

RECONSTRUCTING ISLAMIC E-BUSINESS ETHICS: A MAQASHID-BASED FRAMEWORK FOR ETHICAL DECISION-MAKING IN DIGITAL MARKETS

Johari¹, Herdifa Pratama², Dahri Ramadhan², Abdul Habib²
¹Sultan Syarif Kasim State Islamic University Riau, Indonesia
²Islamic Institute of Imam Syafii, Indonesia
³Al-Azhar University, Egypt
⁴Najran University, Saudi Arabia
¹196403201991021001@uin-suska.ac.id, ²herdifapratama@gmail.com,
³adandanbagan1998@gmail.com, ⁴abdulhabib@gmail.com

Abstract

This study addresses the growing ethical challenges in digital markets, including algorithmic manipulation, data exploitation, and deceptive interface design, which are not adequately covered by conventional Islamic business ethics. The research aims to develop a maqashid-based framework for ethical decision-making in Islamic e-business. This study employs a qualitative conceptual approach using literature review and maqashid al-shariah analysis to examine ethical issues in digital business practices. The findings reveal that existing Islamic ethical frameworks remain largely normative and lack operational mechanisms to address complex digital environments. In response, this study proposes a multi-layered maqashid-based framework that integrates foundational maqashid principles, ethical dimensions, application areas, and decision indicators. This framework transforms maqashid into an operational tool for evaluating digital business practices beyond formal compliance. The study contributes to the advancement of Islamic e-business ethics by offering a practical and context-sensitive model applicable to digital market systems.

Keywords: Maqashid al-Shariah, Islamic E-Business Ethics, Digital Markets

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¹Universitas Islam Negeri Sultan Syarif Kasim and Jl. H.R. Soebrantas No. 155, Km 15, Kel. Simpang Baru, Kec. Tuah Madani, Kota Pekanbaru, Riau

²Institut Agama Islam Imam Safii and Jl. Soekarno-Hatta (Kompleks SIT Imam Syafii 2), Kel. Perhentian Marpoyan, Kec. Marpoyan Damai, Kota Pekanbaru, Riau

³Al-Azhar University and Al Mokhaym Al Daem St. Nasr City, Kairo

⁴Nazran University and King Abdul Aziz Road, University City District, Najran 1988, Saudi Arabia

E-mail: ¹196403201991021001@uin-suska.ac.id, ²herdifapratama@gmail.com, ³adandanbagan1998@gmail.com,
⁴abdulhabib@gmail.com

INTRODUCTION

The rapid expansion of digital technology has significantly transformed the landscape of global business, particularly through the emergence of e-commerce platforms, fintech services, and data-driven digital markets (INDEF, 2024; Siliwangi, 2025). These developments have not only reshaped how transactions are conducted but have also introduced complex ethical challenges, including algorithmic manipulation, misleading advertising, asymmetric information, and the exploitation of user data (Martin, 2019; Zuboff, 2019). In the context of Islamic business, these challenges raise critical concerns regarding the extent to which current practices align not only with formal sharia compliance but also with the broader ethical objectives embedded within Islamic teachings.

To better understand the magnitude and implications of this transformation, it is essential to examine empirical data reflecting the rapid growth of the digital economy and the increasing reliance on digital platforms in business activities. These developments are not merely technological shifts but represent a structural change in how economic transactions are conducted, particularly through the expansion of e-commerce, digital payments, and internet penetration. The following data illustrates the scale and acceleration of digital market growth, which forms the broader context within which contemporary ethical challenges in Islamic e-business emerge.

Table 1. Growth of Digital Economy and E-Commerce Usage

Indicator	2019	2021	2023
Global E-commerce Sales (USD Trillion)	3.5	4.9	6.3
Digital Payment Users (Billion)	2.1	2.8	3.4
Internet Users (Billion)	4.1	4.9	5.3
Southeast Asia Digital Economy (USD Billion)	100	174	218

Source: Adapted from Statista (2023), World Bank (2023),
Google e-Conomy SEA Report (2023)

The data presented in Table 1 illustrates the rapid growth of the global digital economy, particularly in the expansion of e-commerce transactions, digital payment adoption, and internet penetration. The significant increase in digital market activities, especially in regions such as Southeast Asia, reflects the accelerating shift toward platform-based economic systems. This transformation not only creates new business opportunities but also introduces complex ethical challenges related to consumer protection, data governance, and transparency. As digital interactions increasingly replace traditional face-to-face transactions, the need for a robust ethical framework becomes more urgent, particularly within the context of Islamic business practices.

Islamic business ethics, which is fundamentally rooted in principles such as justice (‘adl), transparency (shiddiq), and accountability (amanah), has traditionally been developed within conventional market settings that assume direct human interaction and relatively transparent transactional processes (Beekun, 1997; Dusuki & Abdullah, 2007). However, the transition to digital markets has significantly altered these assumptions. The rise of platform-based economies and algorithmic decision-making has created new forms of ethical risk that are often subtle, systemic, and difficult to detect using traditional ethical frameworks (Calo, 2017). Consequently, existing models of Islamic business ethics appear insufficient to fully capture and address the ethical complexities inherent in contemporary digital business environments.

At the same time, the discourse on maqashid al-shariah has gained increasing attention as a comprehensive framework for understanding the higher objectives of Islamic law. Scholars such as Ibn ‘Ashur (2006) and Auda (2014) have emphasized that maqashid should not be limited to rigid legal interpretations but must be understood as a dynamic and purpose-oriented system capable of addressing evolving societal contexts. Despite this theoretical advancement, the application of maqashid in the domain of Islamic business, particularly in digital markets, remains largely normative and underdeveloped in operational terms. Most existing studies focus on conceptual discussions of maqashid without providing concrete mechanisms for its implementation in real-world business decision-making (Chapra, 2008; Kamali, 2008b).

This situation reveals a more fundamental conceptual gap in the current literature on Islamic business ethics. Existing studies generally emphasize normative ethical values such as justice (‘adl), trustworthiness (amānah), honesty (ṣidq), and the prohibition of gharar and ribā, yet these principles are rarely translated into an operational framework capable of evaluating ethical dilemmas in digital business environments. As a result, Islamic business ethics remains largely principle-oriented rather than decision-oriented, providing limited practical guidance for assessing emerging issues such as algorithmic manipulation, dark patterns, behavioral targeting, data monetization, and AI-assisted commercial decision-making. This conceptual limitation restricts the applicability of Islamic ethical reasoning within increasingly technology-mediated market systems. Similarly, although maqāṣid al-sharī‘ah has increasingly been promoted as a higher-order ethical framework, its existing applications in business studies remain predominantly macro-level and normative. Most maqāṣid-based studies focus on evaluating Islamic finance, public policy, corporate governance, or socio-economic welfare without developing operational mechanisms that can guide ethical decision-making at the level of digital business practices. Existing maqāṣid frameworks were largely formulated within conventional commercial settings characterized by

direct human interaction, contractual transparency, and identifiable moral agents. Consequently, they provide limited analytical capacity for addressing ethical issues generated by algorithmic systems, opaque platform governance, personalized pricing, persuasive interface design, and extensive data ecosystems that characterize contemporary digital markets.

Responding to these conceptual limitations, this study introduces three original contributions. First, it reconstructs *maqāṣid al-sharīʿah* into an operational ethical decision-making framework rather than treating it solely as a normative evaluative principle. Second, it extends the classical *maqāṣid* structure by incorporating the dimension of digital dignity, emphasizing the ethical protection of personal data, informational autonomy, and digital identity within platform-based economies. Third, it develops a multi-layered framework linking foundational *maqāṣid* values, derived ethical principles, digital business application areas, and measurable decision indicators, thereby providing a practical instrument for evaluating ethical conduct in contemporary Islamic e-business.

Therefore, this study aims to reconstruct Islamic e-business ethics by developing a *maqāṣid*-based framework for ethical decision-making in digital markets. Rather than merely reaffirming existing Islamic ethical principles, this study seeks to operationalize *maqāṣid* into a structured evaluative model that bridges normative Islamic ethics with practical digital business governance. In doing so, the study contributes theoretically to the development of Islamic business ethics, methodologically by proposing an operational conceptual framework, and practically by providing decision-making guidance for digital business actors, regulators, and future researchers.

METHODS

This study employs a qualitative conceptual research design based on a structured literature review to reconstruct Islamic e-business ethics through the perspective of *maqāṣid al-sharīʿah*. A conceptual approach is appropriate for developing new theoretical frameworks by synthesizing and extending existing knowledge rather than generating empirical findings (Gilson & Goldberg, 2015; Sugiyono, 2017). The literature was systematically collected from major academic databases, including Scopus, Web of Science, ScienceDirect, and Google Scholar, using combinations of keywords such as *Islamic business ethics*, *maqāṣid al-sharīʿah* (Auda, 2008; Ibn Ashur, 2006), *digital ethics*, *platform economy*, *algorithmic ethics*, *dark patterns*, *data privacy*, and *ethical decision-making*. The review primarily covered publications from 2008 to 2025 to capture the development of contemporary *maqāṣid* scholarship alongside recent advances in digital business and artificial intelligence, while earlier classical works were included to establish the theoretical foundations.

The selected literature consisted of peer-reviewed journal articles, academic books, and authoritative reports addressing Islamic business ethics, *maqāṣid al-sharīʿah*, and ethical issues in digital markets. Publications lacking academic rigor, duplicate studies, conference abstracts without full papers, and works focusing solely on technical aspects of information technology without ethical relevance were excluded. Data were analyzed through qualitative content analysis and conceptual synthesis (Jaakkola, 2020). The analytical procedure involved identifying key ethical challenges in digital markets, examining the limitations of existing Islamic business ethics frameworks, mapping these issues to relevant *maqāṣid al-sharīʿah* principles, and synthesizing them into an integrated conceptual framework (Krippendorff, 2018). The resulting framework was developed through an iterative process that translated foundational *maqāṣid* values into ethical principles, application domains, and operational decision indicators, thereby providing a systematic model for ethical decision-making in contemporary Islamic e-business.

RESULT AND DISCUSSION

Islamic E-Business Ethics: Existing Limitations

The rapid expansion of digital markets has fundamentally transformed the nature of business interactions, shifting from traditional face-to-face transactions to platform-mediated and algorithm-driven exchanges. In this new environment, ethical considerations are no longer limited to interpersonal conduct but extend to system design, data governance, and automated decision-making processes (Calo, 2017; Martin, 2019). As a result, ethical challenges in digital markets have become increasingly complex, often embedded within technological infrastructures that are not easily visible to users.

Within the Islamic perspective, business ethics has long been grounded in normative principles such as justice (ʿadl), transparency (shiddiq), and trustworthiness (amanah), which are derived from both fiqh muamalah and broader Islamic moral teachings (Beekun, 1997; Dusuki & Abdullah, 2007; Rahmadani & Taufik, 2022). These principles have traditionally provided a strong ethical foundation for regulating commercial behavior, particularly in conventional market settings where transactions are relatively transparent and involve direct interaction between parties.

However, the transition to digital business environments presents significant challenges to the applicability of these traditional ethical frameworks. The emergence of digital platforms has introduced new forms of ethical risk, including algorithmic manipulation, dark patterns in user interface design, misleading digital advertising, and the commodification of personal data (Susser et al., 2019; Zuboff, 2019). These practices often operate in ways that are technically compliant

with existing legal and contractual structures, yet raise serious concerns regarding fairness, autonomy, and user protection.

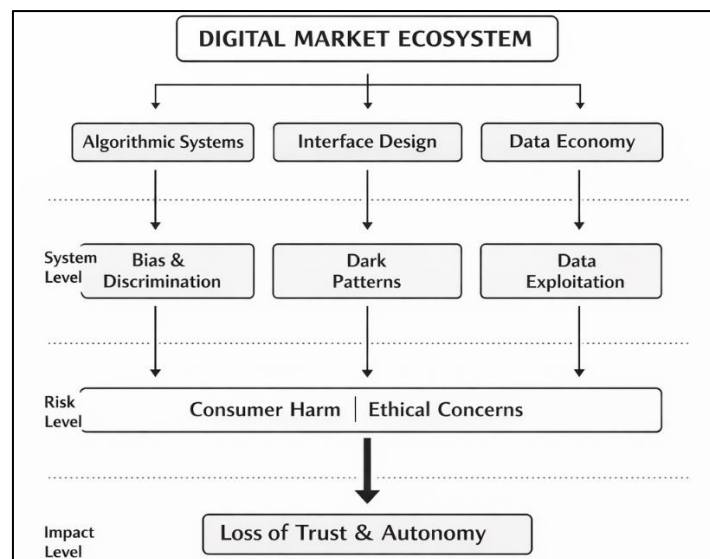
A critical limitation of existing Islamic business ethics lies in its predominantly normative and principle-based orientation, which lacks sufficient operational mechanisms for addressing such complex and technology-driven ethical issues. While Islamic ethical principles emphasize desirable values, they do not always provide clear guidance on how to evaluate or respond to specific practices within digital business contexts (Sula, 2004). For instance, issues such as algorithmic bias, behavioral targeting, and data monetization cannot be adequately addressed solely through general ethical injunctions without a structured framework that translates these values into actionable criteria.

Furthermore, much of the existing literature on Islamic business ethics tends to focus on compliance with sharia principles at the level of contractual validity, rather than engaging with the broader ethical implications of business practices. This has resulted in a tendency to equate legal permissibility with ethical acceptability, thereby overlooking situations in which business practices may be formally permissible but ethically problematic. In digital markets, this gap becomes even more pronounced, as technological systems enable new forms of exploitation that may not be explicitly prohibited within traditional legal frameworks but contradict the spirit and objectives of Islamic ethics.

Therefore, it can be argued that the current discourse on Islamic e-business ethics remains insufficient to address the ethical complexities of contemporary digital markets. There is a clear need for a more integrative and operational approach that not only preserves the normative foundations of Islamic ethics but also translates them into practical tools for evaluating and guiding ethical decision-making in digital business environments.

Ethical Challenges in Digital Markets

The ethical challenges in digital markets are not merely theoretical concerns but are deeply embedded in the operational mechanisms of contemporary e-business models. Unlike traditional markets, digital platforms rely heavily on algorithmic systems, data analytics, and behavioral targeting, which significantly influence user decision-making processes. These technologies enable businesses to optimize engagement and profitability, but they also introduce ethical risks related to manipulation, asymmetry of information, and the erosion of consumer autonomy (Martin, 2019; Sidoarjo & Putra, 2024; Susser et al., 2019).



Source : Conceptualized by the author based on (Gray et al., 2018; Martin, 2019; Susser et al., 2019; Zuboff, 2019)

Figure 1. Ethical Challenges in Digital Market Ecosystems

To further illustrate the complexity and interrelated nature of ethical challenges in digital markets, it is important to map the key issues that emerge within contemporary e-business practices. These challenges are not isolated phenomena but are interconnected within digital platform ecosystems, where algorithmic systems, data-driven strategies, and interface design collectively shape user behavior. The following figure presents a conceptual overview of major ethical risks embedded in digital market operations.

Figure 1 demonstrates that ethical challenges in digital markets are deeply interconnected and originate from multiple layers of the digital ecosystem. Algorithmic systems may generate biased or discriminatory outcomes, while interface design techniques such as dark patterns can manipulate user behavior by exploiting cognitive biases. At the same time, the data-driven nature of digital platforms facilitates extensive data collection and monetization practices, often leading to privacy violations and asymmetric power relations between users and platforms. These interconnected mechanisms ultimately converge in generating consumer harm, reducing user autonomy, and undermining trust in digital market systems. This structural complexity highlights that ethical issues in digital markets cannot be addressed in isolation, but require a comprehensive and integrative evaluative framework.

One of the most prominent ethical issues in digital markets is the use of dark patterns, which are interface design strategies intentionally crafted to influence user behavior in ways that may not align with their best interests. Examples include hidden costs during checkout, pre-selected options that favor the platform, and time-limited offers designed to create artificial urgency. While such

practices may not violate formal contractual agreements, they raise serious ethical concerns as they exploit cognitive biases and reduce the user's ability to make fully informed decisions (Gray et al., 2018). From an ethical standpoint, these practices challenge the principle of transparency and fairness that underpins both conventional and Islamic business ethics.

Another critical issue is data exploitation and surveillance-based business models, where user data is collected, analyzed, and monetized without sufficient transparency or meaningful consent. Digital platforms often track user behavior across multiple channels, creating detailed profiles that are used for targeted advertising and personalized pricing strategies. While these practices enhance efficiency and market precision, they also create significant risks related to privacy violations, data misuse, and unequal power relations between platforms and users (Zuboff, 2019). This raises fundamental questions about the ethical boundaries of data utilization, particularly in light of Islamic principles that emphasize the protection of individual rights and dignity.

Furthermore, algorithmic decision-making has introduced new forms of bias and discrimination that are difficult to detect and regulate. Algorithms used in recommendation systems, credit scoring, and pricing strategies may unintentionally reinforce existing inequalities or prioritize profit maximization over fairness and social welfare (Calo, 2017). In such cases, ethical accountability becomes diffuse, as decisions are no longer made solely by human agents but by complex technological systems. This creates a significant challenge for ethical evaluation, as traditional frameworks are not designed to assess the moral implications of automated processes.

In the context of Islamic business ethics, these challenges expose a critical gap between normative ethical principles and their practical application in digital environments. While principles such as 'adl (justice), amanah (trust), and shiddiq (truthfulness) remain relevant, their application becomes increasingly complex when business practices are mediated by algorithms and data-driven systems. For instance, determining whether a pricing strategy is just or whether a marketing practice is truthful requires an understanding of underlying technological mechanisms that are often opaque to both users and regulators.

Beyond these established concerns, the rapid advancement of artificial intelligence (AI) and generative AI has introduced a new generation of ethical challenges in digital markets. AI-powered recommendation systems increasingly shape consumer preferences by selectively curating products, information, and purchasing options, while automated pricing algorithms continuously adjust prices according to user behavior, purchasing history, geographic location, and market demand. Although these technologies improve market efficiency and personalization, they also create significant ethical risks related to algorithmic discrimination, opacity, and unequal treatment among consumers. Moreover, generative AI enables the large-scale production of persuasive

marketing content, synthetic reviews, and AI-generated commercial interactions that may blur the distinction between authentic and artificially generated information, thereby challenging transparency and informed consumer choice.

Contemporary digital markets are also increasingly characterized by biometric authentication, digital identity ecosystems, and the growing dominance of large platform operators. The extensive use of facial recognition, voice identification, and other biometric technologies raises important concerns regarding privacy, informed consent, and the protection of human dignity. Likewise, platform monopolies supported by network effects and proprietary algorithms may significantly limit market competition and consumer autonomy by controlling information visibility, recommendation systems, and access to digital services. From the perspective of *maqāṣid al-sharīʿah*, these developments extend ethical concerns beyond contractual fairness toward safeguarding human agency, informational autonomy, equitable market participation, and the protection of digital dignity. Consequently, ethical evaluation in Islamic e-business should encompass not only legal compliance but also the broader societal implications of AI-driven governance, algorithmic power, and technologically mediated decision-making.

These emerging ethical challenges demonstrate that digital markets require a more nuanced and structured approach to ethical evaluation. The complexity of digital business practices cannot be adequately addressed through general ethical principles alone. Instead, there is a need for a framework that can systematically translate ethical values into operational criteria that are applicable within the technological and institutional structures of digital markets.

Maqashid al-Shariah as an Ethical Foundation for Digital Markets

The ethical challenges identified in digital markets necessitate a more comprehensive and integrative ethical framework that goes beyond conventional normative principles. In this regard, maqashid al-shariah offers a promising foundation for addressing the complexities of contemporary business environments. Unlike rule-based approaches that focus primarily on legal compliance, maqashid al-shariah emphasizes the higher objectives and purposes of Islamic law, which aim to promote human well-being, justice, and social welfare (Chapra, 2008; Ibn Ashur, 2006). This orientation allows maqashid to function as a dynamic ethical framework capable of adapting to evolving socio-economic contexts, including the rapidly changing landscape of digital markets.

Classically, maqashid al-shariah is structured around the protection of essential human interests, commonly categorized into the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz*

al-‘aql), wealth (hifz al-mal), and lineage (hifz al-nasl) (Pratama et al., 2025). These foundational objectives provide a comprehensive moral compass for guiding human actions across various domains, including economic and business activities (Kamali, 2008a). In the context of Islamic business ethics, these maqashid principles have traditionally been interpreted as promoting fairness, transparency, and accountability in commercial transactions.

However, as highlighted in the previous sections, the complexity of digital market systems presents challenges that cannot be adequately addressed through a purely classical or static interpretation of maqashid. The emergence of issues such as algorithmic manipulation, data exploitation, and behavioral targeting requires a more contextualized and operational understanding of maqashid. In this regard, the systems approach to maqashid proposed by Auda (2008) becomes particularly relevant. Auda (2019) argues that maqashid should be understood as a multidimensional and open system that is capable of responding to new realities through continuous reinterpretation and contextualization.

Building upon this perspective, maqashid al-shariah can be extended and rearticulated to address the ethical dimensions of digital business practices. For instance, the protection of wealth (hifz al-mal) can be interpreted as ensuring economic justice and preventing exploitative pricing strategies in digital markets. Similarly, the protection of intellect (hifz al-‘aql) may be understood as safeguarding users from manipulative design practices that distort rational decision-making. The protection of life (hifz al-nafs) can be linked to user well-being, particularly in preventing harmful psychological or behavioral effects associated with excessive digital engagement.

Moreover, the evolving nature of digital markets calls for the recognition of additional dimensions that extend beyond classical maqashid categories. One such dimension is the protection of digital dignity, which encompasses issues of data privacy, identity protection, and informational autonomy. Although not explicitly formulated in classical maqashid theory, this dimension is consistent with the broader objectives of preserving human dignity and preventing harm (dharar). The inclusion of such extensions reflects the adaptive capacity of maqashid as an ethical framework that remains faithful to its foundational principles while being responsive to contemporary challenges.

Therefore, maqashid al-shariah provides not only a normative ethical foundation but also a flexible and context-sensitive framework that can be operationalized to address the ethical complexities of digital markets. However, to fully realize this potential, maqashid must be translated into a structured and applicable model that can guide ethical decision-making in practical business contexts. This need for operationalization sets the stage for the development of a maqashid-based

ethical decision-making framework, which is proposed in the following section as the core contribution of this study.

Proposed Maqashid-Based Framework for Ethical Decision-Making in Digital Markets

Building upon the ethical challenges identified in digital markets and the conceptual foundation of maqashid al-shariah, this study proposes a maqashid-based ethical decision-making framework designed to operationalize Islamic ethical principles within contemporary e-business environments. The framework seeks to bridge the gap between normative Islamic values and practical decision-making processes by translating maqashid into actionable ethical guidelines applicable to digital market practices (Auda, 2008; Ibn Ashur, 2006).

The proposed framework is structured as a multi-layered model consisting of four interconnected components: (1) foundational maqashid values, (2) derived ethical principles, (3) digital business applications, and (4) decision-making indicators. This layered structure reflects the transformation of maqashid from abstract ethical objectives into a systematic tool for evaluating business practices in digital contexts. By integrating these components, the framework ensures that ethical considerations are embedded not only at the level of values but also within operational and decision-making processes (Jaakkola, 2020).

At the foundational level, the framework adopts core maqashid principles, including the protection of wealth (hifz al-mal), intellect (hifz al-‘aql), life (hifz al-nafs), and religion (hifz al-din). These principles are further extended to incorporate the concept of digital dignity, which encompasses the protection of personal data, privacy, and user identity in digital environments. This extension reflects the need to contextualize maqashid in response to emerging ethical challenges in the digital economy, particularly those related to data exploitation and informational asymmetry (Martin, 2019; Zuboff, 2019).

These foundational values are then translated into specific ethical principles that guide business conduct in digital markets. The protection of wealth is operationalized as economic justice and pricing transparency, ensuring that business practices do not involve hidden costs or exploitative pricing strategies. The protection of intellect is translated into the principle of cognitive integrity, which requires the avoidance of manipulative practices such as dark patterns and deceptive interface design (Gray et al., 2018). The protection of life is associated with user well-being, particularly in preventing harmful behavioral exploitation and excessive digital engagement. Meanwhile, the protection of religion is reflected in ethical compliance, ensuring that business practices align not only with formal sharia requirements but also with broader moral objectives

(Chapra, 2008). Finally, the principle of digital dignity emphasizes data privacy, responsible data governance, and the protection of user autonomy, which are increasingly critical in digital market ecosystems (Susser et al., 2019).

To ensure practical applicability, the framework further maps these ethical principles onto specific areas of digital business operations. These include pricing strategies, user interface and user experience (UI/UX) design, digital marketing practices, algorithmic systems, and data management processes. By linking ethical principles to concrete operational domains, the framework enables a more precise and context-sensitive evaluation of business practices within digital market ecosystems.

Table 2. Maqashid-Based Ethical Decision-Making Framework for Digital Markets

Maqashid	Digital Extension	Ethical Principle	Application Area	Decision Indicator
Hifz al-Mal	Economic Justice	Fair Pricing & Transparency	Pricing Strategy	No hidden costs, no unfair pricing, no manipulative automated pricing
Hifz al-‘Aql	Cognitive Integrity	Anti-Manipulation	UI/UX Design	No dark patterns, prevention of algorithmic misinformation, avoidance of addictive interface design
Hifz al-Nafs	User Well-being	Protection	Platform Engagement	No harmful behavioral exploitation, no excessive engagement optimization
Hifz al-Din	Ethical Compliance	Sharia Alignment	Business Model	Not only legally compliant but ethically sound, transparency of AI-generated recommendations
Digital Dignity	Data Protection	Privacy & Integrity	Data Management	No data exploitation, informed user consent, protection of digital identity

Source : Developed by the author

Table 2 illustrates how maqashid al-shariah can be systematically translated into an operational ethical framework for digital markets. The framework demonstrates that each maqashid principle can be extended into context-specific ethical dimensions and further applied to concrete areas of

digital business operations. By incorporating decision indicators, the framework provides a practical tool for evaluating whether a particular business practice aligns with both the formal requirements of sharia and the broader ethical objectives of Islamic law. This structured approach enables a shift from abstract ethical discourse toward a more actionable and context-sensitive evaluation of digital market practices (Auda, 2008; Kamali, 2008a).

In response to the rapid advancement of artificial intelligence and platform-based digital ecosystems, the proposed framework also incorporates several contemporary ethical indicators that extend beyond conventional Islamic business ethics. These include the prevention of algorithmic misinformation to ensure truthful and reliable digital information, transparency of AI-generated recommendations so that users are aware when commercial suggestions are produced by automated systems, and the avoidance of addictive interface design that intentionally exploits psychological vulnerabilities to maximize user engagement. These indicators operationalize the maqāṣid principles of protecting intellect (*ḥifẓ al-‘aql*), wealth (*ḥifẓ al-māl*), and human well-being (*ḥifẓ al-nafs*) within AI-driven digital environments, thereby enhancing the practical applicability of the proposed framework in evaluating emerging ethical issues in contemporary digital markets.

In practical terms, the framework operates as a decision-making tool that guides the evaluation of digital business practices through a sequential process. First, a specific practice is identified and categorized within a relevant application area, such as pricing, interface design, or data management. Second, the practice is mapped to corresponding maqashid principles and ethical dimensions. Third, the practice is evaluated using the defined decision indicators to assess its ethical implications. Based on this evaluation, the practice can be classified into three categories: ethically compliant, ethically questionable, or ethically problematic. This classification provides a clear basis for decision-making, enabling business actors to improve ethical standards and align their practices with maqashid-based principles.

Overall, the proposed framework not only reinforces the relevance of maqashid al-shariah in contemporary business contexts but also demonstrates its potential as a practical tool for guiding ethical decision-making in digital markets. By transforming maqashid into an operational framework, this study contributes to the advancement of Islamic e-business ethics and provides a foundation for future research and practical implementation.

CONCLUSION

This study concludes that the ethical challenges inherent in digital markets, such as algorithmic manipulation, data exploitation, and deceptive interface design, cannot be adequately addressed by

conventional Islamic business ethics that remain predominantly normative and non-operational. By adopting a *maqashid al-shariah* approach, this research demonstrates that Islamic ethical principles possess the conceptual flexibility to respond to contemporary digital complexities when properly contextualized and operationalized. The proposed *maqashid*-based framework provides a structured and integrative model that translates foundational Islamic values into practical ethical guidelines for decision-making in digital business environments. Through its multi-layered structure—linking *maqashid* principles, ethical dimensions, application areas, and decision indicators—the framework enables a more systematic evaluation of digital business practices beyond mere legal compliance. Consequently, this study contributes to the advancement of Islamic e-business ethics by offering an operational and context-sensitive approach that aligns with the evolving nature of digital economies, while also providing practical implications for business practitioners, regulators, and future research in developing ethical digital market systems grounded in *maqashid al-shariah*.

Beyond its theoretical contribution, the proposed framework also offers practical implications for key stakeholders in the Islamic digital economy. Digital platforms, Islamic fintech companies, and halal marketplaces may apply the framework to evaluate pricing mechanisms, AI-generated recommendations, interface design, and data governance based on *maqāṣid al-sharīʿah*. Regulators and Sharia Supervisory Boards can utilize it as a reference for strengthening ethical governance, algorithmic transparency, consumer protection, and digital identity safeguards, while software developers may integrate its principles into the design of AI systems, recommendation algorithms, and digital applications. Accordingly, the proposed framework serves not only as a conceptual model but also as a practical instrument for promoting responsible innovation and ethical governance in contemporary Islamic digital markets.

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