Maqasid al-Shariah-Based Strategies for Enhancing Digital Adoption Among B40 Muslim Entrepreneurs

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Abstract

In Malaysia's pursuit of a digital economy, many B40 Muslim entrepreneurs remain excluded due to socioeconomic constraints and a lack of alignment between digital initiatives and Islamic ethical values. This study investigates how *Maqasid al-Shariah* principles can be strategically applied to enhance digital adoption among this underserved group. The objective is to develop a values-driven framework that integrates Islamic ethical priorities into digital inclusion strategies. A qualitative methodology was employed, combining library research for conceptual and theoretical grounding with focus group discussions (FGDs) involving Islamic scholars, digital economy practitioners, policymakers, and B40 Muslim entrepreneurs to capture diverse perspectives and enhance validity. The findings reveal that the fundamental objectives of *Maqasid al-Shariah*, especially protection of wealth (*Hifz al-Mal*) and dignity (*Hifz al-'Ird*), provide a relevant foundation for fostering ethical and sustainable digital adoption. Sub-themes include incentivizing compliance, integrating Islamic values into digital tools, promoting Shariah-compliant financial products, and leveraging religious institutions for digital education. This study offers practical and theoretical contributions by proposing a Maqasid al-Shariah-based digital inclusion framework for Muslim entrepreneurs in the B40 segment. Its implications extend to policymakers, Islamic fintech developers, and educators seeking to promote equitable and ethically grounded digital participation in Muslim-majority societies.

Keywords: Maqasid Shariah, Digital Adoption Strategies, B40 Muslim Entrepreneurs, Strategies

1. Introduction

In an era of rapid technological advancement, digital innovation has become a central driver of economic participation, particularly within entrepreneurial sectors. In Malaysia, efforts to foster a robust digital economy are steadily progressing, with digital contributions to national GDP projected to reach 25.5% by 2025 (DOSM, 2024). Despite this momentum, a significant segment of the population, namely the Bottom 40 percent (B40) income group, remains marginalized from the benefits of digital transformation. Among these are Muslim entrepreneurs who face dual challenges: limited access to digital tools and the need to align technological engagement with Islamic ethical and legal principles (Subramaniam et al., 2024). This complex intersection of economic disadvantage and religious obligation necessitates targeted, values-based strategies to foster inclusive digital participation (Bin Sitiris et al., 2023).

The concept of *Maqāṣid al-Sharīʿah*, or the higher objectives of Islamic law, seeks to preserve five essential values: religion (*al-dīn*), life (*al-nafs*), intellect (*al-ʿaql*), progeny (*al-nasl*), and wealth (*al-māl*). While widely applied in the fields of Islamic finance, governance, and healthcare (Ali et al., 2021; Hanif, 2019),

its potential to inform digital inclusion strategies, particularly among marginalized Muslim entrepreneurs, has not been fully explored. Recent research indicates promising avenues for the application of *Maqāṣid* principles in digital financial services. For instance, Ab. Aziz et al. (2023) proposed a *Maqāṣid*-based Islamic digital banking model in Malaysia that emphasizes ethical inclusivity and spiritual trust. These studies underscore the utility of *Maqāṣid al-Sharīʿah* in structuring ethical digital systems that promote socioeconomic equity.

Nevertheless, B40 Muslim entrepreneurs in Malaysia continue to face numerous barriers to digital engagement. Economically, many lack access to microfinancing, digital marketplaces, and formal business registration (Tumiran & Mohammad, 2024). Culturally, concerns about the halal status of online services, data privacy, and ethical behavior in digital spaces contribute to a general hesitancy toward digital platforms. Technologically, low digital literacy, insufficient training programs, and limited infrastructure further constrain their participation (Komaruddin et al., 2023; Zulkifli & Yusuf, 2023). These interrelated barriers call for a multidimensional approach that integrates technological solutions with ethical, religious, and socio-economic considerations.

This study explores strategies to boost digital adoption among B40 Muslim entrepreneurs in Malaysia, guided by Maqāṣid al-Sharīʿah. It hypothesizes that Islamic value-based digital strategies will gain greater trust and acceptance. Using a library method, the first phase analyzes classical and modern Maqāṣid literature, while the second gathers qualitative data through focus group discussions with scholars, policymakers, digital experts, and B40 entrepreneurs. Thematic analysis will identify key barriers and values-driven solutions.

The remainder of this paper is divided into four sections. The first section presents a literature review of the key terms used in the study. The second section outlines the research methodology. The third section explains the research findings, while the fourth section provides a discussion of the findings, followed by the study's implications and conclusion.

2. Literature Review

2.1 Maqasid al-Shariah

Maqasid al-Shariah, or the higher objectives of Islamic law, represents the ethical and spiritual aims underpinning Islamic jurisprudence. Al-Shatibi (Al-Shāṭibī, 2019) outlined five fundamental objectives (daruriyyat): the preservation of religion (Hifz al-Din), life (Hifz al-Nafs), intellect (Hifz al-'Aql), lineage (Hifz al-Nasl), and wealth (Hifz al-Mal). These objectives serve as a moral compass in formulating laws and policies that promote human welfare and justice. Auda (2007) posits an expanded scope of Maqasid to include broader concerns such as human dignity, social justice, and public interest (maslahah), positioning it as a dynamic and adaptable framework for modern challenges. In economic and technological contexts, Maqasid has been applied to Islamic finance, governance, education, and now increasingly to digital transformation. It enables the integration of Shariah principles into policy and innovation, ensuring ethical alignment with Islamic worldviews. For marginalized communities like B40 Muslim entrepreneurs, a Maqasid-based approach provides a holistic method for empowering individuals while maintaining spiritual integrity (Güney, 2024). Thus, applying Maqasid in digital inclusion efforts ensures that the use of technology not only advances efficiency and access but also protects fundamental human and moral values in line with Islamic teachings.

2.2 Digital Adoption

Digital adoption is more than just using technology; it involves understanding, integrating, and applying digital tools in meaningful ways that improve one's daily life or business operations. In countries like Malaysia, the government has invested heavily in digital infrastructure and inclusion programs, yet many groups, especially low-income communities, are still left behind (Malaysia Strategic Change Management Office, 2021). Issues such as affordability, lack of digital literacy, and unfamiliarity with online systems continue to hinder progress. For entrepreneurs, going digital can open new markets, improve productivity, and increase competitiveness. However, adoption rates remain uneven, particularly among vulnerable groups like the B40. Research shows that people are more likely to embrace digital tools when these tools align with their values, lifestyle, and trust levels (Kreiterling, 2023; Sudewa et al., 2023). In Muslim communities, ethical and religious concerns often influence how people engage with technology. For instance, trust in fintech platforms or digital marketplaces can depend on whether they reflect Islamic values like transparency, fairness, and responsibility. Therefore, improving digital adoption among underserved groups requires more than just access; it must include trust-building, value-based education, and tools designed with cultural and ethical sensitivities in mind.

2.3 B40 Entrepreneurs

B40 entrepreneurs in Malaysia represent a vital but often overlooked segment of the economy. These are individuals from the lowest 40% income bracket who typically run micro or informal businesses. Many of them face daily struggles, limited access to capital, minimal exposure to training, and poor digital infrastructure (Ab Rahman & Raman, 2024; Busari, et. al., 2025). Despite this, they play an important role in local economies, especially in rural and semi-urban areas.

For Muslim entrepreneurs within this group, faith plays a central role in how they conduct business. Their decisions are often shaped by religious values, family responsibilities, and community ties (Dogan Gursoy, 2017). However, many available digital tools and support systems do not speak directly to their context. Studies have shown that religiously grounded training, Shariah-compliant financial products, and community-based digital literacy programs can significantly increase engagement (Gümüsay, 2015). These entrepreneurs aren't resistant to change; they simply need resources and solutions that reflect their values and realities. A Maqasid Shariah-based approach could offer them a more meaningful path forward, combining ethical integrity with practical empowerment. Addressing their needs isn't just an economic issue; it's also a matter of social justice, inclusivity, and respect for their identity.

2.4 Islamic Ethics

Islamic ethics is rooted in the core teachings of the Qur'an and the Sunnah, offering a moral framework that shapes how Muslims think, behave, and make decisions. It emphasizes values like justice, honesty, mercy, and trust, not only in personal conduct but also in business, governance, and public life. What sets Islamic ethics apart is its deep link between moral behavior and spiritual accountability; doing the right thing is both a social duty and an act of worship (Bhat, 2024).

In today's digital world, where innovation often outpaces regulation, ethical guidance is more important than ever. For Muslim users and entrepreneurs, digital platforms must respect values like fairness, privacy, and transparency (Fred et al., 2025). Concerns over exploitative practices, unethical marketing, or ambiguous financial transactions are common, and many seek tools and services that align with their beliefs. Embedding Islamic ethics into digital systems, whether in e-commerce, fintech, or education, can help build trust, encourage participation, and promote responsible use (Yegon, 2023). For communities like the B40, who often feel left behind, this ethical grounding offers both relevance and reassurance. By merging Islamic values with modern technology, we can support digital inclusion that is not just effective, but also dignified and just.

3. Research Methodology

The data were analyzed using thematic analysis, guided by Braun and Clarke's (2006) six-phase approach: (1) familiarization with the data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining and naming themes, and (6) producing the final report.

The FGD data set was transcribed verbatim and read multiple times to gain a comprehensive understanding of the content. Manual coding was employed to identify meaningful units of data related to the research objectives. Codes were then grouped into categories and refined into broader themes.

A combination of deductive and inductive approaches was used. The deductive element involved using the five objectives of *Maqasid al-Shariah*: protection of religion (*Hifz al-Din*), intellect (*Hifz al-'Aql*), wealth (*Hifz al-Mal*), lineage (*Hifz al-Nasl*), and dignity (*Hifz al-'Ird*); as an initial analytical lens. For instance, financial literacy and inclusion initiatives were placed under *Hifz al-Mal*, Shariah-compliant transactions under *Hifz al-Din*, and digital literacy under *Hifz al-'Aql*.

The inductive process allowed new insights and sub-themes to emerge organically from participants' perspectives. For example, the idea of mandatory street vendor registration arose from policy concerns, while linking zakatability to digital adoption and charity-driven abundance surfaced from participant reflections. These were later mapped back to the Maqasid framework.

The thematic analysis revealed a range of strategies rooted in Islamic values, including ethical digital practices, trust-building in fintech tools, integration of religious teachings, and community-based digital literacy efforts. These themes provide a foundation for a values-driven framework to support digital adoption among B40 Muslim entrepreneurs.

No	Informant	Gender	Highest Qualification	Specialization
1	AJ	Female	Degree	Social entrepreneur and SME trainer
2	AS	Male	PhD	Education and information technology
3	AK	Female	PhD	Islamic Finance and *Maqasid Shariah*
4	MM	Male	PhD	*Maqasid Shariah* Principles
5	YS	Male	PhD	Islamic Finance and *Maqasid Shariah*
6	FS	Female	PhD	Academic & entrepreneurship
7	NA	Female	PhD	ICT
8	SM	Male	PhD	Islamic finance & IT
9	HZ	Male	PhD	Islamic Finance and *Maqasid Shariah*
10	NS	Female	PhD	Academic & SME Women's empowerment

This research drew on the insights of ten informants representing different fields, including Islamic finance, Maqasid al-Shariah, ICT, entrepreneurship, and education. The data was collected through focus group discussions, which were recorded, transcribed word-for-word, and carefully reviewed. Analysis followed Braun and Clarke's (2006) six-phase thematic approach. Initial coding was done manually, then grouped into categories and broader themes. The process combined deductive reasoning, using the five objectives of Maqasid al-Shariah as a guiding framework, with inductive exploration to capture fresh perspectives. The diversity of participants enriched the study, producing themes on ethics, trust, religious values, and digital literacy.

The focus group discussions were conducted only with **experts** in Islamic finance, Maqasid al-Shariah, ICT, entrepreneurship, and education. They were not B40 entrepreneurs but were chosen for their knowledge and professional experience in issues affecting this group. The questions were designed to capture their expert perspectives on digital adoption challenges, strategies for improvement, and the role of Maqasid al-Shariah in shaping solutions.

4. Results

Thematic analysis was used to process the qualitative data obtained from the focus group discussion (FGD). This method was chosen to extract meaningful insights related to the research questions and to identify recurring patterns in participants' responses (Nyumba et al., 2018). The analysis followed the five-step process proposed by Braun and Clarke (2006), which includes: (1) familiarization with the data, (2) generating initial codes, (3) searching for themes, (4) reviewing and defining themes, and (5) producing the final report. In this context, a theme refers to a significant idea or pattern in the data that addresses the core objectives of the study.

The coding process began with descriptive coding, as guided by Morse and Richards (Watts, 2017), by identifying key phrases, words, and sentences from the transcribed FGD data. These codes were organized under three main elements: the causes of low digital adoption, strategies to improve digital engagement, and the role of *Maqasid al-Shariah* in supporting digital transformation. The analysis was conducted manually by closely reading the transcripts and categorizing responses based on conceptual relevance. Selected excerpts are presented to support key findings and highlight expert perspectives on the strategic role of a Maqasid-based framework.

(4.1) Theme one: Strategies for fostering a positive attitude towards digital adoption among B40 Muslim entrepreneurs. The government should impose sanctions on non-digital adopters

i. Mandatory Registration for Street Vendors
An expert suggested that policymakers should mandate the registration of street vendors, implying that such measures could help formalize their business operations. While this approach emphasizes the importance of compliance and oversight, it may also evoke concerns about enforcement and the potential resistance from entrepreneurs who may view it as burdensome. This can be illustrated thus:
[…..] *"I guess maybe the policymaker can use the approach of imposing on all those who sell on the streets to register their business, they like it or not, they need to be registered and I mean this is something that"* [AJ].

ii. Promoting Awareness and Incentivizing Compliance

As against the notion of enforcement compliance, advocating for an awareness-driven approach is also opined as a better approach. By promoting understanding and providing incentives, such as linking access to funding with the use of digital technologies, policymakers can encourage entrepreneurs to adopt digital tools voluntarily. This strategy emphasizes collaboration rather than coercion, potentially leading to more positive attitudes toward digital adoption. This can be evidenced by:

[…..] *"I think if we don't like to use the term to force them, but rather to spread awareness, maybe we can set a few rulings like for example, if you want to get some funding, you have to use digital technologies for instance. That will encourage them, rather than force them to this kind of new deployment''* [AK] & [NA].

iii. Financial literacy training for the B40 entrepreneurs

The FGD highlights the Malaysian government's commitment to financial inclusion, emphasizing the need for simplified initiatives. It underscores the role of government in enhancing access to financial services, particularly for marginalized groups, and suggests that strategic efforts are essential for fostering economic equity and development. The excerpt below highlights the statement thus:

[….] **"***Uh, because I think for the government to make it more to simplify it and the Malaysian Government, they have financial inclusion, what do you call it, agenda initiatives***"** [HZ].

(4.2) Theme two: Applied Maqasid Shariah to enhance the digital adoption attitudes of B40 Muslim entrepreneurs. Promotion of Personality (Hifz al-Ird): Enhance digital literacy through high-quality, user-friendly platforms

i. Shariah-Compliant Financial Support

Maqasid, as an Islamic philosophy, is a guide towards the development of digital financial inclusion strategies for entrepreneurs. Hence, offering grants, low-interest loans, and subsidies is an effective mechanism to improve digital tool adoption among B-40 Muslim entrepreneurs. The role of Shariah-compliant financial activities in digital adoption is emphasized thus:

[…..] *"compliant digital tools to aid B40 entrepreneurs in accessing technology:Because maqasid is the Islamic philosophy of the Islamic religion, what the industry needs, and especially in this topic on financial inclusion, digital financial inclusion for entrepreneurs''* [YS].

ii. Technology use can ease methods of doing Business (Maqsad of Tayseer) to increase Income

The concept of Maqsad of Tayseer (facilitation), shows that Islam encompasses all aspects of life. They reference the concepts of HAJAH (needs) and Daruriyyāt (necessities), along with Rukhṣoh (concessions), advocating for the use of technology as a means to fulfill these Islamic principles.

[….] *"Here the Maqsad of Tayseer is a facility and you can see Islam in all aspects of life. We have the concept of HAJAH and Daruriyyāt. We have a concept of Rukhṣoh, which is a technology and is part of Rukhṣoh we have that we need to utilize"* [HZ]. [SM].

iii. Digital Use and Zakatability for Community Empowering

Emphasizes the importance of zakat in community empowerment, linking it to the transition from poverty to wealth. They advocate for developing actionable plans within a framework that supports this goal, highlighting the need for benchmarks in measuring success. This view is evidence-based on the quotation:

[….] *"There is a need to know when they can pay the zakat. The zakat institutions should have rubrics of what the benchmark is to determine who is zakatable among the B-40. This relates to community empowerment and moving from poverty to some kind of richness, so we have to develop actionable plans within them across its framework"* [FS].

(4.3) Theme three: Promotion of Religion (ad-Deen): Provide digital content and apps aligned with Islamic values, such as prayer times, Quran reading, and finance education:

i.   Promote Equity in Wealth Sharing
     Discusses the Islamic perspective on wealth and sharing, stressing the responsibility to care for those in
     need. They point out the social and economic issues arising from neglecting those who have less,
     advocating for a more equitable distribution of resources. The excerpt below evidences the potential of
     equity in sharing wealth to digital adoption:
     [.....] *"The concept of wealth sharing according to Islamic teachings emphasized the responsibility of
     being concerned about those who are been left out financially, or someone who has more wealth than
     he's needed, and neglecting others and things as social and economic problems that we have nowadays"*
     [AK]. [NS].

ii. Shariah Compliance Business is Essential for Digital Financial Transactions
     The awareness and practice of Shariah compliance business can boost the digital financial literacy of
     the B-40 Muslim entrepreneurs by educating them on ethical practices and providing resources, trust,
     and networking opportunities. This includes the need for entrepreneurs to use Shariah-compliant
     accounts for digital transactions, and ensuring that financial practices align with Islamic principles. This
     quotation below highlights the strategic impact of Shariah compliance business on digital adoption.
     [.....] *"One is the Shariah compliance of the activities run through any digital platform, whether a
     digital financing, digital service, or even when we say digital financial inclusion, uh, we need to tell
     these entrepreneurs that you must have a Shariah-compliant account in an Islamic bank as a means of
     digital skill to receive and send payments"* [AS] [YS].

iii. Digital Use Increases Charity as a Path to Spiritual and Material Abundance
     Encourages Muslims to engage in charitable acts, noting that such actions yield rewards both materially
     and spiritually, contributing to increased wealth and benefits in this life and the hereafter. The following
     excerpt supports the statement:
     [.....] "*That's why the Muslims were encouraged to do it because they are going to be rewarded one
     way or another, or either materially or physically, in this world, through the increase of their wealth
     through the increase of benefits, their benefits and returns, and also in the hereafter*" [MM].

5.0 Discussion of findings

The primary objective of this research is to explore the implications of Maqasid al-Shari'ah for integrated
sustainability practices among businesses. Qualitative data was collected from Shari'ah scholars in Malaysia
to achieve this goal. As outlined, the thematic analysis identified four key themes:

    Theme 1: Encourage digital adoption through positive attitudes and possible government sanctions.
    Theme 2: Enhance digital literacy (Hifz al-'Ird) via user-friendly platforms.
    Theme 3: Promote Islamic digital content (Hifz al-Din) like prayer apps and finance tools.

5.1 Theme One: Strategies for Fostering a Positive Attitude Towards Digital Adoption among B40 Muslim Entrepreneurs

The digital divide among Malaysia's B40 Muslim entrepreneurs poses a significant barrier to equitable
economic participation. One experts recommendation involves mandatory registration of street vendors,
suggesting that formalizing informal businesses can foster digital engagement through policy enforcement.
While this strategy enhances regulatory oversight, it raises ethical and practical concerns regarding autonomy
and acceptance, especially when perceived as coercive. The study of Devisakti et al. (2024) also suggests that
the study found that perceived usefulness, subjective norms, and all three gratification constructs significantly
influenced digital usage among B40 students in Malaysian higher education institutions. In contrast, incentive-
based strategies offer a more collaborative approach. Linking access to government funding or microfinancing
schemes with digital platform usage encourages voluntary adoption. This aligns with behavior change theories
that emphasize motivation over compulsion, fostering sustainable shifts in digital habits. Li et al. (2024),
similarly contend that government incentives and collaborative strategies significantly enhance enterprise data
resource sharing, maximizing benefits for all stakeholders and achieving Pareto optimality within the digital
innovation ecosystem. Furthermore, financial literacy training emerged as a key enabling factor. Simplifying
government-led financial inclusion initiatives for marginalized communities reflects an understanding of the
socio-economic context of the B40 group. Enhanced literacy enables informed decision-making and empowers

entrepreneurs to navigate digital ecosystems confidently. This aligns with the findings of Choudhary & Jain, (2023) that financial literacy training programs can improve marginalized women's financial behavior and inclusion, though more context-specific research is needed to address regional challenges. Overall, this theme reflects a tension between top-down regulation and bottom-up empowerment, with a balanced approach likely yielding the most inclusive outcomes. However, Devisakti et al. (2024), found that perceived usefulness and subjective norms significantly influenced digital usage. Furthermore, all three gratification constructs positively affected digital usage, while perceived ease of use and perceived behavioral control were found to be insignificant. A recent systematic review argued that Cultural, religious, and social factors also play a major role, alongside performance and effect expectancy. Its novelty lies in classifying these determinants and integrating non-technical factors, offering a holistic, interdisciplinary perspective to enhance global e-government adoption (Aleisa, 2024).

5.2 Theme Two: Applied Maqasid Shariah to Enhance Digital Adoption Attitudes – Promotion of Personality (Hifz al-'Ird)

This study found that the application of Maqasid Shariah, specifically the preservation of dignity (*Hifz al-'Ird*), offers a values-based framework to enhance digital adoption among Muslim entrepreneurs. Providing Shariah-compliant financial support, such as grants, low-interest loans, and subsidies, addresses both material needs and religious sensitivities. These instruments serve as faith-based motivators for embracing digital tools and financial services. The study by Afridi (2016), also suggests the dire need for a renewed understanding of Maqasid al-Shari'ah to correct misconceptions about Islam and highlight its alignment with universal human rights and justice.

Further, the principle of Tayseer (facilitation) reflects Islam's inclusive approach to technology adoption. By recognizing Rukhsah (legal concessions), technology can be seen as a legitimate means to meet the necessities (*Daruriyyat*) and needs (*Hajah*) of life. This perspective reframes digital platforms as instruments of religious ease rather than mere economic tools. Finally, the integration of zakatability benchmarks underscores the connection between digital financial inclusion and community empowerment. By equipping B40 entrepreneurs with the means to become zakat payers, digital adoption becomes not just an individual upliftment strategy but a collective pathway toward socio-economic transformation. Such strategies reinforce the ethical, communal, and spiritual dimensions of Maqasid-driven digital inclusion. Ahmed et al. (2024); Mansor (2016), also concur on the necessity of a balanced, moderate, and maqasid-oriented approach in applying Islamic principles, highlighting the risks of misinterpretation and the importance of aligning contemporary practice with authentic Shari'ah understanding. The significance of information technology to human life cannot be overemphasized; however, Aniq et al. (2024); Kholish et al. (2020), posit that digital must be guided by the principles of Maqasid al-Shari'ah, preserving religion, life, intellect, progeny, and wealth to ensure it truly serves the public interest (maslahah) in line with the Qur'an and Sunnah.

5.3 Theme Three: Promotion of Religion (Hifz al-Din) through Islamic Digital Content and Ethical Finance

Religious identity plays a vital role in shaping digital behavior among Muslim entrepreneurs. Promoting Islamic digital content, such as apps for Quran reading, prayer times, and zakat calculators, supports the *Hifz al-Din* objective, preserving faith through meaningful engagement in the digital space. Beyond content, the emphasis on Shariah-compliant financial practices ensures ethical alignment in digital transactions. Encouraging the use of Islamic bank accounts and halal fintech platforms helps build trust among B40 entrepreneurs and reinforces religious accountability in financial dealings. This is congruent with the finding of Nurfitria (2023), that millennial Muslims in Indonesia are driving a communal socio-religious movement through social media, forming a new religious identity centered on Islamic practices and digital da'wah. This directly contributes to higher digital literacy and responsible financial behavior. Finally, the discussion around charity as a form of digital engagement ties material success with spiritual reward. Digital channels facilitate sadaqah and zakat, promoting not only increased giving but also a deeper connection to community values. Abdallah et al. (2025), also explicate that there is an increasing number of millennial Muslims who are driving a communal socio-religious movement through social media, forming a new religious identity centered on Islamic practices and digital da'wah. This integration of ethical finance and spiritual consciousness enriches the digital experience for Muslim entrepreneurs, enhancing their motivation to participate in the digital economy. Busari and Sitiris (2024); Rosidi et al. (2022) also found that Maqāṣid al-Sharī'ah provides a suitable ethical framework for social media use, effectively guiding behavior, minimizing harm, and ensuring responsible technology adoption in

society.

Practical Implications

This study offers clear directions for improving digital adoption among B40 Muslim entrepreneurs. One key finding is that incentive-driven approaches are more effective than coercive policies. For instance, tying access to microfinancing or government support to the use of digital tools encourages entrepreneurs to participate willingly rather than reluctantly. At the same time, strengthening financial literacy and training equips them with the confidence needed to navigate digital platforms. Another important contribution lies in the role of Shariah-compliant financial instruments such as grants, interest-free loans, and subsidies. These not only provide material support but also reinforce trust, as they are consistent with Islamic ethical values. Finally, the development of Islamic digital platforms, whether prayer apps, zakat calculators, or halal fintech services, connects technology with faith and identity. By making digital tools relevant to their daily spiritual and business lives, adoption becomes more natural and sustainable.

Theoretical Implications

On the theoretical level, the research demonstrates how Maqasid al-Shariah can enrich technology adoption theories. While models like TAM or UTAUT emphasize usefulness and ease of use, this study shows that religious and ethical motivations also shape digital behavior in Muslim contexts. In particular, the principles of Tayseer (facilitation) and Rukhsah (concession) provide a fresh lens for understanding why technology can be seen as a tool that supports both necessities and higher objectives of Shariah. This repositions digital adoption as not merely an economic act but also a religiously meaningful one. By doing so, the study advances the idea of a Maqasid al-Shariah-based framework for digital inclusion, which can be tested in future research and applied across different Muslim-majority societies.

6. Conclusion and Recommendation

This study concludes that Maqasid al-Shariah-based strategies provide a comprehensive and ethically grounded framework for enhancing digital adoption among B40 Muslim entrepreneurs in Malaysia. By aligning technological engagement with the higher objectives of Shariah, particularly *Hifz al-'Ird* (preservation of dignity) and *Hifz al-Din* (preservation of religion), digital inclusion can be transformed from a purely economic goal into a spiritually and socially meaningful endeavor.

The research contributes to the theoretical expansion of Maqasid al-Shariah by contextualizing its application in digital transformation and financial inclusion. Future studies should further develop a Maqasid al-Shariah-based digital inclusion model by integrating concepts like *tayseer* (facilitation), *rukhsah* (legal concessions), and *zakatability* into behavioral adoption theories such as the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB).

Practitioners and development agencies should design Shariah-compliant financial tools, such as halal microfinancing, digital zakat platforms, and Islamic entrepreneurship training, tailored to B40 entrepreneurs. Financial literacy programs must incorporate religiously grounded content to build trust, boost confidence, and promote sustainable digital usage. Promoting Islamic digital apps, ethical fintech, and online religious learning platforms can further strengthen both digital capabilities and spiritual identity.

Policymakers should adopt a balanced approach between regulation and facilitation. While formalizing informal businesses is necessary, digital adoption policies must emphasize inclusivity and voluntarism rather than compulsion. Government incentives should be tied to digital platform use, with simplified access to Shariah-compliant funding mechanisms. Additionally, zakat institutions and Islamic councils should integrate digital entrepreneurship into their empowerment programs, ensuring that religious and economic goals are addressed concurrently. Overall, a maqasid-oriented digital adoption strategy ensures that economic participation among B40 Muslim entrepreneurs is inclusive, sustainable, and rooted in Islamic ethical values. The proposed Maqasid al-Shariah-based strategies are promising, but their real efficiency for B40 entrepreneurs is yet to be tested. Future studies should assess their practical impact to ensure they are not only ethical but also effective.

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