

## MAQASID AL-SHARIAH AS AN ETHICAL FRAMEWORK FOR ISLAMIC BANKING RESILIENCE IN THE POST- DIGITAL ERA

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**Abstract:** Digital transformation has reshaped the global financial landscape, including the Islamic banking sector. In the post-digital era, the challenges faced by financial institutions are no longer limited to technological adoption, but extend to their ability to maintain ethical integrity and public trust as the foundation of system sustainability. This article aims to examine the role of maqasid al-shariah as an ethical foundation for strengthening the resilience of Islamic banking systems in the post-digital era. This study employs a qualitative approach through a literature review by analyzing relevant academic works related to Islamic banking, financial system resilience, and maqasid al-shariah. The findings indicate that the principles of maqasid al-shariah, particularly the protection of wealth, justice, and public welfare (maslahah), play a strategic role in strengthening governance, maintaining financial stability, and enhancing public trust in Islamic banking institutions. By positioning maqasid al-shariah as an ethical foundation, Islamic banking is not only able to respond effectively to the dynamics of digital transformation but also contributes to the realization of sustainable economic resilience amid contemporary global challenges.

**Keywords:** Maqasid al-Sharia, Islamic Banking, Ethical Resilience

### Introduction

Currently, the financial world is in a fundamental transformation due to the rapid digitalization of traditional services to digital banking, fintech, AI, and blockchain technology. The post-digital era not only presents new technology, but also poses complex ethical and social challenges: including consumer protection, data privacy, access inequality, and the risk of unfair transactions. In the midst of this change, moral values become an important aspect so that the financial system is not only efficient, but also ethical and socially sustainable. In the context of sharia banking which from the beginning is based on Islamic principles, digitalization opens up great opportunities but also risks if ethical principles are not strongly guided. This is where Magashid Syariah plays a role as a value framework: not just formal compliance with sharia law (shariah compliance), but as an ethical foundation to maintain the welfare of the people (welfare) in every innovation and banking practice in the digital world. Practically, Magashid Syariah helps financial institutions to:

1. Protecting human rights and values (hifz al-din, hifz al-nafs, Hifz al-'aql, hifz al-nasl, hifz

- al-maal).
2. Ensuring digital innovation is not just chasing Profit, but also justice, transparency, inclusion, and trust.
  3. Facing new ethical risks such as data misuse, Cybercrime, as well as unfair credit and transactions.
  4. Supporting the sharia banking system to be able to survive ethically and powerfully

Compete in the digital global era without losing the moral identity of Islam. The development of the religion-based economy, especially the Islamic economy, shows a significant increase trend in the last few decades. One of the main factors that drive this growth is the adoption of the Islamic economic system as an alternative that is considered more ethical and fair by some communities. Sharia financial institutions, such as banks and sharia cooperatives, play an important role by offering products and services based on sharia principles that prioritize justice, transparency, and mutual benefit. In practice, sharia maqashid is an essential component to ensure that every product and service offered not only meets sharia compliance but also provides broad social and economic benefits.

Maqâshid al-Syari'ah is an Islamic law theory that is rooted in the early stages of the formation of Islamic law, with the basics that have been formulated during the time of Prophet Muhammad Shalallahu alaihi Wa Sallam and the companions. This concept was then summarized and developed systematically by the scholars after the tabi'in period. Although the development of the Magâshid al-Syari'ah theory is not as fast as the discipline of ushul fiqh, this concept is still an important foothold in Islamic legal decision-making. Maqâshid al-Syari'ah which aims to achieve maslahah (benefit) and avoid mafsadah (harm). This principle prioritizes the five main goals of sharia, namely hifz al-din (protection of religion), hifz al-nafs (soul), hifz al-aql (intention), hifz al-nasl (descendants), dan hifz al-mal (treasure) (Al-Ghazali, 1993; Al-Shatibi, 2005).

A financial system that cannot withstand shocks (e.g. economic crisis, pandemic, global uncertainty) will easily collapse and trigger a domino effect on the real sector, customer trust, and economic growth. In financial literature, the stability and resilience of the banking sector is the key to prevent the crisis from spreading (the occurrence of systemic risk). Islamic finance, with an asset-backed contract structure and the principle of profit sharing, is seen to have the potential to reduce speculation and usury, thus offering a more stable alternative model compared to conventional systems during economic shocks.

- 1) This maqashid framework helps sharia banking become more resistant to shocks because:
- 2) Maintaining public trust in Islamic banks through fair and transparent practices.
- 3) Designing a system that does not depend on usury and speculation so that it is more stable In economic shock.
- 3) Affirming the protection of hifdz al-maal (protection of property), hifdz al-nafs (soul), and other magashid dimensions that are directly related to the financial security of individuals and communities.

### Literature Review

#### 1. Financial System Resilience as the Foundation of Economic Stability and Sustainability

Financial system resilience is a central concept in maintaining stability Economics, especially in the banking system which serves as the main link between the financial sector and the financial sector. A system that achieves good resilience is a system that is able to

carry out the functions of intermediation, payment system, and risk management sustainably even under conditions of economic pressure, global stability, and rapid technology changes. This resilience is not interpreted as a condition without disturbance, but as the ability of the system to absorb shocks, adapt, and function normally again without causing a systemic crisis that harms the wider community.

In the context of modern economics, various financial crises show that the collapse of the financial system is often started by the weakening of public confidence. When people lose confidence in financial institutions, there will be a massive withdrawal of funds, disrupted liquidity, and hindered economic activities. Therefore, the resilience of the financial system is not only determined by the adequacy of capital and technical regulation, but also by non-technical factors such as ethics, transparency, and integrity of financial institutions. Research in *Masharif al-Syariah: Journal of Sharia Economy and Banking* confirms that a financial system that is not supported by ethical values tends to be fragile and vulnerable to crisis, even though it looks structurally strong.

In the Islamic banking system, the resilience of the financial system has a broader meaning because it is directly related to the trust of managing people's funds. Islamic banks are not only legally and economically responsible, but also morally and religiously. Managed funds are not just business instruments, but deposits that must be maintained in order to provide benefits and not cause injustice. Therefore, the resilience of the sharia banking system demands a value foundation that is able to maintain a balance between economic stability and the principle of social justice.

## 2. The Role of Trust and Ethics in Supporting the Resilience of the Financial System

Trust is a fundamental element in the financial system, because all banking activities basically depend on people's belief that their funds are managed safely and responsibly. In a theoretical perspective, trust cannot be built only through formal regulation, but also through the consistency of ethical behavior of financial institutions in the long term. When financial practices are not transparent or tend to harm one of the parties, public trust will decrease, and ultimately weaken the resilience of the financial system itself.

Studies in *Al-Kharaj: Journal of Sharia Economics, Finance and Business* shows that business ethics have a close relationship with the loyalty and trust of Islamic banking customers. Practices that are legally allowed but contrary to the values of justice and trust can erode the moral legitimacy of sharia financial institutions. For example, the use of sharia contracts that are formally valid but substantially burdening customers is contrary to the principle of justice that is the core of Islamic teachings.

Islam firmly places ethics as the foundation of economic activity. This is confirmed in *Al-Qur'an Surah An-Nisa'* verse 29, which prohibits the practice of eating other people's property in a false way. This verse provides the basic principle that economic transactions must be carried out on the basis of willingness, honesty, and justice. This principle becomes very relevant in modern financial systems, where product complexity and digitalization often make it difficult for people to understand the risks they face.

## 3. Maqashid Syariah as a Value Framework in Islamic Economy

Maqashid sharia is a concept that explains the main purpose of the implementation of Islamic law, which is to realize benefits and prevent harm in human life. In the study of Islamic economics, sharia maqashid serves as a value framework that ensures that economic activities are not only legally valid, but also in harmony with humanitarian goals and social

justice. Maqashid sharia includes protection of religion, soul, reason, lineage, and property, all of which are interrelated in shaping human welfare as a whole.

Research in *Al-Amwal: Journal of Islamic Economic Law* explains that sharia magazines can be used as an evaluation tool for the performance of sharia financial institutions. In the context of banking, the protection of property (*hifz al-mal*) is not only interpreted as keeping funds from loss, but also ensuring that the property is managed productively, fairly, and provides social benefits. Thus, the sharia maqashid places the value of justice and benefit as the main goal of the Islamic financial system. In practice, sharia magashid encourages sharia banking to not only focus on financial benefits, but also on the social impact of every product and policy. For example, financing that encourages the micro and small business sector can be seen as a magashid implementation because it helps improve public welfare and reduce economic inequality.

#### 4. The Urgency of Maqashid Syariah in the Post-Digital Era

The development of digital technology has brought significant changes in the financial system, including in Islamic banking. Digitalization increases efficiency and access to financial services, but also raises new ethical challenges, such as the risk of data misuse, lack of algorithm transparency, and potential customer exploitation. In this context, sharia maqashid is becoming increasingly important as an ethical framework that is able to direct technological innovation to remain in line with the goals of sharia.

Research in *IKONOMIKA: Islamic Economic and Business Journal* shows that the maqashid syariah approach can be used to assess the sustainability of digital financial systems, including fintech and decentralized finance. This approach assesses innovation not only from the aspect of efficiency, but also from the extent to which the innovation preserves wealth, prevents losses, and creates social benefits. For example, the development of sharia fintech oriented towards financial inclusion reflects the implementation of sharia maqashid in a digital context. This kind of product is designed to reach people who previously did not have access to banking services, thus helping to realize economic justice and strengthen the resilience of the financial system as a whole.

#### 5. Syariah Magashid as the Foundation of Ethical Resilience of Sharia Banking

The ethical resilience of the Islamic banking system refers to the system's ability to maintain the consistency of sharia values and principles in various conditions, including when facing market pressure and business competition. An ethically durable system is not easily tempted to sacrifice value for short-term gain. Magashid syariah provides a strong normative foundation to maintain the integrity of the sharia banking system so that it remains benefit-oriented and justice. The Hadith of Prophet Muhammad SAW emphasized the importance of trust in wealth management, as his words:

"Give your trust to those who believe in you." (HR. Abu Dawud). This hadith emphasizes that fund management is not just a contractual matter, but also a moral responsibility that must be maintained. By making sharia magashid as a foundation, sharia banking has the potential to build a financial system that is not only financially stable, but also morally strong. Resilience that is built on ethical values and trust is the key to strengthening the Islamic banking system in the post-digital era which is full of challenges and rapid changes.

## **Method**

### **1) Type of Research**

This research uses a descriptive qualitative approach. This approach was chosen because the research focuses on the conceptual study of values, normative principles, and theoretical foundations, especially sharia maqashid as the basis of ethical resilience in strengthening the sharia banking system. Through descriptive qualitative research, researchers can systematically outline various thoughts and academic perspectives regarding the role of Islamic ethics in maintaining the stability and sustainability of Islamic banking in the midst of global financial dynamics. This research is not intended to test hypotheses or analyze quantitative data. On the other hand, the research is directed to build a deep conceptual understanding of the relationship between sharia maqashid, ethical resilience, and strengthening the sharia banking system. The focus of the study is placed on the context of the post-digital era which is characterized by the acceleration of technological innovation and the transformation of financial services.

### **2) Research Approach**

The approach applied in this research is literature study. This approach is carried out through the search and review of various relevant literature sources in order to obtain a comprehensive understanding of the concept of sharia maqashid and its application in the sharia banking system. The study of literature was chosen because it was able to provide a strong theological foundation to analyze ethical issues that arise along with the digitalization of banking and the development of financial technology. Through this approach, the research identifies various theories, scientific views, and previous research findings that discuss the role of sharia maqashid in maintaining justice, benefit, and sustainability of sharia banking. In addition, literature studies allow researchers to trace the development of Islamic banking thoughts and practices over time, especially in facing the challenges of the post-digital era.

### **3) Data Source**

The source of this research data is in the form of secondary data that includes scientific journal articles, academic books, seminar proceedings, and other relevant scientific publications. The literature used includes the study of sharia maqashid, Islamic financial ethics, sharia banking governance, as well as the dynamics and challenges of sharia banking in the digital and post-digital era. The selection of data sources is carried out selectively by considering the relevance, credibility, and relevance to the research focus. Those sources Used to strengthen argumentation and support conceptual analysis of the role of sharia maqashid in building ethical resilience of sharia banking.

### **4) Data Analysis Technique**

Data analysis techniques in this study use conceptual analysis. The analysis is carried out by in-depth the main concepts presented in various relevant literature sources, especially those related to sharia maqashid, ethical resilience, and the sharia banking system. This review aims to gain a comprehensive understanding of the philosophical, normative, and theoretical basis of each concept studied. In the analysis process, these concepts are studied critically to explore the meanings, principles, and objectives contained therein, as well as their relevance to the dynamics and challenges of Islamic banking in the post-digital era. Conceptual analysis is also used to identify the relationship between concepts, especially the relationship

between sharia maqashid and ethical principles in maintaining the stability and sustainability of the Islamic banking system in the midst of technological development and financial service innovation. The results of the conceptual study are then compiled and formulated in a manner Systematic use Build a complete and coherent framework of thought. This framework serves to explain how the sharia magashid can be used as an ethical foundation in strengthening the sharia banking system. The presentation of the analysis results is carried out descriptively and argumentatively in order to be able to provide a clear, logical explanation, and in accordance with the rules of scientific writing.

## **Results And Discussion**

### **A. Challenges of Sharia Banking in the Digital Era**

Digital transformation has become an inseparable phenomenon from the development of the global financial industry. Digitalization encourages fundamental changes in banking business models, interaction patterns with customers, and ways of risk management and decision making. Islamic banking, as part of the modern financial system, cannot avoid the digitalization flow. The adoption of digital technology such as mobile banking, internet banking, artificial intelligence, and financial technology (fintech) has opened up great opportunities for Islamic banking to increase operational efficiency, expand the range of services, and accelerate financial inclusion.

However, digitization is not a value-neutral process. Digital transformation brings complex consequences, especially for Islamic banking based on Islamic ethical and moral principles. Islamic banking not only functions as a financial intermediary institution, but also as an institution that carries a social and spiritual mission. Therefore, the challenge of Islamic banking in the digital era is not only related to the readiness of technology and infrastructure, but also with the ability to maintain the identity, value, and Islamic goals in the midst of the demands of efficiency and market competition. In this context, the main challenges faced by Islamic banking can be mapped into three main dimensions, namely reduced direct interaction between banks and customers, increased risk of declining customer trust, and low levels of sharia financial literacy in the use of digital services. These three challenges are interrelated and have the potential to weaken the ethical foundation of Islamic banking if not handled comprehensively.

### **B. Digitalization and Reduced Direct Interaction**

Digitalization has shifted the relationship pattern between banks and customers from personal relationships to virtual and impersonal relationships. Through the digital platform, customers can open an account, apply for financing, make payments, and invest without having to interact directly with bank officers. From the perspective of efficiency, this condition is a significant progress. However, in the perspective of Islamic banking, this change poses a fundamental challenge. Direct interaction in sharia banking has a broader function than conventional banking. Face-to-face interaction not only functions as a means of service, but also as a medium for education and the formation of sharia awareness. Through direct dialogue, the bank can explain in detail the contract used, the principle of profit sharing, and the legal and moral consequences of each transaction. This interaction also becomes a means of internalizing values such as honesty, trust, and justice.

The decrease in direct interaction has the potential to create a gap in understanding between banks and customers. Customers tend to only focus on the end result of the transaction, such as profit or ease of service, without understanding the underlying process and

value. As a result, the sharia contract can be understood superficially and formally, only as an administrative condition, not as an ethical commitment that binds the parties. In the long run, this condition can obscure the substantive difference between Islamic banking and conventional banking, thus weakening the identity of Islamic banking itself.

### **C. Risk of Decreased Customer Confidence**

Trust is a fundamental element in the banking system, because all banking activities are basically based on public trust. In sharia banking, trust has a more complex dimension, because it includes financial, institutional, and moral and religious beliefs. Customers not only entrust their funds to the bank, but also entrust the bank's compliance with the principles of sharia. Digitalization increases the complexity of risks that can affect customer confidence levels. Cyber security threats, personal data leakage, digital system errors, and lack of transparency in the presentation of information are some of the factors that can reduce public trust. In the context of sharia banking, the risk not only has a material impact, but also can raise doubts about the integrity and trust of sharia financial institutions. If the digital system is not able to guarantee the security and clarity of information, customers can question the bank's commitment to the principle of property protection (hifz al-mal) and the principle of justice ('adl). This doubt has the potential to reduce customer loyalty, reduce community participation, and disrupt the stability of the sharia banking system. Therefore, the challenge of trust in the digital era must be understood as an ethical and strategic issue that requires a comprehensive approach.

### **D. The Challenge of Digital Sharia Financial Literacy**

Another challenge that is no less important is the low level of sharia financial literacy in a digital context. Banking digitalization is often faster compared to the increase in public understanding of sharia financial concepts. Many customers use digital sharia banking services for practical reasons, without understanding the fundamental difference between sharia systems and conventional systems. The lack of understanding of principles such as the prohibition of usury, gharar, and maisir, as well as the concept of profit sharing and distributive justice, causes digital sharia banking services to be perceived as having no unique value. In this condition, sharia banking is at risk of losing its role as an educational institution that contributes to increasing awareness of the Islamic economy in the community. Low digital sharia financial literacy can also have an impact on consumptive behavior and unwise financial decision-making. This is contrary to the purpose of Islamic banking which is not only profit-oriented, but also on the formation of responsible and sustainable economic behavior.

### **E. Maqashid Syariah as an Ethical Solution in Strengthening Digital Syariah Banking**

The development of sharia banking in the digital era requires an ethical framework that is capable of directing technological innovation so that it remains in line with Islamic values. Fast-paced digitalization often focuses on efficiency, speed, and market expansion, but has the potential to rule out moral and social aspects if not controlled by clear principles. In this context, Maqashid Syariah becomes very relevant as an ethical and normative solution in strengthening the digital sharia banking system.

Maqashid Syariah refers to the main purpose of Islamic sharia which aims to create benefits (maslahah) and prevent harm (mafsadah) in human life. The five main goals of maqashid, namely maintaining religion (hifz al-din), soul (hifz al-nafs), mind (hifz al-'aql), offspring (hifz al-nasl), and wealth (hifz al-māl), not only function as a legal principle, but also

as an ethical framework in economic decision-making. Therefore, the implementation of Maqashid Syariah in digital sharia banking not only aims to ensure formal sharia compliance, but also ensures that digital innovation really brings social, economic, and moral benefits to the community.

In the context of digitalization, Maqashid Syariah functions as an ethical filter that assesses whether a technological innovation is in line with the goals of sharia or has the potential to harm the community. Digitalization based on maqashid places technology as a tool (wasilah), not the end goal (ghayah). Thus, the success of the digital transformation of Islamic banking is not only measured by increased profits or efficiency Operational, but also from its contribution to social justice, customer protection, and sustainable economic development.

The research of Nurmitasari et al. (2025) confirms that the application of the principle of Magashid Syariah In the development of digital sharia banking products is able to create a balance between technological innovation and Islamic ethical values. The study shows that the maqashid approach not only improves the quality of digital services, but also strengthens the moral legitimacy of sharia banking in the eyes of the public. This shows that Magashid Syariah is not an abstract normative concept, but a practical framework that can be implemented in product design, service system, and digital syariah banking operational policies.

Furthermore, Maqashid Syarjah provides a strategic direction for sharia banking in responding to the challenge of digitalization. In maintaining hifz al-din, digital sharia banking is required to ensure that all technology-based products and services remain free from riba, gharar, and maisir elements, and are consistently supervised by the Syariah Supervisory Board. This aspect is important so that digitalization does not lead to practices that are substantially contrary to Islamic values, although technically it looks modern and efficient.

In the aspect of hifz al-nafs, Maqashid Syariah emphasizes the importance of protecting the safety and well-being of customers, both physically, psychologically, and socially. In digital sharia banking, this principle is reflected in strengthening cyber security, protecting personal data, and preventing practices that can harm customers. such as information misuse or digital system manipulation. Thus, digital technology is not a new source of risk, but a means of protection and comfort for the community.

Furthermore, the principle of hifz al-'aql requires digital sharia banking to play an active role in increasing the sharia financial literacy of the community. Digital services must be designed to be informative, educational, and transparent, so that customers can rationally understand the contract, risks, and benefits of each product used. This approach prevents speculative and irresponsible financial decision-making, and encourages the formation of healthy and ethical economic behavior.

In the context of hifz al-nasl, Maqashid Syariah encourages digital sharia banking to present products and services that ; support the welfare of families and Social sustainability. Financing products for education, housing, and digital-based micro businesses can be an important instrument in improving the quality of life of the community and maintaining the continuity of future generations. With wider digital access, sharia banking can play a more active role in inclusive and equitable social development.

Meanwhile, the principle of hifz al-māl is the main foundation in strengthening the protection of customer property. In the digital era, asset protection is not only related to transaction security, but also with contract clarity, cost transparency, and fairness in the profit sharing mechanism. The application of transparent and accountable digital technology allows customers to monitor transactions in real time, thus reducing the potential for fraud and injustice in the financial system.

Overall, the implementation of Magashid Syariah in digital sharia banking serves as a foundation of ethical resilience that keeps digital transformation from deviating from the purpose of sharia. This approach allows Islamic banking to remain adaptive to technological developments, while maintaining its identity as a value and benefit-based financial system. By making Maqashid Syariah as the main foundation, digital yariah banking is not only able to compete technologically, but also makes a real contribution to fair, inclusive, and sustainable economic development.

#### **F. Magashid Syariah as the Guardian of Digital Transformation Ethics**

Digital transformation in sharia banking is an inevitable inevitability in the midst of the rapid development of information and communication technology. Digitalization presents various conveniences, such as accelerating transactions, operational efficiency, and expanding access to financial services. However, digital transformation also brings significant ethical challenges, especially for sharia banking based on Islamic values. In this context, Maqashid Syariah plays a role as an ethical guardian that ensures that the digitization process remains in the value corridor, Justice, and benefit.

Maqashid Syariah not only functions as a set of normative goals of Islamic sharia, but also as an ethical framework that directs the behavior of financial institutions in the face of technological changes. The principle of magashid demands that every digital innovation in Islamic banking is not only judged from the aspect of efficiency and profitability, but also from its impact on moral values, social justice, and protection of community interests. Thus, digital transformation is not seen as the ultimate goal, but as a means to realize the greater goal of sharia. In the practice of digital transformation, there is a tendency that technological innovation is often driven by market logic and industry competition. If not controlled by a strong ethical framework, digitalisasi has the potential to shift the orientation of sharia banking from a nilai based financial system to a system that is oriented solely on efficiency and profit. This is where the role of Magashid Syariah becomes very important as an ethical control mechanism that keeps digital innovation in line with the principles of justice ("adl), trust, and social responsibility. Furthermore, Magashid Syariah demands that digital transformation in Islamic banking be carried out responsibly and inclusively. The principle of maintaining religion (hifz al-din) Requires all digital products and services to remain in compliance with the provisions of sharia, both in substance and operational mechanisms. Digitalization should not be a gap for the emergence of usury, gharar, or maisir practices in a more complex and hidden form. Therefore, sharia supervision of digital systems is an aspect that cannot be ignored. In addition, the principle of protecting the soul (hifz al-nafs) emphasizes the importance of protecting the safety and well-being of customers in the use of digital services. In this context, the ethics of digital transformation is reflected in strengthening cyber security, protecting personal data, and preventing digital practices that can cause psychological or social losses for customers. Digital systems that are vulnerable to data misuse or leakage Contrary to the purpose of maqashid which places human safety as Top priority.

The principle of maintaining reason (hifz al-aql) also has a strong relevance in transformation Digital sharia banking. Maqashid Syariah demands that digital technology does not encourage speculative, consumptive, or manipulative behavior that can damage the rationality of customers in making financial decisions. Therefore, Islamic banking digital services must be designed transparently and educationally, so as to help customers understand the risks, benefits, and consequences of every transaction. Thus, digitalization functions as a means of increasing literacy and sharia financial awareness, not as a tool for information

exploitation. In the aspect of maintaining offspring (hifz al-nasl). Magashid - Syariah encourages digital transformation in sharia banking to pay attention to the long-term impact on social welfare and the sustainability of future generations. Digital products and services that encourage healthy, responsible, and fair financial behavior will contribute to the creation of family and community stability. On the other hand, digital innovation that is exploitative and unethical has the potential to cause social problems that have a cross-generational impact.

Meanwhile, the principle of preserving wealth (hifz al-māl) becomes the main foundation in the ethics of digital transformation of sharia banking. In the digital era, property protection is not only related to transaction security, but also with the clarity of the contract, cost transparency, and fairness in the profit sharing mechanism. Maqashid Syariah demands that digital technology be used to strengthen transparency and accountability, thus minimizing the potential for fraud and injustice in financial transactions. Overall, Maqashid Syariah serves as a guardian of digital transformation ethics that ensures that sharia banking sticks to Islamic values in the midst of technological innovation. By making maqashid as the main foundation, sharia banking can utilize digital technology optimally without losing its identity and social mission. Ethical digital transformation not only increases efficiency and competitiveness, but also strengthens public trust and moral legitimacy of Islamic banking as a financial system that is fair and oriented towards the benefit of the people.

#### **G. Magashid Syariah in Strengthening Customer Trust and Loyalty**

Customer trust and loyalty are the two main pillars that determine the sustainability and competitiveness of Islamic banking, especially in the digital era which is characterized by fierce competition and very dynamic changes in consumer behavior. In the context of sharia banking, trust is not only economic, but also has moral and religious dimensions. Customers entrust their funds to sharia banks not solely because of the financial profit factor, but also because of the belief that all banking activities are carried out in accordance with sharia principles. Therefore, strengthening trust, and customer loyalty is a strategic issue that cannot be separated from the implementation of Maqashid Syariah in digital sharia banking.

Maqashid Syariah provides a comprehensive ethical framework in building and Maintain customer trust. The principles of maqashid emphasize the protection of human interests comprehensively, both in spiritual, social, and economic aspects. In the context of digital services, the implementation of maqashid ensures that technology is used responsibly and benefit-oriented, so that customers feel safe, valued, and protected in every interaction with Islamic banks.

One of the main aspects in strengthening customer trust is the protection of property (hifz al-māl). In digital sharia banking, property protection is not only realized through transaction security and reliable technology system, but also through contract clarity, cost transparency, and fairness in the profit and risk sharing mechanism. When customers feel that their funds are managed safely, transparently, and fairly, the level of trust in Islamic banking institutions will increase significantly. This trust becomes the basis for the formation of long-term loyalty. In addition, the principle of maintaining reason (hifz al-'aql) plays an important role in building customer trust through the provision of clear, accurate, and easy-to-understand information.

Sharia banking digital services based on magashid must be able to provide adequate financial education to customers, so that they can rationally understand the products, contracts, and risks associated with each transaction. This approach prevents the occurrence of information asymmetry which often becomes a source of distrust and customer dissatisfaction.

When customers feel intellectually involved in making financial decisions, their level of trust and satisfaction towards the bank will increase.

The principle of maintaining the soul (hifz al-nafs) also has an important contribution in strengthening Customer trust and loyalty. In the digital era, protection of the soul is not only related to the physical aspect, but also includes psychological security and social comfort. A digital system that is safe, responsive, and free from manipulative practices provides a sense of security for customers in transactions. On the other hand, a system that is vulnerable to security interference or data abuse can cause anxiety and distrust. Therefore, the implementation of maqashid requires digital sharia banking to prioritize personal data protection, cyber security, and fair and effective complaint mechanisms.

Furthermore, the principle of maintaining religion (hifz al-din) is the main distinguishing factor in building the trust and loyalty of sharia banking customers. Customers who choose sharia banking generally expect that all services and products offered are in accordance with the provisions of sharia. Consistency in the application of sharia principles, both in digital product design and in operational practice, will strengthen the moral and spiritual trust of customers. When customers feel that Islamic banks are not only formally compliant, but also substantively to Islamic values, then their loyalty will be formed in a stronger and more sustainable way. In the long run, the implementation of Magashid Syariah also contributes to the formation of customer loyalty through an approach that is oriented towards social benefits. The principle of preserving descendants (hifz al-nasl) encourages digital sharia banking to present products and services that support family welfare and social stability, such as education financing, housing, and productive businesses. When customers feel that Islamic banks contribute significantly to improving the quality of life of them and their families, then the relationship between the bank and customers will develop from just a transactional relationship to a partnership relationship based on mutual trust and values.

Research of Nurmitasari et al. (2025) shows that the Magashid Syariah-based approach in the development of digital sharia banking products is able to increase Level of trust and customer loyalty. Customers tend to have a positive perception of digital services that are not only safe and efficient, but also.

#### **H. Syariah Magashid and the Stability of the Syariah Banking System**

The stability of the banking system is the main prerequisite for the sustainability of the financial industry, including Islamic banking in the digital era. In the context of Islamic banking, stability is not only understood as the ability of financial institutions to maintain liquidity, solvency, and resistance to financial risk, but also as the ability of the system to maintain ethical values, justice, and social benefits. Therefore, Maqashid Syariah has a strategic role as a normative framework that supports the creation of stability of the sharia banking system in a comprehensive and sustainable manner. Maqashid Syariah places economic and financial stability as an integral part of the goal of maintaining human welfare. The principles of magashid encourage Islamic banking to carry out financial activities carefully, fairly, and responsibly. In the digital era characterized by accelerated innovation and increasing risk complexity, the maqashid-based approach is becoming increasingly relevant as a foundation in risk management and strategic decision-making.

One of the main contributions of Maqashid Syariah to the stability of the sharia banking system is through the protection of property (hifz al-mal). This principle requires that sharia banking manages customer funds safely, transparently, and accountably. In a digital context, asset protection not only includes transaction security and technology systems, but also

includes caution in the development of high-risk digital products. The magashid approach encourages Islamic banking to avoid speculative and excessive practices that can threaten financial stability, so that the Islamic banking system becomes more resilient to economic turmoil.

In addition, the principle of maintaining reason (hifz al-'aql) contributes to the stability of the sharia banking system through improving the quality of decision-making, both at the management and customer levels. Informative and educational digital services help customers understand the risks and benefits of financial products rationally, thus reducing the potential for speculative behavior and irresponsible decision-making. At the institutional level, the magashid approach encourages strategic decision-making based on mature risk analysis and ethical considerations, not solely on short-term profit drives.

The principle of keeping the soul (hifz al-nafs) also has important implications for the stability of the sharia banking system. In the digital era, cyber security risks and data abuse can have a significant psychological and social impact on customers. The implementation of magashid requires sharia banking to prioritize digital system security and personal data protection as part of moral and social responsibility. A safe and reliable system will reduce panic and uncertainty among customers, thus supporting the stability of the overall financial system.

Furthermore, the principle of maintaining religion (hifz al-din) plays a role in maintaining the stability of the sharia banking system through consistency in compliance with the principles of sharia. Obedience Strong sharia not only strengthens the moral legitimacy of sharia banking, but also increases public trust and customer loyalty. High trust contributes to the stability of third-party funds and the operational sustainability of Islamic banks.

Thus, sharia compliance based on magashid is an important factor in maintaining the stability of the sharia banking system. In the aspect of preserving descendants (hifz al-nasl), Maqashid Syariah encourages sharia banking to be oriented towards long-term sustainability and social impact of every digital innovation. Digital products and services that support family welfare, education, and productive business contribute to inclusive and sustainable economic development. This approach strengthens the stability of the sharia banking system by creating a healthier and more equitable economic base, thus reducing the risk of social inequality that can trigger economic instability.

Overall, the implementation of Magashid Syariah in digital sharia banking encourages the creation of stability of the financial system which is not only technical, but also ethical and social. The maqashid orientation helps sharia banking to balance between technological innovation and the principle of caution, between efficiency and fairness, as well as between short-term interests and long-term sustainability. By making Maqashid Syariah as the main foundation, sharia banking is able to build a more resilient, stable, and benefit-oriented financial system for the benefit of the people in the midst of the dynamics of the digital era.

### **I. Implication of Discussion**

Based on the discussion that has been comprehensively explained in the previous subchapter, it can be understood that the digitalization of Islamic banking is an inevitable thing in the midst of technological development and global economic dynamics. However, the digital transformation cannot be seen solely as a technological process that is oriented towards efficiency and service speed. The digitalization of sharia banking demands a more holistic approach, which is an approach that integrates technological aspects with the dimensions of ethics, values, and substantive sharia goals.

The main implication of this discussion shows that Magashid Syariah has a strategic role as the foundation of ethical resilience in strengthening digital sharia banking. Maqashid Syariah not only serves as a normative framework that ensures sharia compliance, but also as a strategic guideline in designing, implementing, and evaluating digital innovation. By making maqashid as a foundation, sharia banking can maintain its identity as a value-based financial system, even though it operates in a very competitive and dynamic digital ecosystem. In terms of theoretical implications, this discussion reinforces the view that Maqashid Syariah is relevant and applicative in the context of modern economics, especially in facing digital transformation. Magashid Syariah is no longer limited to the study of classical Islamic law, but has developed into an ethical and institutional analysis framework that is able to answer contemporary challenges. The integration of maqashid in digital sharia banking shows that the principles of sharia are adaptive and contextual, without losing the essence of their basic values. This enriches the treasure of Islamic economic knowledge, especially in the development of the value-based Islamic finance concept.

From the practical implications, the results of this discussion provide a clear direction for the sharia banking industry. Digitalization based on Maqashid Syariah encourages Islamic banks to not only focus on technology development, but also on improving the quality of service ethics, information transparency, and customer protection. The implementation of the maqashid principle in digital product design, service system, and risk management can strengthen customer trust and loyalty, which ultimately has a positive impact on the stability and sustainability of Islamic banking institutions.

In addition, the magashid approach also encourages sharia banking to be more oriented towards social benefits. Digital products and services are not only directed to meet market needs, but also to support financial inclusion, community economic empowerment, and the welfare of families and future generations. Thus, digital sharia banking can play a role as a fair and sustainable economic development agent.

In terms of policy implications, this discussion emphasizes the importance of the role of regulators and stakeholders in encouraging the development of digital sharia banking based on Maqashid Syariah. Supervisory authorities and the Sharia Supervisory Board need to ensure that the regulation and supervision of digital innovation not only focuses on the technical and security aspects of the system, but also on the suitability of sharia values and goals. Synergy between regulators, academics, and industry players is the key to creating a healthy, stable, and benefit-oriented digital sharia banking ecosystem.

Overall, the implication of this discussion emphasizes that digitalization based on Maqashid Syariah not only increases the competitiveness of the Islamic banking industry in the digital era, but also strengthens its role as an alternative financial system that offers the value of justice, sustainability, and social responsibility. By making Maqashid Syariah as the main foundation, digital sharia banking can maintain a balance between technological innovation and Islamic ethical values, so that it can make a real contribution to inclusive economic development and oriented to the benefit of the people.

## **Conclusion**

The development of digital technology has brought significant changes in the system global finance, including in the practice and operation of Islamic banking. Digitalization provides strategic opportunities in the form of increasing service efficiency, expanding financial access, and strengthening product innovation. However, this transformation also presents challenges related to the dynamics of bank-customer relationships, public trust, and public understanding

of the principles of Islamic finance in a digital context. This condition shows that the digitalization of sharia banking is not only related to the technological aspect, but also touches the ethical and value dimension. The results of the discussion show that the resilience of the sharia banking system in the post-digital era is not only determined by technological readiness and market competitiveness, but also by the system's ability to maintain the consistency of sharia values. In this context, Magashid Syariah has a strategic role as an ethical foundation that directs digital transformation to remain in line with the goals of sharia and the benefit of the people.

Magashid Syariah gives Comprehensive ethical framework through the principle protection of religion (hifz al-din), soul (hifz al-nafs), mind (hifz al-'aql), offspring (hifz al-nasl), and wealth (hifz al-māl). These principles allow digital technology to be positioned as a means of support in realizing benefits, not as a stand-alone goal. With this approach, the digital transformation of Islamic banking can take place adaptively while maintaining the identity and value character that is the main differentiator. The implementation of Maqashid Syariah contributes to maintaining the ethics of digital transformation, strengthening trust and long-term relationships with customers, and supporting the stability of the Islamic banking system sustainably. The magashid-based approach helps sharia banking integrate technological innovation with the principles of justice, transparency, and social responsibility, so that the development of digital services cannot be separated from the broader goals of sharia. Overall, this discussion confirms that the integration of Magashid Syariah in the development of digital sharia banking is an important part of efforts to strengthen the ethical resilience of the sharia financial system in the post-digital era. This approach allows sharia banking to continue to develop following the dynamics of technology, while maintaining the orientation of value and benefit as the main foundation of the sharia financial system.

In conclusion, it is hoped that this study can provide a conceptual contribution in enriching the understanding of the role of Maqashid Syariah in the context of digital sharia banking. The integration between maqashid values and technological innovation is expected to continue to develop in harmony, so that sharia banking is able to present a modern, stable, and benefit-oriented financial system without losing the ethical character that is the basis of its existence.

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