IFSB Industry Report, Journal of Islamic Marketing
2024	8	26,7%	International Journal of Islamic Economics
2025	4	13,3%	Systematic Review in

			Islamic Halal Market
2026	2	6,7%	Contemporary Sharia Cybersecurity Journal
Total	30	100%	

The data in Table 3.2 reflects that more than 70% of the literature analyzed in this SLR was published in the period 2023 to 2026. This phenomenon indicates that the theoretical debate regarding digital transformation, blockchain, and the reconstruction of Maqāṣid al-Sharīʿah in international sharia business is not an outdated issue, but rather a cutting-edge research agenda that is in a phase of exponential growth (emerging academic discourse).

The second analysis was carried out on variations in research methodology to map how academics approach this digital disruption phenomenon empirically and theoretically. The methodological categorization results of the 30 sample articles are presented in Table 3.3 below:

Methodology	Technic	(n)	%
Kualitatif Kontemporer	Systematic Literature Review (SLR), Netnografi, Analisis Regulasi, dan Studi Kasus Institusional	12	40,0%
Kuantitatif / Empiris	Regresi Data Panel, Analisis Ekonometrika Makro, dan Pemodelan Kausalitas Regresi	10	33,3%
Konseptual / Teoretis	Rekonstruksi Fiqh Muamalah, Kajian Normatif Filsafat Hukum Islam, dan Analisis Komparatif	8	26,7%
Total		30	100%

The mapping results in Table 3.3 show that there is a fairly balanced composition between qualitative-institutional approaches (40.0%) and quantitative-empirical approaches (33.3%). This proves that the Islamic digital business discourse has transformed from being dominated by purely normative-conceptual debates, to now shifting towards measurable empirical evidence (using macroeconomic panel data). However, the portion of theoretical studies which is still at 26.7% justifies the relevance of this article to present and contribute in the form of a new conceptual synthesis that links the reality of the empirical data with the ideal values of Maqāṣid al-Sharīʿah.

Thematic Synthesis Results (Thematic Mapping)

The core stage of the Systematic Literature Review (SLR) methodology is to carry out a thematic synthesis of the 30 final articles that have passed a strict selection. Based on a full-text review, it was found that contemporary literature (2021–2026) is consistently polarized into three main thematic clusters that interrogate each other: (1) Acceleration of Sharia Fintech and its Impact on Financial Inclusion; (2) Blockchain and AI Infrastructure in Global Islamic Economic Governance; and (3) Mapping the Implementation of Maqāṣid al-Sharīʿah in Cyber Systems.

To provide radical data transparency, Table 3.4 below presents a representative sample of the draft master coding matrix on which the conclusions in this study were drawn:

Table 3.4. Thematic Synthesis Master Matrix of SLR Literature Components (Representative Sample)

No	Author & Year	Focus	Finding	Position of Reflection in Maqāṣid al-Sharīʿah
1	Nurzaman (2021)	Fintech Industri Halal & Regresi Data Panel	Industri halal berpengaruh positif signifikan terhadap GDP di Muslim Asia.	Ḥifẓ al-Māl via penguatan sektor riil.
2	OKI-COMCEC (2022)	Inklusi Keuangan Digital & Kebijakan Makro	1,7 miliar Muslim prasejahtera masih unbanked; platform P2P menjadi solusi.	Ḥifẓ al-Nafs via pengentasan kemiskinan struktural.
3	Diallo (2021)	Artificial Intelligence (AI) & NLP	Kecepatan otomatisasi Shariah screening pada ribuan halaman kontrak komersial.	Ḥifẓ al-Dīn via penjagaan validitas akad muamalah.
4	Abdullah (2022)	Islamic Metaverse Economy & Ekonomi	Eksplorasi ruang virtual imersif untuk manasik haji virtual dan perdagangan aset halal.	Ḥifẓ al-ʻAql via edukasi dan inovasi ruang muamalah baru.

		Digital		
5	DinarStandard (2023)	Ekosistem Ekonomi Islam & Data Statistik	Belanja konsumen Muslim global tumbuh masif; aset syariah tembus USD 4 triliun.	Ḥifẓ al-Māl melalui ekspansi skala ekonomi global.

Cluster 1: Acceleration of Sharia Fintech and its Impact on Financial Inclusion

The results of the review of the first cluster show that sharia Financial Technology (Fintech) acts as the main catalyst in reducing inequality in financial access in the Islamic world. Empirical literature consistently confirms that the Peer-to-Peer (P2P) Lending financing model with Mudharabah (profit sharing) and Musyarakah (partnership) contract schemes is able to reduce expensive physical intermediation. Macro data from the Deloitte report (2020) synthesized in the literature shows that machine learning-based automation on sharia fintech platforms has succeeded in creating radical operational efficiencies of 40% to 60%.

Another important finding in this cluster is the effectiveness of digital platforms in reaching the 1.7 billion unbanked population in rural areas of OIC member countries. The use of low-cost smartphones and sharia microfinance applications has been proven to instantly democratize capital distribution, thereby accelerating the growth rate of the real sector and encouraging MSME players to get out of the poverty trap (OKI-COMCEC, 2022).

Cluster 2: Blockchain Infrastructure and AI in Global Islamic Economic Governance

The second cluster focuses on the role of decentralized technology architecture (blockchain) and artificial intelligence (AI) as pillars of new governance in sharia international trade. The results of the document analysis show that the immutable and transparent nature of blockchain is inherently very in line with the ethical principles of trust and justice in Islam. The literature in this cluster proves that the integration of blockchain-based smart contracts is able to create a sophisticated upstream-to-downstream traceability system in the halal supply chain, from animal slaughter, certification, logistics, to cross-border distribution without the risk of data falsification.

Meanwhile, the use of AI, especially Natural Language Processing (NLP) technology, was found as a solution to the slow process of conventional sharia compliance audits. Recent studies show that AI algorithms are able to scan, analyze and filter thousands of drafts of international sharia business contracts in a matter of seconds to ensure that there are no gharar or maysir elements, thereby significantly reducing corporate compliance costs (Diallo, 2021).

Cluster 3: Mapping the Implementation of Maqāṣid al-Sharī'ah in Cyber Systems

The third thematic cluster marks the most radical theoretical paradigm shift, where the classical theory of Maqāṣid al-Sharī'ah is reconstructed by modern researchers into a cyber security framework. The SLR results reveal that post-2022 academic discourse no longer views Maqāṣid simply as a normative legal instrument, but rather as a functional ethical parameter in the virtual world.

The literature synthesis maps three main dimensions of protection in the digital world:

a. Ḥifẓ al-Dīn was created through an integrated digital operational system (Shariah by Design) which automatically refuses to facilitate usury transactions or non-halal commodities.
b. Ḥifẓ al-Nafs and al-'Aql are translated as absolute protection against customer data privacy, end-to-end data encryption, as well as a fortress of protection from exploitative AI-based information manipulation.
c. Ḥifẓ al-Māl is implemented through a high-level cyber security architecture to prevent digital financial crimes (cyber-fraud) as well as the tokenization of social instruments such as digital waqf to guarantee the transparency of real-time fund distribution.

Discussion

Dialektika Fintech Syariah, Efisiensi Radikal, dan Demokratisasi Inklusi Keuangan

The findings of the Systematic Literature Review (SLR) in the first cluster empirically confirm that the presence of sharia financial technology (Fintech) has triggered a paradigm shift in the international financial intermediation process. Within the framework of conventional economic development theory, expanding the reach of financial markets to remote areas is always hampered by high transaction costs and inefficient physical infrastructure investment (sunk costs) (North, 2019). However, industry data shows that machine learning-based automation can radically cut operational costs for Islamic financial institutions by 40% to 60%. This massive reduction in costs justifies the competitive advantage of Islamic economics in the global market. From a macroeconomic perspective, this operational efficiency allows sharia fintech to offer much more competitive profit sharing margins for real business actors without having to sacrifice institutional profitability.

Furthermore, the convergence between mobile technology and Islamic social finance is paving the way for what is called the 'democratization of financial inclusion'. The fact that 1.7 billion of the adult population in OIC member countries is still trapped in the unbanked category is a market failure of the traditional banking system which tends to be collateral-centric. The Sharia Peer-to-Peer (P2P) Lending platform breaks down these limitations by optimizing digital Mudharabah and Musyarakah contracts. Through this scheme, assessing the feasibility of financing is no longer based on ownership of physical assets as collateral, but rather on predictive algorithm-based risk assessments of business prospects.

Sociologically-economically, this accelerates the circulation of wealth so that it does not only circulate among the rich elite, a direct implementation of the principle of distributive justice contained in the QS. Al-Hasyr: 7. The existence of financial technology is transforming the position of underprivileged communities from being mere recipients of social assistance to becoming independent productive economic actors.

Blockchain Architecture and AI as New Transnational Governance Leaders

The results of the analysis in the second cluster confirm that blockchain disruption and artificial intelligence (AI) are the main foundations of modern international sharia business governance infrastructure. So far, the biggest obstacle in international trade in halal products is the high cost of proving product integrity due to information asymmetry across jurisdictions (Ali & Suleiman, 2022). The characteristics of blockchain which are decentralized, transparent and immutable (cannot be engineered) inherently provide technological solutions that are in line with the principle of trust. By implementing smart contracts in the halal supply chain system, halal validation of a commodity from upstream to downstream can be accessed instantly by all global actors. Consumers anywhere in the world can scan a QR code to see a verified production track record on the blockchain ledger without worrying about certification fraud.

Meanwhile, the integration of AI in the field of sharia financial regulation acts as a risk mitigation instrument for the complexity of modern financial instruments. In conventional business practices, international contract compliance analysis takes weeks and involves high-cost legal teams (Deloitte, 2020). However, through the use of AI technology with Natural Language Processing (NLP) algorithms, thousands of draft trade contracts can be scanned and analyzed in a matter of seconds to detect potential clauses that contain elements of gharar (vagueness) or maysir (gambling speculation).

This technological convergence answers transnational challenges in the form of regulatory differences between countries. AI acts as a sharia compliance translator that bridges regulatory asymmetries between different jurisdictions, such as differences in standards between Indonesian national regulations and Middle Eastern standards. This automatically reduces corporate compliance costs and accelerates the rate of foreign investment in the global halal industrial sector.

Reconstructing Maqāṣid al-Sharī'ah in Cyberspace: Towards Sharia by Design

The discussion in the third cluster triggers a very crucial theoretical leap, where classical Islamic legal philosophy through Maqāṣid al-Sharī'ah is transformed into operational parameters in a modern cyber security architecture (cybersecurity framework). The concept of development in Islam always emphasizes that indicators of progress must not be measured only through the growth of material output, but must include protection of the essence of humanity (Chapra, 2019). When the business world moves to the digital space, threats to humanity are no longer in the form of physical aggression, but digital fraud, identity theft, and unilateral exploitation of data by giant corporations. This is where contemporary Maqāṣid reconciliation finds its relevance.

Ḥifẓ al-Dīn (Protection of Religion): In cyberspace, this principle is established through the commitment of Shariah by Design. Sharia compliance filters cannot be positioned as post-production cosmetic labels, but must be integrated since the first line of algorithm code is written. The operational system of e-commerce or banking should be designed to automatically reject any transaction that is indicated to contain elements of usury, non-halal objects, or systemic fraud.

Ḥifẓ al-Nafs & al-'Aql (Protection of Soul and Reason): Modern reinterpretation of these two aspects exists in the form of absolute enforcement of customer data privacy. In the era of surveillance capitalism, the misuse of personal data without transparent consent is a breach of trust. Intellectual protection also includes the protection of the digital ecosystem from disinformation, deepfake-based psychological manipulation, as well as addiction to speculative algorithms that damage the mental stability of the people.

Ḥifẓ al-Māl (Property Protection): This dimension is no longer limited to physical aspects, but includes the application of high-level data encryption to prevent financial cybercrime (cyber-fraud). In addition, the innovation of waqf tokenization and blockchain-based crowdfunding actualizes property protection through the guarantee of full transparency, where every flow of Islamic philanthropic funds can be tracked in real-time by donors to ensure the efficient distribution of public benefits.

CONCLUSION

Digital transformation in sharia international business is a strategic imperative that converges the acceleration of cutting-edge technology such as fintech, blockchain and AI with the ethical compass of Maqāṣid al-Sharī'ah to realize the economic benefit of the people. This integration has been empirically proven to be able to democratize financial inclusion for the 1.7 billion unbanked population through a profit sharing-based P2P lending platform, cut industrial operational costs by up to 60%, and guarantee global halal supply chain governance that is transparent and free of manipulation. The reconstruction of Maqāṣid al-Sharī'ah into a Sharia by Design paradigm emphasizes that the future of the digital Islamic economy is not only measured by the growth of macro assets which have now reached USD 4 trillion, but by its ability to uphold distributive justice, protect data privacy, and build a transnational business ecosystem that is resilient, ethical, and humane.

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