

Transformation of Sharia Microeconomics in the Digital Era Integration of Maslahah, MSMEs, and Sharia Finance

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ABSTRACT

Digital transformation in economic activities has changed the way consumers, producers, micro and small businesses, and Islamic financial institutions interact. This article analyzes the transformation of the Islamic micro-economy in the digital era by integrating the concepts of maslahah, ethical market behavior, MSME empowerment, and Islamic finance innovation. This study uses a qualitative literature review with a descriptive-analytical approach, drawing on books and scientific publications as secondary data sources. The literature shows that digitalization can reduce transaction costs, expand market access, facilitate financial inclusion, and strengthen MSME development. However, digital transactions also present challenges, including information asymmetry, gharar, digital literacy, data security, halal assurance, and sharia compliance. This article proposes a maslahah-oriented ecosystem that uses digital technology to benefit consumers, producers, MSMEs, Islamic financial institutions, platforms, regulators, and halal institutions. Thus, transforming the sharia microeconomy must ensure that technological efficiency remains aligned with justice, transparency, halal principles, and social benefits.

INTRODUCTION

Digital transformation has become a key feature of contemporary economic activity. The development of information and communication technology has driven significant changes in how individuals, households, business actors, and markets conduct economic activities. Digital platforms, electronic payments, electronic commerce, financial technology, and various data-based services have shifted economic interactions from conventional to faster, more flexible, and more integrated. Digitalization also makes economic information easier and faster to obtain, so economic actors can use it to determine consumption, production, investment, and business development strategies. In this context, digital transformation is not only about using technological devices, but also reflects changes in economic behavior, market mechanisms, transaction patterns, and the relationship between consumers and producers.

These changes are increasingly relevant to Islamic economics. From an Islamic perspective, economic activities are directed not only at efficiency and material gain but also at ethical, social, and spiritual dimensions. Thus, the development of digital technology needs to be placed in a framework that considers how the technology is used and the purpose of the economic activity. Islamic microeconomics not only examines how consumers and producers make decisions under limited resources, but also how Islamic values guide those decisions. Rinaldi and Afifah (2025) explain that Islamic microeconomics studies consumer and producer behavior, market mechanisms, resource allocation, and economic decision-making by integrating Islamic values such as justice, morality, responsibility, and maslahah (Rinaldi & Afifah, 2025). Therefore, digital



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transformation in Islamic microeconomics should be understood as a process that not only changes the efficiency of economic activities but also affects how these principles are applied in an increasingly digitized economic life.

The fundamental problem is that digitalization can create opportunities while presenting new risks in economic activities. In terms of opportunities, digital technology can lower transaction costs, speed up information exchange, expand market reach, simplify payments, and broaden access to financial services. Business actors, especially micro, small, and medium enterprises, can also use digital platforms to market products without relying entirely on the local market. Consumers have more diverse product choices and can transact without being limited by geographical distance. Digitalization can thus create efficiency and expand economic opportunities when used appropriately.

However, expanding economic activity through digital technology also brings problems that require attention. Digital transactions can increase the risk of information asymmetry because consumers cannot always verify the condition, quality, or characteristics of the goods and services offered. In addition, uncertainty remains about product quality, delivery processes, transaction security, personal data protection, and the clarity of information sellers provide. Easy access to various products can also encourage excessive consumption if it is not accompanied by consideration of economic needs and capabilities. From an Islamic economic perspective, this issue becomes increasingly important because transactions must not only provide economic benefits, but must also meet the principles of clarity, fairness, and compliance with sharia provisions. Adel and Rinaldi (2024) discuss gharar in digital economy transactions, particularly the uncertainty inherent in electronic trade practices (Adel & Rinaldi, 2024). This shows that digital transformation cannot be assessed only by increasing efficiency or ease of transactions; it must also be evaluated in terms of transparency, fairness, protection of the parties to transactions, and conformity with sharia principles.

From the perspective of Islamic microeconomics, consumer and producer decisions are not expected to be based solely on achieving utility or short-term material benefits. Economic decisions need to consider the values, norms, responsibilities, and social consequences that arise from these activities. Thus, economic rationality in Islam differs from rationality oriented solely to individuals' material interests. Yunilhamri et al. (2024) describe Islamic economics as an economic paradigm that places economic activity in relation to ethical and spiritual values. This view shows that economic behavior cannot be separated from moral values that are the basis for determining economic choices and actions (Yunilhamri et al., 2024).

Rationality is closely related to the orientation of *maslahah* in economic decision-making. Fadllan and Maufiroh (2022) emphasize that rationality in Islamic economics is oriented toward *maslahah* as an important basis for determining business decisions. This orientation shows that the success of an economic activity is judged not only by the amount of profit obtained, but also by the benefits generated and its alignment with sharia values and goals. In the digital environment, this principle becomes increasingly relevant because economic decisions can be made very quickly and are supported by information and various options available in large quantities. Therefore, economic actors need to consider the benefits, risks, needs, and impacts of their decisions so that technology does not shift economic goals from achieving benefits to simply maximizing profits (Fadllan & Maufiroh, 2022).

The consumption dimension has also changed considerably with digitalization. Easier access to product information, a wider selection of goods and services, and the use of various e-commerce platforms can affect people's consumption patterns. In the Islamic economy, consumption is not solely seen as an activity to obtain satisfaction, but must also consider aspects of halal, goodness, needs, and balance. Consumption (2022) and Aldy et al. (2023) explain that consumption from an Islamic perspective emphasizes the selection of halal and *tayyib* products, a moderate attitude in consumption, prioritization based on needs, and avoidance of behaviors that lead to waste or waste (Consumption, 2022; Aldy et al., 2023). This principle matters in the digital era because consumers can make purchases anytime, anywhere. Without self-control and consideration of needs, digitalization can encourage more impulsive and excessive consumption.

Beyond the consumer side, digital transformation also affects producer behavior and production processes. Producers can use technology to improve efficiency, develop marketing, manage consumer information, and expand business networks. However, increased production efficiency must be matched by responsibility for product quality, workers, consumers, and the social environment. From an Islamic economic perspective, production activities are directed not only at profit creation but also at meeting human needs and creating benefits. Alimuddin (2020) links production ethics to sharia *maqashid* and the protection of human welfare. Thus, technology use in the production process should be directed to increase economic benefits while maintaining ethical and welfare principles that are part of sharia goals (Alimuddin, 2020).

At the business development level, micro, small, and medium enterprises (MSMEs) occupy a strategic position in the economy because they contribute to job creation, local economic activity, income equity, and stronger community economic capacity. MSMEs are becoming increasingly important in Islamic economics because community business activities can generate income while expanding economic benefits. The source book identifies MSMEs as a key pillar in developing the Islamic economy and highlights the role of Islamic financing, business assistance, digitalization, and Islamic social instruments in strengthening MSME capacity (Rinaldi & Afifah, 2025). Digitalization in this context can give MSMEs opportunities to expand markets, improve marketing efficiency, build broader relationships with consumers, and access financial services that were previously hard to reach.

However, MSMEs' ability to take advantage of digital opportunities is not evenly distributed. Access to financing, limited managerial capacity, low Islamic financial literacy, and limited digital capabilities remain obstacles that can limit MSMEs' ability to use technological developments effectively. Aini and Yuningsih (2025) emphasize the importance of interaction between Islamic finance and MSMEs in supporting business development. Meanwhile, Aknes and Yuli (2025) identified the Islamic economic mechanism as a relevant factor in supporting MSME growth (Aini & Yuningsih, 2025; Aknes & Yuli, 2025). Thus, MSME digitalization is not only a process of moving marketing from conventional spaces to digital platforms; it also requires strengthening business actors' capacity to understand financing, business management, financial literacy, and sharia principles.

The development of Islamic financial technology, or fintech, then adds an important dimension to the transformation of Islamic microeconomics in the digital era. Fintech provides opportunities for the community and MSME actors to access financial services faster and more easily. In the context of Islamic economics, fintech is relevant because it can expand access to financing in accordance with sharia principles. Ardiansyah and Susetyo (2025) discuss the role of Islamic fintech in expanding access to financing for MSMEs, suggesting that financial technology can help reduce financing obstacles faced by business actors (Ardiansyah & Susetyo, 2025).

One form of this development is peer-to-peer financing based on sharia principles. Wulandari and Nasik (2021) distinguish Islamic peer-to-peer lending from conventional mechanisms by using contracts that align with sharia principles and avoid usury. These differences show that digitalizing financial services does not eliminate the basic characteristics of Islamic economics. Instead, technology can introduce new forms of financial services while maintaining the sharia principles that form its foundation (Wulandari & Nasik, 2021). This shows that technological innovation and sharia principles do not have to be opposites; they can develop simultaneously as long as a mechanism ensures transactions conform to applicable regulations.

On the other hand, the development of Islamic fintech also requires stronger sharia compliance mechanisms. The speed of technological innovation can produce new financial products and services that require attention to contract structures, transaction mechanisms, information transparency, and user protection. Wahyuni et al. (2024) emphasized the importance of sharia compliance in developing Islamic fintech. Thus, innovation in digital financial services must go hand in hand with stronger sharia governance and compliance so technological convenience does not undermine the principles of prudence and the underlying values of Islamic economics (Wahyuni et al., 2024).

Based on this description, digital transformation in Islamic microeconomics is a multidimensional process that includes changes in consumer behavior, producer behavior, market mechanisms, MSME development, and innovation in the financial system. Digitalization offers opportunities to increase efficiency, expand market access, strengthen financial inclusion, and encourage business innovation. However, these opportunities also bring challenges, including information asymmetry, transaction uncertainty, the risk of excessive consumption, limited literacy, data security, and the need to ensure compliance with sharia principles. Therefore, the main issue is not whether digitalization should be adopted, but how the digitalization process can be directed so that efficiency, inclusion, innovation, and ease of transactions remain aligned with Islamic values.

In this context, this article analyzes the transformation of Islamic microeconomics in the digital era by integrating four main dimensions: Islamic economic rationality and *maslahah* orientation, ethical market and consumption behavior, MSME development, and Islamic financial and digital innovation. These four dimensions are interrelated, forming an Islamic microeconomic pattern that can respond to technological change without losing its basic principles. In addition, this article identifies challenges that arise in digitizing economic activities and develops an integrated conceptual direction to strengthen an inclusive, ethical, and sustainable Islamic microeconomic ecosystem.

LITERATURE REVIEW

The Rationality of Islamic Economics and Maslahah

Islamic economic literature shows that economic behavior is directed not only toward material benefits, profits, or individual satisfaction, but also toward maslahah, justice, balance, and responsibility. In the framework of Islamic economics, people still have freedom to make economic choices, but this freedom is not absolute because values and norms limit it to maintain benefits. Thus, economic decisions are judged not only by the material results obtained, but also by the process, goals, and impact on individuals and society.

The concept of maslahah is one of the important bases in explaining the rationality of Islamic economics. The orientation of maslahah directs economic actors to consider the broader benefits of a decision, so economic activities do not stop at achieving personal interests. Fadllan and Maufiroh (2022) explain that the orientation of maslahah is the basis for business rationality that connects economic decisions with the goal of benefit. This view shows that rationality in Islamic economics is broader than rationality oriented only toward material benefits (Fadllan & Maufiroh, 2022).

Beyond maslahah, sharia maqashid provides a normative foundation for directing economic activities in line with sharia goals. Sharia maqashid can be used to understand how economic activities should be directed to create benefits and protect human interests. Aji and Mukri (2022) present sharia maqashid as a key foundation for actualizing the Islamic economic system. This perspective shows that the Islamic economic system is not only about transaction rules, but also about the broader goal of realizing a fair economic life and providing benefits (Aji & Mukri, 2022).

The rationality framework based on maslahah and maqashid sharia becomes increasingly relevant when applied in the context of digitalization. Technological developments have changed how individuals and business actors obtain information, make choices, conduct transactions, and conduct economic activities. These changes can increase efficiency and provide convenience, but they can also create new risks and problems. Therefore, Islamic economic rationality can provide a framework to ensure that technology use still considers benefit, justice, balance, and responsibility. From this perspective, digitalization is not only a process of increasing economic efficiency, but also a change that must be directed to remain aligned with the goal of benefit.

Consumption, Production, and Market Mechanisms

Islamic economics treats consumption and production as inseparable from values and ethics. Consumers are not only seen as individuals seeking maximum satisfaction, and producers are not only seen as profit-oriented parties. Both have a responsibility to ensure that economic activities still consider halal, utility, balance, and their impact on other parties. Thus, consumption and production behavior in Islamic economics has a moral dimension that distinguishes it from approaches that emphasize only material aspects.

On the consumption side, consumer decisions do not stop at meeting needs; they also consider halal status, product benefits, need levels, and reasonable limits on resource use. Aldy et al. (2023), Hamdi (2022), and Yanti et al. (2024) show that, from an Islamic perspective, consumer behavior relates to considerations of halal, utility, balance, and responsibility in determining consumption choices. This shows that consumption in the Islamic economy is not directed at fulfilling unlimited desires, but needs to be accompanied by the ability to distinguish between needs and desires and consider the consequences of choices made (Aldy et al., 2023; Hamdi, 2022; Yanti et al., 2024).

This principle is becoming increasingly important in the digital environment because consumers have wider access to various products and services. Electronic commerce platforms and digital media make it easier to access information and make purchases, but these conveniences can also increase consumption tendencies if they are not accompanied by rational and ethical considerations. Therefore, Islamic consumption principles can guide consumer behavior so that technology use remains within the limits of needs, benefits, and compliance with halal principles.

On the production side, Islamic economics views producers not only as providers of goods and services, but also as economic actors responsible for product quality, production processes, consumers, and society. Efficient production remains important, but efficiency should not ignore sharia values. Alimuddin (2020) links production ethics to sharia maqashid, so production activities should consider broader goals of protecting and improving human welfare (Alimuddin, 2020). Thus, technology in the production process can be used to increase productivity while maintaining quality, responsibility, and social benefits.

In addition to consumer and producer behavior, market mechanisms are an important part of Islamic microeconomics. The market provides space for interaction between demand and supply, but the mechanism

still requires principles of fairness and transparency. Basri (2023), Fajaruiddin et al. (2023), and Harahap et al. (2025) emphasize the importance of fairness, transparency, and preventing various forms of distortion in market mechanisms. This perspective shows that Islamic economics assesses markets not only by their ability to generate efficiency, but also by whether the interactions that occur are fair, transparent, and not detrimental to certain parties (Basri, 2023; Fajaruiddin et al., 2023; Harahap et al., 2025).

In the digital context, market mechanisms are changing because transactions can occur through platforms that bring consumers and producers together more broadly. These changes can expand market access and increase exchange efficiency, but they can also create problems related to information, bargaining power, and transparency. Therefore, fairness and transparency remain important in ensuring that digital market mechanisms develop without neglecting the principles of Islamic economics.

MSMEs and Sharia Finance

MSMEs are an important theme in the literature on Sharia microeconomics because they are closely linked to job creation, income equity, community empowerment, and strengthening the local economy. MSMEs not only function as business units that produce goods and services, but also as part of community economic activities that can create income sources and expand economic participation. Therefore, strengthening MSMEs supports efforts to build a more inclusive economic system and provide opportunities for community groups with limited access to economic resources.

In MSME development, access to financing is a key factor. Capital limitations can limit business actors' ability to increase production capacity, innovate, expand markets, and adopt technology. Aini and Yuningsih (2025) discuss the relationship between the Islamic finance sector and MSMEs in supporting increased local economic competitiveness. This shows that Islamic finance has a strategic role in supporting MSME development while strengthening economic activity at the local level (Aini & Yuningsih, 2025).

Financial technology development also opens new opportunities to expand access to financing. Ardiansyah and Susetyo (2025) highlight sharia fintech as a means to expand access to financing for MSMEs. Technology allows financial services to be delivered more flexibly and reach business actors who previously had limited access to financial institutions. Thus, sharia fintech can support MSME digitalization as long as the financing mechanism still adheres to sharia principles and provisions (Ardiansyah & Susetyo, 2025).

In addition to fintech, alternative sharia financing is also an important part of MSME development in the digital era. Mardhiah et al. (2024) discuss alternative sharia financing in the digital economy. These financing alternatives give MSME actors more diverse capital sources and help them adapt to business needs. This shows that digital transformation not only changes how MSMEs market products, but can also affect how business actors obtain and use financing sources (Mardhiah et al., 2024).

Islamic social financial instruments are also relevant to empowering MSMEs. Balqis and Sartono (2020) highlight the role of Micro Waqf Banks in supporting MSME empowerment. These instruments show that MSME development from an Islamic economics perspective can involve various forms of financial support that are not only oriented toward commercial relationships, but also toward empowering and increasing the community's economic capacity (Balqis & Sartono, 2020). Thus, strengthening MSMEs through the Islamic financial ecosystem can be understood as part of efforts to expand economic inclusion while creating wider benefits.

Digitalization, Fintech, and Shariah Compliance

Digitalization has expanded financial transactions and intermediation through platforms such as e-commerce, fintech, crowdfunding, and philanthropic platforms. These changes have created a faster, more flexible pattern of economic interaction because transactions no longer depend entirely on physical meetings between economic actors. In the context of the Islamic economy, these developments have created space for innovation in providing goods, services, financing, and social services through digital technology. On the trade side, digital platforms have encouraged the emergence of various marketplace models that bring sellers and buyers together in one ecosystem. Fradesa et al. (2022) examined halal marketplace innovations and found efforts to integrate digital trade activities with the need for products and transactions that align with halal principles. These developments show that digitalization can expand access to halal products while building a trade ecosystem more aligned with the characteristics of the Islamic economy (Fradesa et al., 2022).

In the financing sector, technological developments have also given birth to peer-to-peer lending mechanisms with different characteristics between conventional and sharia systems. Wulandari and Nasik (2021) distinguish between conventional and sharia peer-to-peer lending mechanisms, particularly in terms of



the contractual mechanisms and principles that underpin transactions. These differences show that applying technology in financial services does not eliminate the need for basic sharia characteristics and principles; instead, it requires adjustments so innovations remain in accordance with the provisions of Islamic economics (Wulandari & Nasik, 2021). Disruptive technology also changes the Islamic banking and finance sector more broadly. Syakarna (2023) discusses disruptive technology in the transformation of Islamic banking and finance, showing that technological developments can change how financial institutions provide services and interact with users. This transformation offers an opportunity to improve service efficiency and accessibility, but it also requires adaptability so Islamic financial institutions can maintain their characteristics and sharia principles amid technological change (Syakarna, 2023).

In developing sharia fintech, compliance with sharia principles is a challenge that cannot be separated from technological innovation. Wahyuni et al. (2024) emphasized the importance of sharia compliance in sharia fintech. This compliance matters because technological innovations can create new transactions and financial products, so mechanisms, contracts, and transaction practices must align with sharia principles (Wahyuni et al., 2024). Beyond sharia compliance, digital transactions also create uncertainty and information inequality. Adel and Rinaldi (2024) show that digital transactions can create gharar and information asymmetry. This shows that information transparency is an important part of digital transaction governance because consumers and business actors need adequate information about transaction objects, conditions, and potential risks (Adel & Rinaldi, 2024). Thus, digitalization and fintech in the Islamic economy require not only technological innovation but also stronger transparency, protection for transacting parties, and compliance with sharia principles.

Overall, the literature shows that the transformation of Islamic microeconomics in the digital era involves interrelated relationships among economic rationality and mass consumption and production behavior, market mechanisms, MSME development, sharia financing, and financial technology innovation. Digitalization offers opportunities to expand access and increase efficiency, but it also requires strengthening justice, transparency, responsibility, and sharia compliance. Thus, studies of Islamic microeconomics in the digital era need to see technology not only as an economic instrument, but as part of a change in the economic ecosystem that must remain directed towards achieving benefits.

METHODS

This study uses qualitative library research with a descriptive-analytical approach. This method was selected because the research focuses on understanding and synthesizing concepts related to Islamic microeconomics and its transformation in the digital era. The study does not examine causal or statistical relationships between variables; instead, it identifies, compares, and integrates concepts and arguments from relevant literature. The analysis focuses on changes in economic behavior, MSME development, Islamic finance, and digitalization from an Islamic perspective (Yunilhamri et al., 2024; Amalia et al., 2023).

The literature consists of books and scientific articles relevant to Islamic microeconomics and digital transformation. The book *Microeconomics: Sharia Business and Banking* by Rinaldi and Afifah (2025) serves as a main conceptual reference because it discusses consumer and producer behavior, market mechanisms, MSMEs, Islamic finance, digitalization, and Islamic fintech. This source is complemented by studies concerning *maslahah*, consumption and production ethics, MSME empowerment, Islamic finance, fintech, and digital economic activities (Rinaldi & Afifah, 2025; Fadllan & Maufiroh, 2022; Aini & Yuningsih, 2025; Ardiansyah & Susetyo, 2025).

The literature is organized into four main themes: Islamic microeconomic principles and *maslahah*; MSMEs and economic empowerment; Islamic finance and fintech; and digital transactions, halal markets, and sharia compliance. Literature on Islamic economic principles is used to examine economic rationality, consumption, production, and market mechanisms (Fadllan & Maufiroh, 2022; Hamdi, 2022; Basri, 2023). Studies on MSMEs and Islamic finance examine economic empowerment, access to financing, and financial innovation (Balqis & Sartono, 2020; Aini & Yuningsih, 2025; Ardiansyah & Susetyo, 2025). Meanwhile, the literature on digital marketplaces, fintech, and digital transactions examines technological opportunities and sharia-related challenges (Fradesa et al., 2022; Wahyuni et al., 2024; Adel & Rinaldi, 2024).

The analysis used thematic coding, argument comparison, identification of recurring concepts, and conceptual synthesis. The analytical procedure consisted of four stages: identifying relevant concepts, comparing similarities and differences across the literature, classifying the opportunities and risks of digitalization into economic, ethical, social, technological, and sharia dimensions, and synthesizing the findings into an integrated conceptual framework. The framework connects technological efficiency with *maslahah*,



MSME empowerment, Islamic financial inclusion, and sharia compliance (Aji & Mukri, 2022; Wahyuni et al., 2024).

Because this is library research, the findings represent a conceptual synthesis rather than primary empirical evidence. The study therefore does not aim to statistically generalize the effects of digitalization on Islamic economic actors. Instead, it offers an integrated understanding of how digital transformation can align with economic efficiency, *maslahah*, empowerment, financial inclusion, and sharia principles (Rinaldi & Afifah, 2025; Yunilhamri et al., 2024).

RESULTS AND DISCUSSION

The Rationality of Sharia Microeconomics: From Utility to *Maslahah*

Key findings from the literature suggest that Islamic microeconomics expands the meaning of rational economic behavior. Conventional microeconomic analysis generally explains choices through preferences, limitations, utility, costs, and expected benefits. Islamic economics still recognizes the importance of rational choices, but places them within a normative framework that considers sharia values. Economic actors are expected to consider not only material benefits but also halal status, ethical consequences, social welfare, and long-term benefits. Rinaldi and Afifah (2025) explain that rationality in Islamic microeconomics is related to effort, responsibility, morality, and consideration of Islamic economic values and goals (Rinaldi & Afifah, 2025).

Fadllan and Maufiroh (2022) describe *maslahah*-oriented rationality as an approach that guides economic and business decisions toward benefits aligned with Islamic goals (Fadllan & Maufiroh, 2022). This perspective is becoming increasingly relevant in the digital economy because technological efficiency can create benefits while also producing consequences that require consideration. Digital platforms that speed up transactions, for example, can provide convenience to consumers but can also cause problems if available information is inadequate or digital mechanisms encourage excessive consumption. Therefore, the rationality of the digital economy cannot be assessed solely by transaction speed or economic benefits; it must also consider transparency, justice, consumer protection, and social consequences.

The principle of *maslahah* is also related to the *maqashid* of sharia in understanding the purpose of economic activities. Aji and Mukri (2022) emphasized the importance of *maqashid* sharia in developing the Islamic economic system so that economic activities are not only directed at achieving material benefits, but also at protecting and achieving sharia goals (Aji & Mukri, 2022). In the context of digitalization, this principle provides a basis for assessing whether technology applications truly produce benefits or pose new risks. Thus, digital transformation in Islamic microeconomics should focus on technology use that supports welfare, justice, property protection, and the sustainability of people's economic lives.

Ethical Consumption and Production in the Digital Market

The development of the digital market increases the number of choices available to consumers. Consumers can compare products, prices, reviews, and sellers without being physically present in the market. Expanding these choices can increase access to information and expand consumption opportunities, but it can also encourage impulsive or excessive consumption. Hamdi (2022) explained that consumption in Islam is based on the principles of halal and *tayyib*, moderation, and orientation to sharia *maqashid* (Hamdi, 2022). Aldy et al. (2023) also emphasized the importance of ethical consumption and avoiding *israf* and *tabdzir* in economic activities (Aldy et al., 2023). In the digital market, applying these principles requires more than certainty about the halal status of products. Consumers also need reliable information about product quality, prices, delivery, seller identities, and transaction terms. Yanti et al. (2024) emphasize the relationship between business ethics and consumer behavior from an Islamic economics perspective (Yanti et al., 2024). Thus, digital consumption in accordance with Islamic economic principles requires consumers to make appropriate decisions, consider needs, avoid waste, and pay attention to transparency and honesty in transactions.

Producers also face similar responsibilities. Alimuddin (2020) places production ethics within the framework of sharia *maqashid*, emphasizing production in accordance with halal principles, responsible use of resources, and attention to social interests (Alimuddin, 2020). In digital trade, producers' responsibilities extend beyond the products they produce to include delivering product descriptions, price information, promotional activities, and communication with consumers. Therefore, digital promotion must be carried out honestly and transparently to avoid manipulating consumers, hiding important information, or creating misleading perceptions.



Market mechanisms are also an important part of the transformation of Islamic microeconomics in the digital era. Basri (2023) and Fajaruddin et al. (2023) emphasize the importance of fairness in Islamic market mechanisms and the need to prevent distortions that can harm economic actors (Basri, 2023; Fajaruddin et al., 2023). Harahap et al. (2025) also discuss market structure from the perspective of fairness and transparency (Harahap et al., 2025). In digital platforms, these principles can be realized through clear transaction rules, easily accessible information, transparent pricing, and complaint and dispute-resolution mechanisms that consumers and business actors can use.

MSMEs as an Inclusive Pillar of Sharia Microeconomics

MSMEs provide a direct link between Islamic microeconomic theory and community-level economic activity. Rinaldi and Afifah (2025) explain the importance of MSMEs in the Islamic economy because of their contribution to job creation, income distribution, local production, and community economic resilience (Rinaldi & Afifah, 2025). In the framework of Islamic economics, MSME development is measured not only by sales growth but also by the halalness of products, sources of capital, business ethics, social contributions, and the sustainability of business activities.

Aini and Yuningsih (2025) highlight the relationship between Islamic finance and MSMEs in supporting the competitiveness of the local economy (Aini & Yuningsih, 2025). This relationship is not limited to providing financing; it can also include strengthening business capacity and expanding access to economic activities. Aknes and Yuli (2025) also show the relevance of Islamic economic mechanisms to MSME growth, while Ardiansyah and Susetyo (2025) emphasize the role of Islamic fintech in expanding access to financing for business actors (Aknes & Yuli, 2025; Ardiansyah & Susetyo, 2025).

Integrated Conceptual Framework

The literature synthesis produces a conceptual framework that places digitalization as an instrument to achieve efficiency as well as *maslahah*. This framework connects Islamic values, economic actors, digital technology, Islamic financial institutions, and halal supervision and guarantee mechanisms.

Dimensions	Key Elements	Transformation Direction
Value	Tauhid, Justice, <i>Maslahah</i> , Halal, Responsibility	Efficiency Is Directed Towards Utility
Perpetrators	Consumers, Producers, MSMEs, Financial Institutions	Capacity Building and Inclusion
Technology	E-Commerce, Fintech, AI, Big Data, Blockchain	Access, Efficiency, Transparency
Governance	Sharia Compliance, Regulation, Consumer Protection	Reduce <i>gharar</i> and information asymmetry
Ecosystem	Platforms, Halal Institutions, Regulators, <i>Ziswaf</i>	Inclusive and sustainable growth

Source: Synthesized by the author based on Rinaldi and Afifah (2025) and supporting literature.

A synthesis of the literature presents an integrated model of sharia microeconomic transformation that situates digital efficiency within a *maslahah*-oriented framework. This model views digital transformation not solely as a process of technology adoption, but as a change in the behavior of economic actors, market mechanisms, financial access, business empowerment, and economic governance, grounded in sharia principles. Based on a synthesis of the literature, the model consists of five interrelated, mutually reinforcing elements.

First, the foundation of values that include monotheism, justice, balance, responsibility, halal principles, and *maslahah*. These values serve as normative foundations in determining how technology and economic activities are used. From the perspective of Islamic microeconomics, rationality is directed not only at achieving material benefits but also at considering benefits, responsibilities, and conformity with sharia goals (Fadllan & Maufiroh, 2022; Aji & Mukri, 2022). Thus, digital technology use needs to be assessed based on its benefits and consequences for economic actors, consumers, society, and the wider economic environment.

Second, the dimension of economic actors includes consumers, producers, MSMEs, and financial institutions. Each actor plays a role in ensuring that digitalization delivers economic benefits while maintaining ethical responsibility. Consumers are required to make rational, moderate, and informed decisions, while



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producers need to pay attention to halal, transparency, and responsibility in the production and marketing process (Hamdi, 2022; Aldy et al., 2023; Alimuddin, 2020). On the other hand, MSMEs need financing, technology, and market-access support to participate more widely in the digital economy. The relationship between MSME development and Islamic finance matters because access to financing must be followed by strengthened business capacity and local economic competitiveness (Aini & Yuningsih, 2025).

Third, the digital infrastructure dimension includes e-commerce, fintech, digital payments, data analytics, artificial intelligence, and various other supporting technologies. This infrastructure can improve transaction efficiency, expand market reach, and open access to financial services. Islamic fintech development, for example, creates opportunities to expand access to financing for individuals and MSMEs through digital mechanisms (Ardiansyah & Susetyo, 2025). Similarly, disruptive technology can change service patterns in the Islamic banking and finance sector (Syakarna, 2023). However, in this model, technology is positioned as an instrument to achieve economic and social goals, not as a stand-alone goal.

Fourth, the institutional governance dimension includes regulators, sharia supervision mechanisms, halal institutions, and digital platform governance. This dimension is needed to ensure that technological developments do not lead to economic practices that contradict sharia principles or harm consumers. Wahyuni et al. (2024) emphasize the importance of sharia compliance in developing Islamic fintech, while Adel and Rinaldi (2024) highlight the need to reduce uncertainty and information asymmetry in digital transactions from a gharar perspective (Wahyuni et al., 2024; Adel & Rinaldi, 2024). Therefore, digital governance needs to include information transparency, contract clarity, consumer protection, data security, and dispute resolution mechanisms. Fifth, the outcome dimension includes economic efficiency, financial inclusion, increased MSME competitiveness, consumer protection, sustainability, and social welfare. The outcome dimension shows that the success of digital transformation in the sharia microeconomy is not fully measured by faster transactions or higher profits. Success also depends on the extent to which digitalization expands economic participation, increases access to financing, strengthens MSMEs, reduces information inequality, and supports economic activities in accordance with sharia principles.

This framework differs from a fully technology-centric approach. Technology is not seen as automatically generating economic benefits. The impact depends on the institutional environment, the quality of governance, the ability of economic actors, and the underlying values of its use. Digitalization can increase inclusion by reducing transaction costs and expanding market access, but these benefits can be uneven if digital literacy, infrastructure, and people's economic capabilities are limited. This aligns with findings on obstacles to MSME digitalization, including limited digital literacy, managerial skills, infrastructure, funding, and market access (Rinaldi & Afifah, 2025). This framework also shows that MSME empowerment needs to be integrated with financial inclusion. Providing financing without increasing managerial capacity and digital capabilities does not necessarily lead to sustainable business development. Aini and Yuningsih (2025) highlight the importance of the relationship between the Islamic financial sector and MSMEs in strengthening the local economy (Aini & Yuningsih, 2025). These interactions can be strengthened through sharia-compliant financing, improved financial literacy, increased business capacity, digital training, support for halal certification, and expanded market access.

At the consumer level, digitalization requires strengthening financial literacy and Islamic economic literacy. Consumers need to understand not only a product's halal status, but also transaction mechanisms, financing provisions, price information, rights and obligations in transactions, and risks that may arise from using digital services. This aligns with Islamic consumption principles that emphasize halal, tayyib, moderation, and consideration of benefits (Hamdi, 2022; Aldy et al., 2023). Thus, consumers play an important role in shaping a more transparent and responsible digital market. At the institutional level, sharia compliance should be part of the governance process from the beginning, not just a corrective action after a transaction has taken place. Financial institutions and digital platforms need clear procedures related to contracts, product information, consumer protection, data security, and dispute resolution. This need is increasingly important because digital technology enables transactions to occur quickly and at scale. Therefore, strengthening sharia governance and compliance is integral to transforming the sharia microeconomy (Wahyuni et al., 2024).

Beyond the commercial sector, digital transformation also relates to developing Islamic social finance. Digitalizing Islamic financial services can expand public access to philanthropic activities and economic empowerment. In this context, Islamic finance development is not only directed at commercial transactions but can also support social goals by strengthening access, transparency, and efficiency in managing Islamic social funds. Thus, the transformation of the Islamic micro-economy has a wider scope than commercial fintech because it is also related to efforts to strengthen people's welfare and empowerment.

From a sustainability perspective, the integrated model fosters an economic ecosystem that uses technological innovation to strengthen the ethical foundations of Islamic economics. This transformation can be understood as a shift from a mere efficiency orientation to *maslahah*-oriented efficiency; from market access to more inclusive market participation; from digital transactions to transparent, Sharia-compliant transactions; and from an individual profit orientation to more sustainable economic welfare. Thus, digitalization in sharia microeconomics is not just a technological change, but a process of transformation of the economic ecosystem that integrates efficiency, *maslahah*, inclusion, MSME empowerment, and sharia compliance.

CONCLUSION

The transformation of Islamic microeconomics in the digital age shows that technological innovation and Islamic values can be integrated when digital efficiency is geared towards *maslahah*. The literature reviewed shows that Islamic microeconomics expands the rationality of conventional economics by incorporating the principles of *halal*, justice, responsibility, moderation, sharia *maqasid*, and social welfare. These principles are relevant to contemporary digital markets, where information asymmetry, consumer vulnerability, cybersecurity, *gharar*, and sharia compliance require stronger ethical and institutional protections. MSMEs occupy a strategic position in this transformation because they connect digital markets, local economic activities, employment, and Islamic financial inclusion. Islamic banking, fintech, crowdfunding, digital payments, and ZISWAF platforms can expand access to financing and markets, but their effectiveness depends on digital literacy, managerial capacity, infrastructure, governance, and sharia compliance. A key contribution of this study is a conceptual framework that places digital technology as a driver in a *maslahah*-oriented ecosystem, involving consumers, producers, MSMEs, Islamic financial institutions, digital platforms, regulators, and *halal* institutions. Future empirical research may test this framework by examining the relationship between digital literacy, Islamic financial inclusion, sharia compliance, MSME performance, and consumer well-being in a specific region or sector.

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