

STRATEGIC ROLES OF *MAQASID SHARIAH* IN DIGITAL ADOPTION BY B40 MUSLIM ENTREPRENEURS: A QUALITATIVE INQUIRY

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ABSTRACT

This study examines the experts' insights into *Maqasid*-based strategic plans designed to address the challenges of digital adoption among B40 Muslim entrepreneurs. B40 businesses contribute up to 35% of Malaysia's GDP and provide 70% of jobs in the national economy. Despite this significant contribution, there remains a persistent gap in digital adoption among B40 Muslim entrepreneurs, necessitating urgent interventions, particularly in the post-COVID-19 era, where entrepreneurs worldwide are transitioning from offline to online platforms. The study explores how *Maqasid Shariah*, which emphasizes the preservation of faith, life, intellect, progeny, and wealth, can guide ethical and inclusive digital transformation. Focus group discussions (FGD) were conducted with experts in entrepreneurship, digital tools, Islamic finance, and *Maqasid Shariah*, using qualitative methods. By focusing on Muslim entrepreneurs, the research provides valuable insights into how cultural and religious factors shape digital strategies, thereby enhancing empowerment and success. The FGD sessions investigate how *Maqasid Shariah* principles can inform the ethical and inclusive adoption of digital technologies. NVivo 15 software was employed to analyze frequency terms and consensus matrices among the informants. The findings offer strategic insights and policy recommendations to strengthen digital inclusion, economic resilience, and well-being for B40 Muslim entrepreneurs, while respecting their religious and cultural values. This approach may also serve as a model for other Muslim communities seeking to align digitalization with Islamic principles.

Introduction

The B40 group in Malaysia refers to the bottom 40% of the income distribution, consisting of the lowest-income households (Neom, 2024). Although B40 Muslim entrepreneurs form a subset of this demographic, they exert a significant impact on the Malaysian economy, given that Malaysia is a Muslim-majority country. These Muslim SMEs contribute to economic growth through job creation, innovation, and diversification (Mat and Husin, 2019; Samsudin and Nadzrulizam, 2020). Existing evidence suggests that B40 Muslim entrepreneurs face challenges related to ethical and religious concerns in adopting digital technologies, particularly in ensuring compliance with Islamic principles in business practices (Mat & Husin, 2019; Samsudin & Nadzrulizam, 2020).

Nevertheless, despite these challenges, B40 Muslim entrepreneurs possess considerable potential for growth and development. A *Maqasid Shariah*-based intervention may provide culturally sensitive approaches to bridging the digital divide and creating equitable opportunities for B40 Muslim entrepreneurs in Malaysia (Abd Hadi et al., 2020; Rahman et al., 2024). Digital adoption among B40 Muslim businesses can stimulate economic growth and empowerment by expanding market access, improving business efficiency, and enhancing financial inclusion. It can also strengthen market resilience in a rapidly changing business landscape, where many enterprises are shifting from offline to online transactions (World Bank Group, 2021). *Maqasid Shariah*, as a core principle guiding worship and transactions among Muslims, offers a theoretical framework for enhancing digital adoption. Its principles emphasize ethical and sustainable business practices that respect religious beliefs and cultural values while promoting economic empowerment (Securities Commission Malaysia, 2023).

The preservation of wealth, one of the key dimensions of *Maqasid Shariah*, supports entrepreneurial stability through digital adoption (Busari, et al., 2025; Faisal et al., 2024). Similarly, the preservation of intellect highlights the importance of digital literacy and access to information for informed decision-making in entrepreneurial transactions (Rasool et al., 2020; Zailani et al., 2022). *Maqasid Shariah* also underscores justice, equity, and welfare in fostering inclusive digital adoption among B40 Muslim entrepreneurs. Strategies rooted in *Maqasid Shariah* can create an enabling environment that promotes cultural harmony and religious respect (Delagic & Ghalia, 2018).

Therefore, the *Maqasid Shariah* theoretical framework encapsulates strategic constructs that can guide and improve digital adoption in an ethical, inclusive, and beneficial manner among B40 Muslim entrepreneurs in Malaysia. This study explores the Islamic threshold of *Maqasid Shariah* to broaden understanding of its contribution in addressing modern socio-economic challenges, such as low adoption of digital tools, and to advance the well-being of the community.

Literature Review

Digital Adoption

Digital adoption among B40 Muslim entrepreneurs in Malaysia, despite limited digital literacy, apprehension toward technology among experienced female entrepreneurs, and the costs associated with acquiring digital tools, can be enhanced through various strategies. These include fostering a stronger digital culture, providing coaching and mentorship to strengthen business sustainability, increasing access to cost-effective digital initiatives, developing programs to address time constraints through shared parenting, improving MSMW knowledge of financial loans, boosting investments in digital training, and recruiting IT experts (Delagic & Ghalia, 2018; Rasool et al., 2020).

On one hand, digital technology has propelled economic advancement through avenues such as e-commerce, robotics, and artificial intelligence, contributing to job creation. On the other hand, it has posed challenges such as mass job displacement, largely due to the low uptake of digital skills (Foaisal et al., 2023; Punithaa et al., 2018). Against the backdrop of increasing digital prevalence, insufficient awareness among entrepreneurs regarding digital technology and its application to combat online business fraud remains a significant concern, particularly among Muslim entrepreneurs (Lumbwe et al., 2023).

Furthermore, Feliciano-Cestero et al., (2023) and Shen et al., (2018) argue that the transformation of offline SMEs into online enterprises extends beyond individual business benefits, offering opportunities for governmental and non-governmental institutions to address big data issues in societal domains such as healthcare, transportation, and education. Existing research (Maksimenko et al., 2021; Nahrkhalaji et al., 2019) also indicates that approximately one-third of businesses transitioning to digital processes experienced failures not solely due to a lack of technical proficiency, but because of challenges in aligning customer needs with technological application.

Bottom-40

Individuals earning below RM5,000 are categorized within Malaysia's Bottom 40 (B40) income bracket. Enterprises within the B40 category, located in both urban and rural areas of Malaysia, are classified as small and medium enterprises (SMEs) due to their predominantly low sales turnover of less than RM 300,000 (Rokis & Basir, 2018; The ASEAN, 2022). Recent studies by Abd Hadi et al., (2020) and Mokhtar and Wahid (2021) argue that the use of digital tools among B40 entrepreneurs remains limited, primarily restricted to purchasing activities rather than comprehensive marketing and sales strategies.

Extensive evidence indicates that inadequate digital skills and limited e-commerce knowledge pose significant hurdles to the growth and sustainability of entrepreneurship. Many employees and business proprietors utilize only about 40% of the electronic functionalities available in digital infrastructures for their business transactions (Soltanifar, et. al., 2021). Abd Hadi et al., (2020) posit that while governmental support and policies play a role, further exploration into societal behaviors and cultural norms is imperative, as these factors significantly influence digital entrepreneurial practices.

Conversely, effective empowerment programs targeting B40 entrepreneurs may need to place greater emphasis on enhancing women's digital capabilities and encouraging their active participation in small-scale enterprises across both urban and rural domains (Mokhtar and Wahid, 2021). Nevertheless, the evertheless, the COVID-19 pandemic has disproportionately impacted SMEs despite the rapid transition of numerous commercial activities to online platforms. Although digital intervention initiatives were implemented for SMEs during the pandemic, Khan (2021) indicates that motivation and skills are not significant determinants of entrepreneurial readiness; instead, the availability of opportunities and resources plays a more crucial role in fostering entrepreneurial endeavors.

Muslim Entrepreneurs

Muslim entrepreneurs are expected to adhere to the principles of *Muamalat*, which govern financial risk-taking based on profit and loss sharing (Asri Abdullah, 2021). The growing recognition of the halal industry, driven by its ethical impact on socio-economic welfare, health, and the environment, alongside challenges such as rising purchasing power and disruptions caused by the pandemic, has underscored the necessity for Muslim entrepreneurs to strengthen their digital skills (Laila et al., 2021).

However, the evaluation of qualities exhibited by Muslim entrepreneurs, including integrity, diligence, fulfillment of promises, efficient management, observance of prayers, and contributions to *zakat* and alms, has shown a lesser impact compared to leadership factors and the acquisition of new skills (Abbass, 2020). Sustainable empowerment strategies must therefore go beyond basic training by aligning with individuals' attitudes, interests, and capabilities to perform business tasks effectively. Such alignment contributes to poverty alleviation, job creation, and overall economic growth (Shayan et al., 2022).

Maqasid Shariah

Maqasid Shariah, which refers to the higher objectives of the lawgiver, serves as a foundational principle within Islamic jurisprudence. It encompasses the rationale behind Shariah regulations and the desired outcomes, aiming to safeguard individuals' assets, foster human advancement, and reduce disparities in access to amenities (Wanto et al., 2021; Jasser, 2007). Moreover, Ibn Ashur, (2006) posits that Shariah seeks to promote the welfare of individuals and society in various contexts, prioritizing the interests of the legal subject (*mukallaf*) in contractual dealings and commercial transactions.

A notable body of research has examined the *Maqasid* index, which gauges consumer behaviors and preferences toward purchasing, utilizing, and favoring products across small, medium, and large enterprises (Hikmah et al., 2019; Huda et al., 2019; Salleh et al., 2019; Sholihin et al., 2022). Yet, there remains a lack of understanding regarding the application of Shariah principles in decision-making processes related to business matters, such as choosing between online and offline transactions, particularly within Muslim entrepreneurship (Jasser, 2007). Furthermore, recent analyses indicate that Muslim proprietors of microenterprises who demonstrate awareness of the core tenets of *Maqasid* and their significance in commercial transactions are better positioned to preserve lineage (*nasl*) by transferring business ownership to offspring and relatives in the future (Bahri et al., 2019).

This line of inquiry seeks to explore the landscape of Malaysian Muslim entrepreneurship and address the deficiency in digital adoption among B40 SMEs in Malaysia. While *Maqasid Shariah* guides Muslims in matters related to faith, livelihood, intellect, family, and wealth, its potential role in encouraging digital adoption among Muslim entrepreneurs, especially those in the B40 group, remains largely unexplored (Busari, 2026).

Zulkifli and Yusuf (2023) explain that despite growing interest in *Maqasid Shariah* and digital entrepreneurship, few studies have examined how these principles directly inform digital adoption strategies among low-income Muslim entrepreneurs. Most research focuses on general entrepreneurship, consumer behavior, or enterprise digitalization without integrating Islamic ethical frameworks. Hence, this study fills a critical gap by exploring how *Maqasid* Shariah can catalyze inclusive and value-driven digital transformation among B40 Muslim entrepreneurs in Malaysia (Busari, et al., 2025).

Methodology

This study employs a thematic approach, focusing on understanding experts' perceptions of digital adoption among B40 Muslim entrepreneurs in Malaysia. This approach is appropriate because it allows for an in-depth exploration of informants' subjective experiences and insights, providing a rich understanding of the challenges and proposed *maqasid*-based strategies to enhance digital adoption among this group.

Sample Method and Criteria

The study uses purposive sampling to select informants who are experts in IT, entrepreneurship, Islamic finance, and *Maqasid Shariah*. By employing a thematic approach and carefully considering ethical and methodological aspects, the study captures a detailed perception of experts regarding digital adoption among B40 Muslim entrepreneurs within the *Maqasid* Shariah framework.

Ethical Considerations

Informed consent was obtained from 12 informants to ensure adherence to ethical research standards. Informants were provided with detailed information about the study's purpose, procedures, and their right to withdraw at any time. Confidentiality and anonymity were maintained by assigning codes or pseudonyms to informants and securely storing all data. Cultural and religious sensitivities were also respected throughout the research process.

Data collection

This study employs focus group discussions (FGDs) using semi-structured interviews to collect qualitative data, which were then thematically analyzed. FGDs were conducted to understand experts' perceptions of the challenges of digital adoption among B40 Muslim entrepreneurs and how *maqasid*-based strategies could address these challenges. Although policymakers often prefer quantitative data for generalization, qualitative methods, particularly FGDs are highly effective for exploring informants' lived experiences and subjective realities, which vary across individuals (Creswell, 2014). As Creswell (2014) emphasizes, qualitative approaches enhance the researcher's ability to connect with experts' perceptions, providing valuable insights into the challenges of digital adoption and the role of *maqasid*-based strategies in improving digital use in business transactions.

Focus Group Discussion

This study employs semi-structured questions to collect data through two FGD sessions. The semi-structured format includes inquiries derived from the primary research questions and follows a consistent pattern with the selected informants. During the focus group discussions, the researcher used a general interview guide based on the research objectives rather than a rigid, formalized list of questions. Interviewers initiated the discussion by raising questions aligned with the research objectives, and informants responded from the perspectives of their expertise and lived experiences. This approach enhanced data collection and facilitated cross-examination of opinions among experts in IT, SMEs, halal industry, entrepreneurship, and *Maqasid Shariah*. The FGD sessions were conducted online with 12 informants. The interview questions were derived from the primary research objectives, such as strategic plans to increase digital adoption among B40 Muslim entrepreneurs and the potential role of *Maqasid Shariah* values in enhancing adoption.

FGD Questions

- i. How can the principles of *Maqasid Shariah*, such as protection of wealth (*hifz al-māl*) and intellect (*hifz al-‘aql*), guide ethical and sustainable digital entrepreneurship among B40 Muslim entrepreneurs?
- ii. How do Islamic values, religious ethics, and communal responsibility influence the adoption and responsible use of digital technologies in business?
- iii. What are the key challenges and influencing factors affecting digital adoption among B40 Muslim entrepreneurs, particularly in relation to attitudes, awareness, and accessibility?
- iv. How do mentorship, community networks, and tailored training, especially for women, empower B40 entrepreneurs to embrace digital tools within a *Maqasid Shariah* framework?

Informants

The FGD sessions were conducted with 12 informants, from IT, entrepreneurship, SMEs, and *Maqasid Shariah* backgrounds to provide a balanced perspective for this study. The selection of willing informants suggests reliability in providing accurate and useful information, as emphasized by Patton (2015). According to Mocanasi (2020), the acceptable sample size for qualitative research ranges from 4 to 50, depending on the volume of data collected. Corbin and Strauss (1990) contend that five or six informants may be sufficient to reach saturation. However, essential informants can provide valuable insights that adequately represent the sample size (Mocanasi, 2020). Considering these positions, the inclusion of 12 experts from diverse fields represents an acceptable sample size for the FGD sessions and should satisfy the saturation threshold (Hennink & Kaiser, (2022).

Table 1.0 shows that 12 participants in this FGD were selected for their diverse yet complementary expertise relevant to the study. Nine participants hold PhDs in fields such as Islamic finance, *Maqasid Shariah*, ICT, and entrepreneurship. Specifically, three participants combine expertise in both Islamic finance and *Maqasid Shariah*, while one specializes exclusively in *Maqasid Shariah* theory. Three experts bring ICT-related experience, with one integrating Islamic finance and technology. Five PhD holders are academics focusing on entrepreneurship, while others contribute practical insights from SME training, youth entrepreneurship, and women’s economic empowerment. The remaining three participants, who hold undergraduate degrees, offer hands-on experience in SME training, youth entrepreneurship, and SME banking. Overall, 75% of the informants are PhD holders, primarily from Islamic finance, *Maqasid Shariah*, ICT, and entrepreneurship, while 25% represent practitioners from SME-focused backgrounds, ensuring a well-rounded representation of theoretical and practical perspectives.

The participants were purposively selected to ensure a diverse range of expertise and perspectives relevant to the strategic role of *Maqasid Shariah* in digital adoption among B40 Muslim entrepreneurs. The group comprises academics and practitioners specializing in *Maqasid Shariah*, Islamic finance, entrepreneurship, economics, ICT, and social enterprise. Several participants hold PhDs in fields such as Islamic finance, education, and technology, providing strong theoretical insights, while others are experienced SME trainers, social entrepreneurs, and bankers, offering practical, on-the-ground

perspectives. A balanced representation of women, many engaged in youth development and women’s empowerment, further enriches the study by reflecting the experiences of key subgroups within the B40 segment. This interdisciplinary and inclusive composition enhances the study’s depth, relevance, and credibility.

Table 1.0: 12 participants in the FGD

Informant	Gender	Highest Qualification	Specialization
1	Female	PhD	Entrepreneurship and Economics
2	Female	Bachelor’s	Social entrepreneur and SME trainer
3	Male	PhD	Education and information technology
4	Female	PhD	Islamic Finance and <i>Maqasid Shariah</i>
5	Male	PhD	<i>Maqasid Shariah</i> Principles
6	Female	PhD	Academic and entrepreneurship
7	Female	PhD	ICT
8	Female	Bachelor’s	Youth Entrepreneurship train
9	Male	PhD	Islamic Finance and <i>Maqasid Shariah</i>
10	Female	PhD	Islamic finance
11	Female	PhD	Academic and SME Women's Empowerment
12	Female	Bachelor’s	SME banker

Results and Findings

Finding 1

Thematic analysis was used to process the qualitative data obtained during the focus group discussions, employing NVivo software (Version 14). This approach aimed to encapsulate key information from the FGDs that was relevant to the research questions. It facilitated the generation of insights from informants and produced findings for research purposes (Nyumba et al., 2018). The thematic analysis followed the five steps proposed by Braun and Clarke (2006), namely familiarization with the data, generating initial codes, attaching codes to emerging themes, defining and naming themes, and preparing the final report. A theme here signifies a critical insight extracted from the data in relation to the research questions. In conducting the analysis, the researcher used NVivo 15 to organize the FGD data into three main elements. The coding process began with descriptive coding, as presented by Richards & Morse (2013). Words, phrases, and sentences from the transcripts were labeled with relevant codes related to (i) the causes of low digital adoption, (ii) strategies to enhance adoption, and (iii) the role of *Maqasid Shariah* in strengthening digital adoption. This section presents excerpts from the dataset to support the analysis of experts’ perceptions regarding the strategic role of a *Maqasid Shariah*-based framework in enhancing digital adoption among B40 Muslim entrepreneurs.

Strategies for Fostering a Positive Attitude Towards Digital Adoption Among B40 Muslim Entrepreneurs

Sub-theme One: Mentorship for Potential B40 Entrepreneurs, Especially Women

- i. **Role of Local Authorities:** Government agencies at the local level can assist entrepreneurs in registering businesses and implementing digital solutions such as QR codes. Proactive engagement from governmental bodies helps streamline processes, ensuring that entrepreneurs have the necessary resources and knowledge to enter the digital space. By offering structured support, local authorities can foster a more inclusive environment for digital adoption. This perspective is supported by the following quotation:

The local authority can somehow give them a few assistants if they need to be registered; they need to have a QR code to ensure that they are registered.

(Informant 2, Online FGD, 8 March 2024)

Importance of Mentorship: The FGDs emphasized the need for mentorship, particularly for women entrepreneurs. Mentorship provides critical guidance and encouragement, helping entrepreneurs navigate the complexities of digital adoption and business management. It plays a vital role in building confidence and competence, especially for those who may feel overwhelmed by technological changes. This is evidenced by the following statement:

Another important point that we get from our research is the importance of mentorship; that women entrepreneurs need mentoring.

(Informant 4 & 11, Online FGD, 8 March 2024)

- ii. Addressing Unique Challenges Through Tailored Training: The situation of B40 Muslim entrepreneurs may warrant specially tailored training that addresses challenges such as time poverty and familial responsibilities. This approach recognizes the unique circumstances faced by entrepreneurs, particularly women, who must balance business commitments with family obligations. Providing mentorship that considers these factors can enhance responsiveness and encourage more effective business practices. This is supported by the following evidence:

Mentorship training for family entrepreneurs on how to manage challenges of time poverty. Because, uh, you have to relate to their responsiveness to the family and the husband's permission.

(Informant 3, Online FGD, 8 March 2024)

Sub-theme Two: Partnership Empowerment Among B40 Entrepreneurs

- i. Community Influence on Adoption: Digital adoption within a community can create a ripple effect, influencing individual entrepreneurs to embrace new technologies. When digital practices become normalized, even those initially reluctant may feel compelled to adapt, recognizing that adoption is necessary for competitiveness and survival. Community dynamics, therefore, play a significant role in shaping attitudes toward digitalization based on the following statement:

So my point is that the Community influences itself in the community where adoption is high, and then yeah, the seller, whether they want it or not, they have to adapt.

(Informant 7, Online FGD, 8 March 2024)

- ii. Government Collaboration for Affordable Solutions: Despite existing government interventions in digitalization, collaboration between government agencies and private companies is needed to provide affordable technology solutions, such as subsidies for devices and data plans. This collaborative approach can lower barriers to entry, making digital tools more accessible. By addressing financial constraints, government initiatives can encourage more entrepreneurs to explore digital options and increase overall adoption rates, as demonstrated by the following evidence:

And like you know, the collaboration between the government agencies and perhaps they can come up with affordable technology solutions, for instance, so that they can explore the options that they have on the subsidies, devices, or data plans, and the right to make it easy for them to subscribe.

(Informant 10, Online FGD, 8 March 2024)

- iii. Creation of Support Networks for Women Entrepreneurs: Designing a women's hub platform to provide access to useful information and networking opportunities is an effective strategy for advancing digitalization among B40 Muslim entrepreneurs. Such initiatives create a supportive environment specifically for women, facilitating knowledge sharing and fostering connections that enhance business capabilities as follows:

We'll come up with a women's hub platform so that they can access useful information and network inside there.

(Informant 11, Online FGD, 8 March 2024)

Sub-theme Three: Financial Incentives to Attract Digital Adoption

- i. **Role of Banks in Providing Financial Incentives:** An effective strategy suggested in the FGDs is for banks to proactively offer financial incentives tied to digital adoption. These could include reduced fees for digital transactions, lower interest rates for loans taken via digital platforms, or grants for businesses that successfully integrate technology. By making digital adoption financially attractive, banks can motivate entrepreneurs to embrace new technologies, as supported by the following excerpt:

So the bank can put financial incentives as part of financial digital adoption.

(Informant 9, Online FGD, 8 March 2024)

- ii. **Linking Benefits to Digital Adoption:** Another idea is to link benefits directly to digital use in business, for example, subsidies for entrepreneurs who adopt digital payment methods or engage with digital platforms. Such measures can help overcome financial barriers associated with the transition to digital tools, substantiated by the excerpt below:

Just like the doctor mentioned about subsidies now, I also think the government can link some benefits with digital products and services to attract the B-40 Muslim entrepreneurs.

(Informant 9, Online FGD, 8 March 2024)

Sub-theme Four: Digital Use Education and Awareness Through Schools, Media, and Masjid (Mosque)

- i. **Responsibility of Learning Institutions and Government Agencies:** The FGDs highlighted the importance of educational institutions and government agencies in enhancing digital literacy among B40 Muslim entrepreneurs. Rather than relying on coercive measures, these entities should focus on fostering awareness and understanding through informative programs and community engagement. This approach not only enhances knowledge but also builds trust within the community. This perspective is supported by the following statement:

I would say that actually, it is the responsibility of learning institutions and government agencies that have the means and the authority to go into the process of educating people, raising the awareness and consciousness of people, but not through force.

(Informant 5 & 6, Online FGD, 8 March 2024)

- ii. **Need for Research and Education:** Another participant emphasized the need for more educational initiatives at the university level, particularly research focused on digital adoption among entrepreneurs. This highlights a gap in current knowledge that must be addressed. By prioritizing research, educational institutions can develop relevant curricula and training programs tailored to the needs of B40 Muslim entrepreneurs, equipping them with the skills necessary to thrive in a digital economy, as supported by the excerpt below:

For us, we need more education for university, I think more research on this aspect.

(Informant 9, Online FGD, 8 March 2024)

Sub-theme Five: Training B40 Entrepreneurs to Develop Positive Attitudes Toward Digital Use in Business

Training sessions that address the ethical dimensions of entrepreneurship are essential for effective digitalization. Ethical considerations should not be treated as secondary but rather as an integral part of entrepreneurial education. By focusing on ethics, entrepreneurs can better understand their responsibilities toward customers, competitors, and the broader community, aligning their business practices with both legal and moral standards. Such training empowers entrepreneurs to make informed decisions that reflect their values and meet community needs. Ultimately, this comprehensive framework fosters responsible business practices and encourages the development of ethical, sustainable enterprises. This position is emphasized in the following excerpt:

Alright, with regards to the maqasid Sharia aspect I think when I go through the government initiative, especially from MB, MBES has a lot of training for the basic entrepreneurs so they can take a lot of training from them, but it is quite hard to see training for business ethics ok, so I think ethics should be part of training if the government wants to develop good entrepreneurs i think that aspect should be done, because I think maqasid can be chipping into many pieces of training technicality is quite hard to cheap in but I think maybe we should have one specific training for that because I have gone through a training expert, this one is actually like small business ethics the way, the training included the copyright and all that it is more on the digital part so the one maqasid can chip in that my point of view.

(Informant 8, Online FGD, 8 March 2024)

Applied Maqasid Shariah to Enhance the Digital Adoption Attitudes of B40 Muslim Entrepreneurs

Sub-theme One: Promotion of Personality (Hifz al-Ird) – Enhancing Digital Literacy Through High-Quality, User-Friendly Platforms

- i. Balancing Innovation and Human Dignity in Logistics: Theories promoting logistics and innovation emphasize societal benefits, underscoring the importance of preserving human dignity and social welfare. AS believes that adopting new technology is essential for advancing business, entrepreneurship, and overall human progress. This view is expressed as follows:

So both theories want to promote good for the society where logistics facilitates the benefits of innovation itself, and the market said we'll hold the higher objective of sharing, including the preservation of human dignity, justice, and also social welfare. So I can see that adopting this new technology itself, it can preserve the, I would say, the continuity of humans to move forward, especially in terms of business, entrepreneurship, and life.

(Informant 3, Online FGD, 8 March 2024)

- i. Protection for Digital Transactions: Ensuring robust cybersecurity and transparent practices is vital to protect digital transactions and personal information, thereby fostering trust in digital platforms. According to Shariah, digital use in business enhances the interconnectedness of physical, economic, and spiritual aspects of life. Shariah should therefore be understood in relation to daily life, with digital adoption serving the common good and humanity. This perspective is highlighted by the following responses:

Because life does not operate in isolation, there are physical life, the economic life, spiritual life; they are interconnected, and therefore the Shariah should not be looked at in isolation but how it interrelates in the life of people that their daily life, of course.

(Informant 5, Online FGD, 8 March 2024)

They can do digital adoption in business for the sake of the common good of the people, for the sake of humanity. If they believe in humanity, I think that's the kind of new consciousness and newness needed, whether it is the message.

(Informant 12, Online FGD, 8 March 2024)

- ii. Empowerment and Reliance on Allah the Almighty: The concept of *waquli 'imalu* emphasizes that Allah encourages individuals to step out of their comfort zones and actively engage in work and entrepreneurship. This reflects a call to action within the Islamic framework. This opinion is expressed as follows:

Uh, and also another aspect is that the concept of “*waquli 'imalu*” Allah always asks us to work, He always asks us to come out of our comfort zone, not to be lazy or assume Allah will provide our needs without making efforts.

(Informant 9, Online FGD, 8 March 2024)

Sub-theme Two: Protection of Intellect (Hifz al- 'Aql) – Empowering Entrepreneurs: The Role of Mosques in Digital Business

- i. Religious Institutions Digital Empowerment: Mosques and religious institutions play a significant role in raising awareness among Muslim entrepreneurs. Experts noted that these institutions can incentivize digital entrepreneurship by providing training and support, thereby encouraging a transition to modern business practices, as highlighted in the following:

Yeah. I mean, if you are asking about the role of the masjid and the religious institutions. I think that is related to raising awareness, which is one of the strategies to somehow incentivize Muslim entrepreneurs by the trainer before the entrepreneurs go digital.

(Informant 1, Online FGD, 8 March 2024)

Sub-theme Three: Protection of Property or Wealth (Hifz al-Mal) – Offering Shariah-Compliant Financial Tools

- i. Shariah Emphasis on Wealth Protection: Shariah places strong emphasis on safeguarding wealth in business. FGD participants agreed that any action promoting *maslahah* (benefit) is essential in financial practices, underscoring the principle that wealth should be protected and used for good, as indicated in the following:

We need the *maqasid* of protection of wealth because this is specifically about money. Anything from a classic perspective, anything with bring *maslahah* (benefit) is required in business.

(Informant3, 4 & 9, Online FGD, 8 March 2024)

- ii. Enhancing Wealth Creation and Protection: Digital finance aligns with the concept of *hifz al-mal* (protection of wealth or property). Wealth protection involves both its creation and safeguarding against loss, suggesting that digital financial inclusion plays a crucial role in enhancing and securing wealth, as indicated in the following:

So the trends that we see now is it would be very easy to say that digital finance or finance digital financial inclusion is in line with *hifz mal*. No doubt, we are protecting wealth either from the side of all Adam or from the side of *wujood*. So wealth is either protected by creating it while creation, or from the side of protecting it from negation.

(Informant 1, Online FGD, 8 March 2024)

Sub-theme Four: Promotion of Religion (Hifz al-Din) – Providing Digital Content and Apps Aligned with Islamic Values

- i. Balancing Economic Self-gain and Fairness: Participants expanded on the concept of *maqasid* (objectives), particularly fairness. They stressed the importance of being fair to oneself and others in economic interactions, as mentioned below :

Maqasid, I want to extend a little bit on the issue, the maqasid of fairness, for instance, to be fair to yourself and fair to others.

(Informant 9, Online FGD, 8 March 2024)

Sub-theme Five: Ethical Technology Use – Advocating for Islamic Principles in Digitalization

- i. Empowering B40 Entrepreneurs Through Community Support: *Maqasid Shariah* advocates that B40 Muslim entrepreneurs who adopt digital tools should extend support to others, emphasizing community upliftment rather than focusing solely on personal wealth and success, as evidenced below:

B-40 Muslim entrepreneurs who have adopted the digital tools in business should help other people as well, rather than just focusing on their own wealth and their own business alone.

(Informant 6, Online FGD, 8 March 2024)

- ii. Shared Responsibilities in Islamic Economic Transactions: *Maqasid Shariah* promotes justice (*'adl*) and transparency in economic transactions, stressing that both entrepreneurs and customers share responsibility for fairness, as indicated in the following statement:

Justice and 'adil, which is also, is for both sides, not only from entrepreneurs but for us as customers, Maqasid of transparency. I saw which country I was in.

(Informant 9, Online FGD, 8 March 2024)

- iii. Digital Tools and Economic Liquidity for Public Interest: Adopting digital tools enhances transparency in financial transactions, leading to greater liquidity in the economy. This increased flow of money benefits society and aligns with the concept of *maslahah* (public interest), in the following statement:

It will become more transparent in terms of how the money flows and also in terms of enhancing the economy because it's when you adopt digital facilities that people can easily do the transactions and there will be more liquidity in the economy, this is what I believe is an aspect of *maslahah*.

(Informant 12, Online FGD, 8 March 2024)

- iv. The Role of Digital Tools in Smoother Transactions: Digital adoption helps avoid disputes in transactions, contributing to smoother business operations and enhancing overall economic interactions, as evidence for the statement:

The second aspect that I want to highlight may be in terms of avoiding Mafsad, right? So when you have digital adoption, then you can avoid a well, you called disputes in transactions.

(Informant 1, Online FGD, 8 March 2024)

Despite increasing scholarly attention to digital inclusion and Islamic ethical values, existing efforts remain fragmented and lack a unified framework grounded in *Maqasid Shariah*. As noted by Khan (2021) and Rasool et al., (2020), digital interventions often prioritize technical efficiency without integrating ethical or value-based considerations. While Mokhtar and Wahid (2021) and Shayan et al., (2022) emphasize the need for inclusive and values-driven empowerment, current models fail to address the specific needs of low-income Muslim entrepreneurs. The absence of a *Maqasid*-based framework limits

the effectiveness of digital transformation initiatives, particularly in addressing the ethical, inclusive, and sustainable development of B40 communities in the post-pandemic context.

Thematic Summary Table

Table 2. Thematic Summary

Main Theme	Sub-theme	Key Insights	Supporting <i>Maqasid</i> Dimension	Illustrative Quote
Strategies for Digital Adoption	Mentorship and Training	Women-focused mentorship, time poverty, government QR code support	<i>Hifz al- 'Aql, Hifz al-Nafs</i>	“Mentorship training for family entrepreneurs...”
	Partnership Empowerment	Community influence, women’s hub platform	<i>Maslahah ‘Ammah, Hifz al-Ird</i>	“Community influences itself...”
	Financial Incentives	Bank incentives, subsidy-linked adoption	<i>Hifz al-Mal</i>	“Banks can offer incentives...”
	Digital Awareness	Role of schools, masjid (mosque) and universities	<i>Hifz al- 'Aql, Hifz al-Din</i>	“Learning institutions must educate...”
	Ethics in Digital Training	Integration of <i>Maqasid</i> and ethics	<i>Hifz al-Din, ‘Adl</i>	“Ethics should be part of training...”
<i>Maqasid</i> Shariah Applications	Human Dignity and Empowerment	Logistics for public good, work ethic (<i>waquli ‘imalu</i>)	<i>Hifz al-Ird, Hifz al-Din</i>	“Preserve human dignity...”
	Role of Religious Institutions	Mosque-based digital training	<i>Hifz al-Din, Hifz al- 'Aql</i>	“Masjid can raise awareness...”
	Financial Protection	Islamic microfinance, crowdfunding	<i>Hifz al-Mal</i>	“Protection of wealth in business...”
	Islamic Content and Fairness	Apps with prayer/Quran/ethics, fairness in trade	<i>Hifz al-Din, ‘Adl</i>	“Be fair to yourself and others...”
	Ethical Technology Use	Transparency, economic liquidity, fraud prevention	<i>Maslahah, by avoiding Mafsad</i>	“Digital adoption avoids disputes...”

Finding 2

Constant Comparison Analysis: Focus group data can be analyzed through constant comparison, particularly when a study includes several focus groups. Constant comparison analysis is a qualitative method used to systematically examine focus group data by comparing data, codes, and categories across multiple FGD sessions (Charmaz, 2000). This method allows researchers to determine both general saturation and saturation across different groups. By analyzing each focus group separately, the process effectively substitutes for theoretical sampling, where additional data collection helps evaluate and refine the relevance of emerging themes (Onwuegbuzie et al., 2009).

Interlocutor Analysis: This study employs an interlocutor analysis approach to provide insights into significant interpersonal communication and to help researchers understand how interactions contribute to broader social processes and meanings. According to Wilkinson (1998), many focus group analysts treat the group as the primary unit of analysis. This methodological choice restricts the ability to examine individual contributions within the group. Consequently, it prevents researchers from documenting the input of informants who may not contribute to specific categories or themes, thereby excluding their perspectives from the analysis. This issue particularly affects relatively silent informants, such as those who are too shy to speak, reluctant to express dissenting opinions, or who perceive the problem as insignificant. It also includes those less articulate, those who may consent to the majority viewpoint, and those who do not have the opportunity to contribute due to dominant informants or limited time.

Consensus Assessment Matrix (CAM): Theme 1, FGD 1

Table 3. CAM from FGD 1

Strategies to Digital Adoption Among B40 Muslim Entrepreneurs	P1	P2	P3	P4	P5	P6	P7
Mentorship for potential B40 entrepreneurs especially women	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Partnership empowerment between B40 entrepreneurs to assist one another	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The government should impose sanctions on non-digital adopters	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial incentives to attract digital adoption	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Digital use education and awareness through schools, media, and masjid (mosque)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Training B40 entrepreneurs to be positive towards digital use in business	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial literacy training for the B40 entrepreneurs	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The Consensus Assessment Matrix from FGD 1 examines various strategies to enhance digital adoption among B40 Muslim entrepreneurs. The responses from seven informants (P1 to P7) reveal differing perspectives on the effectiveness of these strategies. The matrix reflects a broad consensus on the importance of mentorship, education, and awareness in promoting digital adoption. However, opinions were more varied regarding strategies such as government sanctions, financial incentives, and partnership empowerment. Understanding these diverse perspectives is crucial for designing a balanced approach to enhancing digital adoption among B40 Muslim entrepreneurs.

CAM: Theme 1, FGD 2

Table 4. CAM from FGD 2

Strategies to Digital Adoption Among B40 Muslim Entrepreneurs	P1	P2	P3	P4	P5	P6	P7	P8
Mentorship for potential B40 entrepreneurs, especially women	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Partnership empowerment between B40 entrepreneurs to assist one another	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
The government should impose sanctions on non-digital adopters	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial Incentives to attract digital adoption	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Digital use education and awareness through schools, media, and masjid (mosque)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Training B40 entrepreneurs to be positive towards digital use in business	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Financial literacy training for the B40 entrepreneurs to move from consumer to producer, or move from <i>asnaf</i> to <i>zakat</i> payer	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The CAM from FGD 2 evaluates various strategies to enhance digital adoption among B40 Muslim entrepreneurs. Analyzing the responses from eight informants (P1 to P8) provides insight into which strategies are considered effective and the level of agreement on their importance. The matrix reveals strong consensus on several strategies, particularly mentorship and education. However, there is less agreement regarding the effectiveness of financial incentives and government sanctions. The mixed responses to certain strategies suggest that supportive measures and tailored interventions may be necessary to effectively promote digital adoption among B40 Muslim entrepreneurs.

CAM: Theme 2, FGD 1

Table 5. Theme 2, FGD 1

Applied <i>Maqasid Shariah</i> to Foster Digital Adoption Among B40 Muslim Entrepreneurs	P1	P2	P3	P4	P5	P6	P7
Protection of intellect (<i>Hifz al-‘Aql</i>) by promoting digital literacy and providing high-quality, user-friendly digital platform	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Protection of property (<i>Hifz al-Mal</i>) by providing Shariah-compliant digital financial tools like Islamic microfinance, crowdfunding, and payment solutions to help B40 entrepreneurs manage and grow their assets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Ensure strong cybersecurity and transparent practices to safeguard digital transactions and personal information, thereby building trust and encouraging the use of digital platforms	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Protection of religion (<i>Hifz al-Din</i>) through digital content and applications that align with Islamic values, including tools for prayer times, Quran reading, and Islamic finance education	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Encouraging ethical use of digital technology by advocating for the use of technology that aligns with Islamic principles, avoiding harmful practices such as fraud, exploitation, and misinformation	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Provide shariah-compliant financial support policies by offering grants, low-interest loans, and subsidies for digital tools and infrastructure that comply with Islamic principles, enabling B40 entrepreneurs to access and adopt technology more easily	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

The CAM from FGD 1 examines the application of *Maqasid Shariah* principles to promote digital adoption among B40 Muslim entrepreneurs. Analyzing the responses from seven informants (P1 to P7) reveals varying degrees of support for different strategies. The matrix shows strong consensus on the importance of promoting digital literacy and encouraging the ethical use of technology in line with *Maqasid Shariah* principles. There is also notable support for ensuring robust cybersecurity and providing Shariah-compliant financial tools. However, opinions were more divided regarding the promotion of religious content through digital means and the extent of financial support policies. Understanding these variations is crucial for tailoring strategies that align with both practical needs and *Shariah* principles, thereby effectively promoting digital adoption among B40 Muslim entrepreneurs.

CAM: Theme 2, FGD 2

The CAM from FGD 2 evaluates how different *Maqasid Shariah* principles can encourage digital adoption among B40 Muslim entrepreneurs. Analyzing the responses from eight informants (P1 to P8) provides insights into the perceived importance of various strategies. The matrix reveals strong consensus on promoting digital literacy and encouraging the ethical use of technology in line with *Maqasid Shariah* principles. There is also notable support for providing *Shariah*-compliant financial tools and content aligned with Islamic values. However, opinions were more divided regarding the importance of cybersecurity measures and financial support policies. Recognizing these variations is essential for tailoring strategies that align with *Shariah* principles while effectively supporting digital adoption among B40 Muslim entrepreneurs.

Table 6. Theme 2, FGD 2

Applied <i>Maqasid Shariah</i> to Foster Digital Adoption Among B40 Muslim Entrepreneurs	P1	P2	P3	P4	P5	P6	P7	P8
Protection of intellect (<i>Hifz al-‘Aql</i>) by promoting digital literacy and providing high-quality, user-friendly digital platforms	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Protection of property or wealth (<i>Hifz al-Mal</i>) by providing Shariah-compliant digital financial tools like Islamic microfinance, crowdfunding, and payment solutions to help B40 entrepreneurs manage and grow their assets	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Table 6. Theme 2, FGD 2 (Continued...)

Applied <i>Maqasid Shariah</i> to Foster Digital Adoption Among B40 Muslim Entrepreneurs	P1	P2	P3	P4	P5	P6	P7	P8
Ensure strong cybersecurity and transparent practices to safeguard digital transactions and personal information, helping to build trust and encourage the use of digital platforms	☑	☒	☑	☑	☑	☒	☑	☑
Protection of religion (<i>Hifz al-Din</i>) through digital content and applications that align with Islamic values, like those for prayer times, Quran reading, and Islamic finance education	☑	☒	☑	☑	☑	☑	☒	☑
Encouraging ethical use of digital technology by advocating for the use of technology that aligns with Islamic principles, avoiding harmful practices such as fraud, exploitation, and misinformation	☑	☑	☒	☑	☑	☑	☑	☑
Provide shariah-compliant financial support policies by offering grants, low-interest loans, and subsidies for digital tools and infrastructure that comply with Islamic principles, enabling B40 entrepreneurs to access and adopt technology more easily	☑	☑	☑	☑	☑	☒	☑	☑

Finding 3

Word Frequency Query



Figure 2. Word Frequency Query

In analyzing word frequency, the first category highlights key terms related to digital technology, with “digital” being the most prominent, followed by “business”, “people”, “want”, and “need”. The second category features words such as “awareness”, “entrepreneur”, “wealth”, and “government”. Lastly, the third category includes less frequent terms such as “attitude”, “income”, “enforcement”, and “digitalization”. This distribution suggests a strong focus on the immediate aspects of digital technology and its relevance to business, while awareness and broader systemic factors receive less emphasis.

The implications of this word frequency analysis indicate that B40 Muslim entrepreneurs primarily focus on the immediate benefits and necessities of digital technology for their businesses. The prominence of terms such as “digital” and “business” reflects recognition of the importance of digital tools in driving entrepreneurial success. However, the lower frequency of terms such as “awareness” and “government” highlights a potential gap in understanding broader support systems and available resources. This suggests a need for targeted educational initiatives to raise awareness about digital resources, alongside government policies that support digital adoption. Additionally, addressing attitudes toward digitalization and income-related concerns may be essential in fostering a more conducive environment for entrepreneurial growth within this group.

Discussion

Existing literature lacks an integrated framework that links *Maqasid* Shariah principles to digital adoption among B40 Muslim entrepreneurs. Although scholars such as Jasser (2007), Faizal et al., (2022), and Bahri et al., (2019) have discussed *Maqasid* and ethics in general terms, none have operationalized these principles into a structured digital entrepreneurship model.

Most studies focus on digital infrastructure and technical competencies (Soltanifar et al., 2021; Abd Hadi et al., 2020), while overlooking critical factors such as religio-ethical motivation, gender dynamics, and behavioral patterns specific to Muslim entrepreneurs. As a result, the lived experiences and digital behavior of B40 Muslims, particularly women, remain underexplored (Mokhtar & Wahid, 2021; Faizal et al., 2022).

Although some digital inclusion efforts exist (Khan, 2021; Rasool et al., 2020), they lack alignment with Islamic ethical values and fail to address the unique challenges faced by B40 Muslim entrepreneurs. There is a pressing need for a *Maqasid Shariah*-based model that guides ethical, inclusive, and sustainable digital transformation, particularly in the post-COVID-19 recovery period (Mokhtar & Wahid, 2021; Shayan et al., 2022).

Sub-Discussion 1

The findings emphasize strategies to enhance digital adoption among B40 Muslim entrepreneurs, incorporating both practical measures and *Maqasid* Shariah principles. Key strategies include mentorship programs, particularly for women, where local authorities play a pivotal role in business registration and digital integration. Community partnerships and government-private collaborations were highlighted as critical, offering affordable technology solutions and fostering inclusivity. Tailored training addresses unique challenges such as time poverty and familial responsibilities, while financial literacy and ethical education empower entrepreneurs to navigate digital tools effectively. VSDaily, (2025) also suggests that B40 women entrepreneurs in Malaysia primarily use basic digital tools such as social media and cashless payments, driven by the COVID-19 pandemic. However, trust issues, small-scale production, and resistance to machinery continue to limit full adoption.

From a *Maqasid Shariah* perspective, the findings emphasize the protection of dignity (*Hifz al-'Ird*), intellect (*Hifz al-'Aql*), and property (*Hifz al-Mal*). Digital literacy can be promoted through accessible, user-friendly platforms and Shariah-compliant financial tools, such as Islamic microfinance and crowdfunding, to safeguard wealth and support entrepreneurial growth. Religious institutions, including mosques, were identified as key enablers in raising awareness and facilitating digital transition. Ethical use of technology, aligned with Islamic values, was linked to fairness, transparency, and economic growth, thereby enhancing trust and reducing disputes.

Sub-Discussion 2

The findings reflect a combined methodological approach using constant comparison and interlocutor analysis to analyze FGDs on digital adoption strategies among B40 Muslim entrepreneurs. Constant comparison analysis facilitated the identification of emerging themes the achievement of saturation across different FGDs, while interlocutor analysis allowed for closer examination of individual contributions, including those who may have spoken less.

The CAM from two FGDs revealed strong consensus on the importance of mentorship, digital education, and the application of *Maqasid Shariah* principles, particularly the promotion of intellectual ('*aql*), protection of property (*Hifz al-Mal*), and ethical technology use. Divergences were observed regarding government sanctions, financial incentives, and cybersecurity. Tailoring supportive strategies that align with both practical needs and *Shariah* principles is therefore essential to effectively promoting digital adoption among this group. The study highlights consensus on mentorship, digital education, and *Maqasid Shariah* values, urging stakeholders to adopt tailored, ethical strategies to support digital adoption among B40 Muslim entrepreneurs.

This study proposed long-term impacts, including enhanced economic resilience, reduced digital inequality, and stronger ethical entrepreneurship grounded in *Maqasid Shariah*. These strategies foster inclusive digital growth, institutional reform, and greater digital confidence among B40 Muslim entrepreneurs, empowering them to sustain businesses, protect wealth, and contribute meaningfully to Malaysia's digital economy.

Sub-Discussion 3

The word frequency analysis reveals that B40 Muslim entrepreneurs place greater focus on the immediate benefits of digital technology for business, with terms such as “digital” and “business” appearing most frequently. In contrast, less emphasis is placed on awareness, government support, and broader systemic factors. This suggests a need for targeted educational initiatives and policy awareness to strengthen digital adoption and entrepreneurial growth. The findings imply that policymakers should expand outreach and incentives, educational institutions should enhance awareness training, and financial bodies should align tools with entrepreneurs' immediate business needs. Similarly, the studies by Mat and Husin, (2019) and Omar et al., (2023) show that social networking and marketing significantly empower B40 entrepreneurs, while ICT training remains limited. Digital tools have been shown to enhance business growth and resilience, particularly in rural areas.

Policy Implications

The proposed strategies promise long-term impacts such as inclusive economic growth, ethical entrepreneurship, and reduced digital inequality. By empowering B40 Muslim entrepreneurs through digital skills and Shariah-aligned values, these initiatives strengthen resilience, promote institutional collaboration, and contribute to sustainable development, aligning with national goals and *Maqasid Shariah* principles.

To enhance digital adoption among B40 Muslim entrepreneurs through a *Maqasid Shariah*-based framework, this study proposes the following actionable strategies:

- i. **Community-Based Digital Literacy:** Local authorities and mosques should host regular workshops on digital tools, e-commerce, and mobile finance, delivered in Malay and aligned with *hifz al-'aql* (protection of intellect) and *hifz al-mal* (protection of property).
- ii. **Shariah-Compliant Financial Support:** *Zakat* institutions and Islamic banks should provide microfinancing or conditional *hibah* schemes for purchasing smartphones, POS systems, or app subscriptions essential for digital business operations.
- iii. ***Maqasid*-Aligned Mentorship:** Implement structured mentorship programs pairing experienced entrepreneurs with B40 participants, using success indicators such as increased income and digital engagement, guided by ethical values.
- iv. **Islamic Tech Integration:** Encourage developers to embed features such as halal filters, *zakat* calculators, and ethical business prompts into platforms used by B40 users to reinforce *hifz al-din* (protection of religion) and *hifz al-nafs* (protection of life).
- v. **Joint Monitoring and Feedback:** Government agencies and Islamic councils should track digital inclusion outcomes and refine programs based on both standard metrics and *Maqasid*-informed indicators.

While this study highlights the role of *Maqasid Shariah* in shaping digital adoption among B40 Muslim entrepreneurs, it is important to consider alternative explanations. Factors such as general digital illiteracy, cultural norms, or gender-based expectations may also contribute to low adoption rates. Additionally, social desirability bias may have influenced FGDs, with participants potentially emphasizing Islamic values to align with perceived researcher expectations. These considerations suggest that further studies are needed to triangulate findings using diverse methods and participant groups, ensuring a more comprehensive understanding of digital adoption challenges and opportunities.

Conclusion

Insights from the FGD sessions highlight several key strategies to enhance digital adoption among B40 Muslim entrepreneurs within the framework of *Maqasid Shariah*. The study concludes that effective digitalization of B40 entrepreneurs can be achieved through mentorship programs, especially for women community partnerships to normalize digital practices, financial incentives from banks, educational initiatives to improve digital literacy, and tailored training that addresses unique challenges. Government support is crucial in fostering this transition. A strong consensus underscores the importance of promoting digital literacy and creating user-friendly platforms, which are essential for empowering entrepreneurs to use digital tools effectively. There is notable support for providing *Shariah*-compliant financial tools, such as Islamic microfinance and crowdfunding, though opinions vary regarding their immediate priority. This indicates the need for tailored implementation to meet specific needs. Mixed responses on cybersecurity suggest its importance for building trust in digital platforms, though it is not universally prioritized. Overall, fostering a positive attitude toward digital adoption among B40 Muslim entrepreneurs can be significantly enhanced by applying *Maqasid Shariah* principles, which promote human dignity, financial protection, and ethical practices aligned with Islamic values.

Promoting ethical use of technology in line with Islamic principles also received broad support, reflecting a shared commitment to responsible digital practices. While promoting religious content through digital tools and *Shariah*-compliant financial support policies were seen as valuable, there was less consensus on their relative importance. This suggests the need for a balanced approach that integrates practical support with spiritual considerations. The study highlights a strategic *Maqasid*-based action plan, including promoting digital literacy through accessible platforms, leveraging mosques for training, providing *Shariah*-compliant financial tools, and ensuring ethical technology use. Community support and a focus on social equity are crucial for advancing digital adoption among B40 Muslim entrepreneurs while adhering to *Maqasid Shariah* principles. This study recommends that local authorities and community leaders establish targeted initiatives that integrate mentorship programs and *Maqasid Shariah* principles into digital literacy and financial support efforts, thereby creating an empowering environment for B40 Muslim entrepreneurs in their digital transformation journey. Further research is needed to empirically explore and validate the efficacy of the *Maqasid Shariah*-based strategic action plan in alleviating the challenges of low digital adoption among B40 Muslim entrepreneurs.

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