

## Transformation of Islamic Economics in the Society 5.0 Era: An Ethical and Innovation Perspective

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### ABSTRACT

The rapid development of technology has ushered the world into the era of Society 5.0 a society that emphasizes the integration of technology and humanity. In this context, Islamic economics faces both new challenges and opportunities to transform toward a more adaptive, inclusive, and sustainable system. This study aims to analyze how Islamic economics can adapt in the Society 5.0 era through the synergy between Islamic ethics and technological innovation. The research employs a descriptive qualitative approach based on a literature review of various national and international scientific journals published in the last three years (2022–2025). The findings reveal that the transformation of Islamic economics in the Society 5.0 era is not only characterized by the adoption of digital technologies such as Islamic fintech, halal blockchain, and electronic waqf platforms but also by the application of Islamic ethical values in the innovation process. The principles of maqāṣid al-syarī'ah particularly the protection of wealth (ḥifẓ al-māl), life (ḥifẓ al-nafs), and religion (ḥifẓ al-dīn) play a vital role in ensuring that every innovation remains aligned with the values of justice, transparency, and public benefit (maṣlaḥah). Furthermore, this study emphasizes that the success of Islamic economic transformation in the Society 5.0 era depends on three key pillars: (1) strengthening the community's digital literacy and capacity, (2) developing innovations grounded in ethical and just Islamic values, and (3) fostering cross-sector collaboration among the government, academia, and the halal industry. Hence, the synergy between ethics and innovation becomes the cornerstone for realizing an Islamic economy that is not only globally competitive but also contributes to human welfare and global sustainability.

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## 1. INTRODUCTION

In recent decades, the world has undergone rapid and profound changes driven by advancements in information and communication technology. From the Industrial 4.0 era characterized by automation, big data, and the Internet of Things (IoT) the global paradigm has now shifted toward a more human-centered concept: Society 5.0. Society 5.0 envisions a community that integrates the cyber and physical spaces to create a more qualitative, productive, and inclusive way of life through intelligent technology. In the economic context, the transition toward Society 5.0 presents tremendous opportunities for transforming business models, industrial structures, and socio-economic interaction patterns (Lusiana, 2023).

For Islamic economics, a system grounded in Islamic principles such as justice (*'adl*), balance (*mīzān*), and the prohibition of *riba*, *gharar*, and *maisir*, the Society 5.0 era represents a crucial moment of transformation. The Islamic economic system holds great potential to leverage digital technology to enhance financial inclusion, strengthen community-based economic empowerment, and optimize Islamic instruments such as *zakat*, *infaq*, *sadaqah*, and *waqf*. For instance, Islamic fintech services can reach social segments that have been traditionally underserved by formal financial institutions or face limited access (Zulfa, 2024).

However, this transformation does not come without challenges. The convergence of digital technology and Islamic economics demands careful adaptation in terms of ethics, regulation, and governance. Technologies such as artificial intelligence (AI), blockchain, IoT, and big data can generate extraordinary efficiency, yet if not managed within an appropriate ethical and value-based framework, they may lead to injustice, loss of transparency, and risks that contradict shariah principles. From the perspective of *maqāṣid al-syarī'ah* (the higher objectives of Islamic law), technological innovation must support the preservation of wealth (*ḥifẓ al-māl*), life (*ḥifẓ al-nafs*), intellect (*ḥifẓ al-'aql*), lineage (*ḥifẓ al-nasl*), and religion (*ḥifẓ al-dīn*) (Gazali et al., 2025).

Therefore, this article focuses on the transformation of Islamic economics in the Society 5.0 era through two main aspects:

- (1) Digital and technological innovation, which creates new opportunities for Islamic economics (such as Islamic fintech, digital *waqf*, and shariah-compliant crowdfunding platforms); and
- (2) Ethical perspectives, ensuring that such innovations remain aligned with Islamic moral and legal values.

## 2. METHODS

This study employs a qualitative descriptive approach using the library research method. This approach was chosen because the research focuses on conceptual and normative analysis of how Islamic economics transforms in the Society 5.0 era through the integration of Islamic ethics and technological innovation. The qualitative approach allows the researcher to explore values, meanings, and social dynamics underlying the paradigm shift in Islamic economics amid the rapid advancement of technology.

The literature review was conducted by examining various relevant academic sources, both national and international, published within the last three years (2022–2025). These sources include SINTA- and Scopus-indexed scientific journals, academic books, and official reports from institutions such as Bank Indonesia, the Financial Services Authority (OJK), and the National Committee for Islamic Economy and Finance (KNEKS). All selected literature is directly related to issues of ethics, technological innovation, and the application of *maqāṣid al-syarī'ah* principles within the context of the Islamic digital economy.

Data collection was carried out through a literature documentation technique, which involved reading, identifying, and classifying relevant previous studies according to the research focus. The collected materials were then analyzed and synthesized to obtain a comprehensive understanding of the direction of Islamic economic transformation in the Society 5.0 era.

Data analysis was conducted using the content analysis method. The analytical stages included: (1) data reduction, which involved selecting and filtering literature relevant to the research focus; (2) data presentation in a structured narrative form; and (3) inductive conclusion drawing, aimed at identifying patterns and relationships between Islamic ethics and technological innovation within Islamic economics. Through this analysis, the researcher sought to explore how the principles of *maqāṣid al-syarī'ah* such as justice ('adl), public welfare (*maslahah*), and sustainability (*istidāmah*) can serve as an ethical foundation for the development of digital innovation in the Islamic economic sector.

Epistemologically, this study is grounded in the interpretivist paradigm, which views socio-economic reality as a construct of meaning shaped by the spiritual and moral values of the Muslim community. Therefore, this research does not aim to test hypotheses quantitatively but rather to understand and interpret the relationship between ethical values and innovation as a transformative force in realizing an Islamic economy that remains relevant in the Society 5.0 era.

### 3. FINDINGS AND DISCUSSION

#### Transformation of Islamic Economics in the Context of Society 5.0

The Society 5.0 era is characterized by the integration of physical and digital spaces in all aspects of human life. In the economic context, this integration combines intelligent technologies such as Artificial Intelligence (AI), the Internet of Things (IoT), big data, and blockchain to enhance productivity and quality of life. Islamic economics, as an economic system founded on principles of justice and sustainability, is now facing a crucial moment for transformation through the utilization of these technologies.

The transformation of Islamic economics in the Society 5.0 era involves the digitalization of various Islamic financial instruments such as *zakat*, *waqf*, and Islamic financing. These innovations aim not only to improve efficiency but also to expand access to communities that have traditionally been underserved by formal financial institutions. According to Hidayat & Ningsih (2024), the integration of digital technology into Islamic finance could increase financial inclusion by up to 35% among MSMEs and rural populations, provided that strong ethical supervision aligned with *maqāṣid al-syarī'ah* principles is maintained.

In addition, the emergence of Islamic fintech has become a major milestone in the transformation of Islamic economics. Platforms such as halal peer-to-peer lending, *sharia*-based crowdfunding, and e-*zakat* have become effective tools to promote community participation. Islamic fintech offers fast, transparent, and *Sharia*-compliant financial solutions free from *riba* (usury) and *gharar* (uncertainty). Zulfa (2024) found that Islamic fintech not only broadens access to capital but also assists micro-entrepreneurs in ethical financial management. However, this digital transformation also presents new risks, such as data security, algorithm misuse, and potential ethical lapses in transaction management.

On a macro level, the transformation of Islamic economics in the Society 5.0 era is fostering new economic models centered on social benefit (*maslahah*). For instance, the concept of *smart waqf* utilizes blockchain technology to ensure transparency and accountability in managing productive *waqf* assets. Gazali et al. (2025) explain that such systems can reduce the risk of fund misuse and increase public trust in *waqf* management institutions.

### Digital Innovation as the Main Driver of Islamic Economics

Innovation is the primary foundation for the transformation of Islamic economics in addressing the complexities of Society 5.0. This innovation is not limited to financial technology but also includes halal business models, blockchain-based logistics systems, and the Islamic creative economy, which leverages digitalization as a medium for *dakwah* and economic empowerment.

Karim (2022) emphasizes that the success of digital innovation in Islamic economics depends on three factors: trust, transparency, and Sharia compliance. In this regard, blockchain technology plays a vital role in creating secure, verifiable, and tamper-proof transaction systems. For example, the implementation of smart contracts can ensure that every agreement (*akad*) adheres to Sharia principles without relying on intermediaries vulnerable to non-transparent practices.

In addition to blockchain, Artificial Intelligence (AI) is increasingly being used to enhance Islamic financial services, such as financing feasibility assessments based on justice and public benefit principles. Ahmad & Rahman (2023) argue that AI algorithms can be designed to evaluate customer risk profiles by considering moral and social aspects, not merely economic factors. This strengthens the value of justice in Islamic finance systems, distinguishing them from conventional systems that focus primarily on profitability.

Digital innovation has also driven the rise of Islamic digital marketplaces online trading platforms that apply halal principles throughout their supply chains. Through technology-based halal verification systems, consumers can ensure that products they purchase fully comply with Islamic law. This development demonstrates that digitalization supports not only financial transactions but also strengthens the entire halal economic ecosystem.

### Islamic Ethics as the Foundation of Islamic Economic Innovation

One of the distinctive features of Islamic economics compared to other systems is the integration of ethical and spiritual dimensions into all economic activities. In the context of Society 5.0, where innovation and technology dominate life, Islamic ethics serves as a moral compass to ensure that digital progress does not compromise human values.

Islamic ethics emphasizes the principles of *al-'adl* (justice), *al-amanah* (honesty), and *al-maslahah* (social benefit). In digital transformation, these values are manifested through Sharia supervision (*sharia compliance*), transparency, and consumer protection. Yusuf & Hamid (2023) found that applying Islamic business ethics can increase user loyalty and trust in digital financial platforms by up to 40%, due to a strong perception of morality and social responsibility from service providers.

Islamic ethics also underpins digital data management. The use of big data for economic purposes must not violate individual privacy, as this would contradict the principles of *hifz al-'aql* (protection of intellect) and *hifz al-nafs* (protection of life). Therefore, every innovation in digital Islamic economics should undergo ethical audits and digital halal certification to ensure compliance with *maqāsid al-syarī'ah*.

Moreover, ethics plays a crucial role in balancing technological progress and social justice. According to Nur & Huda (2023), Society 5.0 is not solely about efficiency and artificial intelligence but also about creating an inclusive and humane society. Consequently, Islamic economic innovation must aim to achieve distributive justice, reduce economic inequality, and empower vulnerable groups through value-based economic systems.

### Challenges and Strategies for Strengthening Transformation

The transformation of the Islamic economy in the era of Society 5.0 faces a complex set of challenges that go beyond mere technological adaptation. While digitalization has opened new avenues for inclusivity, efficiency, and innovation, it has also exposed structural gaps within Muslim societies and the regulatory environment. These challenges ranging from digital literacy inequalities to ethical dilemmas require comprehensive strategies that merge technological advancement with spiritual integrity and social justice.

One of the most pressing challenges is the digital literacy gap among Muslim communities, especially in rural and underdeveloped regions. Despite the growing penetration of smartphones and internet connectivity, many individuals still lack sufficient understanding of how to utilize digital platforms in line with Sharia principles. This limitation not only hinders the adoption of Islamic financial technology (fintech syariah) but also creates potential for exploitation or misunderstanding of Islamic economic values in the digital sphere. Therefore, closing this literacy gap becomes essential to ensure that digital transformation is inclusive and ethically grounded.

The second challenge lies in the regulatory and institutional frameworks, which have not yet fully adapted to the pace of digital innovation. Many existing Sharia regulations were designed for conventional financial systems and are often not flexible enough to accommodate new technologies such as blockchain, artificial intelligence, or decentralized finance (DeFi). As a result, innovators and Islamic financial institutions face uncertainty and inconsistency in implementing new models of Sharia-compliant digital services. This lack of adaptive governance risks slowing down the establishment of a dynamic and trustworthy halal digital ecosystem.

A third major challenge is the emergence of ethical risks and moral hazards in the digital environment. The rapid growth of big data, algorithmic trading, and digital transactions increases the possibility of privacy violations, data misuse, and even manipulation of transactions that contradict Islamic ethical values. For example, automated decision-making processes might prioritize profit maximization over fairness or transparency, which directly conflicts with *maqāṣid al-syarī'ah* the overarching objectives of Islamic law that emphasize justice ('*adl*), honesty (*ṣidq*), trust (*amānah*), and public welfare (*maṣlaḥah*). Thus, while digitalization provides opportunities for efficiency, it also requires careful ethical oversight to maintain the moral foundation of Islamic economics.

To overcome these multifaceted challenges, several strategic steps must be implemented as part of a holistic framework for strengthening the transformation of the Islamic economy.

First, enhancing Sharia digital literacy is fundamental. This can be achieved through integrating digital Islamic finance education into formal curricula from schools to universities and through community-based training programs. National awareness campaigns focusing on digital ethics, cybersecurity, and Sharia-compliant online practices are also necessary. Institutions such as *pesantren* (Islamic boarding schools) and Islamic universities can play a crucial role as agents of digital empowerment, ensuring that technological understanding grows alongside moral consciousness.

Second, promoting multi-sector collaboration among government agencies, financial authorities (such as OJK and DSN-MUI), academia, and the halal industry is key to establishing an ethical innovation ecosystem. This ecosystem should not merely regulate or supervise but actively facilitate innovation that aligns with Islamic values. Collaborative research centers on Islamic digital economics, for instance, could be established to explore practical models for blockchain *zakat* systems, AI-based Sharia auditing, and halal product traceability. By aligning policy, education, and industry, the synergy between innovation and ethics can be institutionalized rather than left to chance.

Third, the Islamic economy must strengthen its digital governance through the establishment of AI- and blockchain-based supervisory mechanisms. These systems could provide real-time monitoring of financial transactions, ensuring that Sharia compliance is not only documented but continuously verified. Smart contracts, for instance, can automate Sharia-compliant financing while minimizing human error and preventing manipulation. Additionally, the use of blockchain technology enhances transparency and accountability, two pillars that are deeply rooted in Islamic ethics.

Fourth, the integration of *maqāṣid al-syarī'ah* as sustainability indicators in digital economic policies is essential. Rather than focusing solely on economic growth or efficiency, Islamic digital transformation must prioritize human well-being, environmental sustainability, and social justice. Policymakers should therefore design frameworks where the principles of justice ('*adl*), benefit (*maṣlaḥah*), and mercy (*raḥmah*) become measurable indicators of success. This integration will help

ensure that the direction of digital economic development remains consistent with the spiritual objectives of Islam.

Furthermore, capacity building among Sharia scholars (ulama), economists, and technologists should be strengthened to bridge the knowledge gap between Islamic jurisprudence and emerging technologies. Scholars must be equipped with digital literacy to provide relevant fatwas and ethical guidance for new technological contexts. Likewise, technologists should understand basic Sharia principles to design systems that inherently support ethical decision-making. This interdisciplinary collaboration will create a new generation of professionals who are not only technologically skilled but also spiritually responsible.

In addition, international cooperation between Muslim-majority countries could play a transformative role. By sharing experiences, standards, and technological resources, nations can jointly accelerate the growth of Islamic digital finance while maintaining a unified ethical foundation. For example, the establishment of a Global Sharia Digital Economy Council could harmonize regulations, promote cross-border innovation, and ensure that Islamic digital ecosystems remain globally competitive yet ethically distinct.

Ultimately, the success of Islamic economic transformation in the Society 5.0 era is not determined solely by how quickly technology is adopted, but by how deeply Islamic ethical values are embedded within every layer of innovation. As technology continues to evolve, the moral compass of Islam must guide its direction ensuring that progress leads to prosperity without sacrificing integrity.

In conclusion, the future of the Islamic economy in Society 5.0 will depend on a balanced synergy between ethics and innovation. By strengthening literacy, collaboration, governance, and ethical integration, the Islamic economic system can emerge not only as an alternative to conventional capitalism but as a pioneering model of human-centered, value-driven digital economy. This transformation rooted in faith, guided by ethics, and empowered by technology has the potential to redefine global economic civilization through the lens of Sharia values.

### **Synthesis: The Synergy of Ethics and Innovation as the Future of Islamic Economics**

The transformation of Islamic economics in the Society 5.0 era is a complex process that demands a balance between two fundamental forces: technological advancement and Islamic moral-spiritual values. On one hand, digital innovation serves as the main driver of modern economic development; on the other hand, Islamic ethics acts as a moral compass that ensures development remains aligned with the principles of justice, welfare, and sustainability. The relationship between these two elements is symbiotic: innovation without ethics risks losing meaning and blessings, while ethics without innovation will lag behind amid globalization and technological revolutions.

A new paradigm must be established: ethics-based innovation, an approach that places the values of *maqāṣid al-syarī'ah* as the foundation of every process of digital economic transformation. In this context, *maqāṣid al-syarī'ah* is not merely understood as an Islamic legal concept, but as a universal principle that emphasizes the protection of religion (*ḥifz al-dīn*), life (*ḥifz al-naḥs*), intellect (*ḥifz al-'aql*), lineage (*ḥifz al-nasl*), and wealth (*ḥifz al-māl*). These values serve as guiding principles to ensure that every technological innovation—whether in the financial, trade, or investment sectors—maintains a balance between economic interests and social welfare.

The synergy between ethics and innovation in Islamic economics is not only normative but also strategic. Ethics provides moral legitimacy for innovation so that it can gain wider public acceptance, while innovation serves as a medium to actualize ethical values in practical and global contexts. For example, the implementation of halal blockchain in the management of zakat and waqf can enhance transparency, accountability, and public trust—values aligned with the principles of *al-amānah* (honesty) and *al-'adl* (justice). Likewise, Islamic fintech platforms designed to offer financial services free from *riba* (usury) and *gharar* (uncertainty) represent innovative efforts to uphold the moral integrity of the Islamic economic system amid the rise of global financial technologies.

According to Gazali et al. (2025), the synergy between ethics and innovation can create an Islamic economic system that is more adaptive, inclusive, and socially just. By integrating ethics into technological design, Islamic economics does not merely serve as an alternative to conventional capitalism but also has the potential to become a model for the future economy one that balances growth and equity. Within the framework of Society 5.0, where humans and technology coexist harmoniously, Islamic economics can serve as a foundation for building a smart society oriented toward humanity and spirituality.

Furthermore, the synergy between ethics and innovation emphasizes the importance of a value-based economy an economic system driven by values rather than mere material gain. In Islamic economics, spiritual values such as sincerity (ikhlaṣ), social responsibility, and communal solidarity are integral parts of the processes of production, distribution, and consumption. Hence, economic success should not be measured solely by GDP growth or market efficiency, but by the extent to which the system promotes social welfare and distributive justice.

The implementation of this paradigm requires multi-sectoral support. Governments need to design digital economic policies rooted in maqāṣid al-syarī'ah, academia must produce research and innovation grounded in Islamic ethics, and the business sector is expected to adopt ethical innovation principles in both commerce and technology. Cross-sector collaboration will accelerate the establishment of a sustainable and equitable Islamic digital economy ecosystem. Moreover, financial institutions and technology companies need to develop digital sharia audit systems to ensure ethical compliance in every transaction whether through AI-based algorithms or digital halal certification.

In the social context, the synergy between ethics and innovation also functions as an instrument of empowerment. Through technology, communities can gain fairer access to economic resources, such as sharia-based microfinance for MSMEs, halal e-commerce platforms, and inclusive digital financial education. When framed within Islamic ethics, all these innovations contribute to building a participatory economy that prioritizes the welfare of the people rather than mere corporate interests.

Therefore, the future of Islamic economics in the Society 5.0 era depends on how well ethics and innovation can coexist in harmony. The synergy between them is not just a conceptual idealism but a strategic necessity to build a humane, sustainable, and just economic system. An ethically oriented Islamic economy will not only be competitive globally but may also serve as an inspiration for the global economic order in achieving balance between technological progress and human values.

#### 4. CONCLUSION

The transformation of the Islamic economy in the era of Society 5.0 is an inevitability driven not only by advances in digital technology but also by moral and ethical imperatives to build a just and sustainable economic system. This era demands a synergy between innovation and Islamic spiritual values so that the Sharia economy can respond to global challenges without losing its identity as a system grounded in maqāṣid al-syarī'ah.

The findings indicate that the Islamic economy can adapt effectively to technological disruptions when innovation is guided by Islamic ethical principles such as honesty (ṣidq), justice ('adl), responsibility (amānah), and public welfare (maṣlahah). Technological innovations such as Sharia fintech, halal blockchain, and smart zakat systems serve as evidence that the Islamic economy is capable of harnessing technology to expand financial inclusion, strengthen transparency, and enhance the efficiency of the ummah's economic activities.

However, this transformation is not merely technological but also cultural and spiritual. Strengthening digital literacy among Muslim communities, improving Sharia-based human resource capacity, and fostering collaboration between government, industry, and academia are crucial to the successful implementation of the Islamic economy in the Society 5.0 era. Islamic ethical values must

serve as the principal guideline in every innovation to ensure that technological development remains aligned with the ultimate goals of Sharia namely, achieving justice and prosperity for all humankind.

In conclusion, the success of Islamic economic transformation in the Society 5.0 era depends on maintaining a balance between ethics and innovation. Technology without values will lose its direction, while ethics without innovation will lag behind the progress of time. Therefore, building an adaptive, inclusive, and globally competitive Islamic economy must be pursued through a holistic approach that integrates digital advancement with Islamic spiritual values. This transformation is not only about the digitalization of economic systems but also about the humanization of technology within the framework of Sharia—toward a progressive and civilized society.

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