

MUSLIMPRENEURSHIP IN INDONESIA'S DIGITAL ERA: OPPORTUNITIES, CHALLENGES, AND STRATEGIES FOR DEVELOPING ISLAMIC VALUE-BASED BUSINESSES

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Abstract

The development of global digitalization has driven a major transformation in the Sharia-based entrepreneurship sector through the emergence of Muslimpreneurship as a modern business model that integrates digital technology with Islamic values. However, this development has also presented various problems such as low digital Sharia literacy, cybersecurity threats, weak Sharia compliance in digital transactions, and limited human resources competent in technology and Islamic economics. This study aims to analyze the opportunities, challenges, and strategies for developing Islamic values-based Muslimpreneurship in Indonesia's digital era. The study used a qualitative method with a library research approach. Data were obtained from books, scientific journals, proceedings, regulations, and various trusted publications relevant to Sharia economics, digital entrepreneurship, Sharia fintech, and the halal industry. Data analysis was conducted descriptively and qualitatively through the stages of data reduction, data presentation, and conclusion drawing. The results show that digitalization offers significant opportunities for Muslimpreneurs through the development of halal e-commerce, Sharia fintech, digital marketing, and global market expansion. However, challenges related to digital security, Sharia literacy, and human resource competency remain major obstacles. This research contributes to the development of digital Sharia economic studies by offering strategies to strengthen Muslimpreneurship based on the values of shidiq, amanah, tabligh, and fathonah to create ethical, competitive, and sustainable digital businesses.

Keywords: *Muslimpreneurship, Digitalization, Opportunities, Challenges, Islamic Values*

Abstrak

Perkembangan digitalisasi global telah mendorong transformasi besar dalam sektor kewirausahaan berbasis syariah melalui hadirnya Muslimpreneurship sebagai model bisnis modern yang mengintegrasikan teknologi digital dengan nilai-nilai Islam. Namun, perkembangan tersebut juga menghadirkan berbagai permasalahan seperti rendahnya literasi digital syariah, ancaman keamanan siber, lemahnya kepatuhan syariah dalam transaksi digital, serta keterbatasan sumber daya manusia yang kompeten dalam bidang teknologi dan ekonomi

Islam. Penelitian ini bertujuan untuk menganalisis peluang, tantangan, serta strategi pengembangan Muslimpreneurship berbasis nilai Islam di era digitalisasi Indonesia. Penelitian menggunakan metode kualitatif dengan pendekatan studi kepustakaan (*library research*). Data diperoleh dari buku, jurnal ilmiah, prosiding, regulasi, dan berbagai publikasi terpercaya yang relevan dengan ekonomi syariah, kewirausahaan digital, fintech syariah, dan industri halal. Analisis data dilakukan secara deskriptif-kualitatif melalui tahapan reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa digitalisasi memberikan peluang besar bagi Muslimpreneur melalui pengembangan e-commerce halal, fintech syariah, digital marketing, dan perluasan pasar global. Namun demikian, tantangan terkait keamanan digital, literasi syariah, dan kompetensi SDM masih menjadi hambatan utama. Penelitian ini berkontribusi dalam pengembangan kajian ekonomi syariah digital dengan menawarkan strategi penguatan Muslimpreneurship berbasis nilai shidiq, amanah, tabligh, dan fathonah guna menciptakan bisnis digital yang etis, kompetitif, dan berkelanjutan.

Kata Kunci: *Muslimpreneurship, Digitalisasi, Peluang, Tantangan, Nilai-Nilai Islam*

INTRODUCTION

The development of global digitalization has transformed patterns of economic activity, including in the Sharia-based entrepreneurial sector (Purba et al., 2025). Advances in information technology, artificial intelligence (AI), e-commerce, financial technology (fintech), and social media have created a new space for the emergence of Muslimpreneurship, a modern entrepreneurial model that combines business orientation with Islamic values. This phenomenon is growing rapidly in line with the increasing demand of the Muslim community for halal products and services that are not only high-quality but also compliant with Sharia principles (Jauhari, 2024). In various countries, Muslimpreneurs are no longer viewed as traditional business actors (Rameli et al., 2014), but rather as agents of digital economic transformation capable of integrating technological innovation with Islamic business ethics such as honesty, fairness, transparency, and sustainability (Harunoğullari, 2025).

Globally, the halal industry has experienced significant growth in the past decade (Azam & Abdullah, 2020). The global halal economy is estimated to have reached over US\$3.6 trillion and encompasses various sectors such as halal food, Muslim fashion, cosmetics, halal tourism, and Islamic financial services (Nabbila et al., 2024). This situation opens up significant opportunities for Muslim entrepreneurs to expand their market through digital platforms that can reach consumers across countries more effectively and efficiently. Various studies have shown that digitalization drives increased competitiveness of Islamic businesses (Zikri, 2024), encourages Financial

Inclusion and Community Economic Empowerment (Pramesti, 2023), strengthens halal branding (Hakim, 2021), and increases financial inclusion through Islamic fintech and digital banking (Setyaningrat et al., 2023). This transformation demonstrates that the integration of technology and Islamic economics is becoming a new force in global economic development based on ethics and sustainability.

Indonesia, as the country with the second-largest Muslim population in the world after Pakistan, has enormous potential for developing digital-based Muslim entrepreneurship (Suganda, 2025). The large Muslim population, growing internet users, and increasing public awareness of halal products are strategic assets in strengthening the national sharia economy (Firdaus, 2025; Azwar & Sarip, 2024). The Indonesian government also continues to encourage digital economic transformation through the development of the halal industry, the digitization of MSMEs, and the strengthening of the Islamic financial ecosystem (Arianty, et al., 2025). The presence of marketplaces, social media, and digital payment platforms provides opportunities for Muslim entrepreneurs to expand their businesses more broadly, including reaching international markets (Putri et al., 2020). With this potential, Indonesia is seen as having significant potential to become a global center for the halal economy and industry.

However, the development of Muslim entrepreneurship in the digital era also faces various complex challenges. One of the main challenges is the low level of digital sharia literacy among the public and business actors, particularly regarding the understanding of digital financial instruments that align with Islamic principles. Furthermore, cybersecurity threats, data misuse, digital fraud, and the rise of transactions potentially containing elements of *gharar* (unlawful) and *maysir* (unlawful betting) pose serious challenges to the development of digital Islamic businesses. Furthermore, the increasingly competitive digital market driven by the development of AI and technological innovation requires Muslim entrepreneurs to adapt quickly without neglecting Islamic ethical and moral principles in their business activities.

Previous studies have generally addressed digital entrepreneurship, the Islamic economy, or halal MSMEs separately. Most studies have focused on technology, digital marketing, and increasing business profitability, while studies integrating Muslim entrepreneurship with the challenges of digital ethics, cybersecurity, and technology-

based Islamic economic transformation are relatively limited. Furthermore, previous research has tended to focus primarily on digital economic opportunities without deeply examining how Islamic principles can be comprehensively applied to modern digital business practices. This situation indicates a research gap that requires further study regarding the relationship between digitalization, economic opportunities, technological challenges, and the implementation of Islamic values in Muslim entrepreneurship in Indonesia.

In facing the dynamics of the digital economy, Muslim entrepreneurs are required not only to possess business innovation capabilities but also to implement Islamic value-based business development strategies (Mahyarni et al., 2018). Halal digitalization through the use of technologies such as Blockchain and the Internet of Things (IoT) can be used to increase supply chain transparency and more accurately guarantee product halalness. Furthermore, the concept of Al-Amin-based marketing, which emphasizes honesty, information transparency, and moral responsibility, is crucial in building consumer trust in the digital age. The implementation of Islamic business ethics is also necessary to ensure that all digital transaction activities are free from elements of usury (*riba*), gharar (*gharar*), and *maysir* (gambling), thus creating a healthy, fair, and sustainable business ecosystem.

Based on this description, the study of Muslimpreneurship in the digital era is crucial and relevant. This discussion relates not only to digital economic opportunities for the Muslim community but also to efforts to maintain the integrity of Islamic values amidst increasingly complex technological developments. This research is expected to provide theoretical contributions in the development of Islamic economics and digital entrepreneurship studies, as well as serve as a practical reference for business actors, academics, and the government in formulating strategies to strengthen Muslimpreneurship that are adaptive, innovative, and still based on Islamic principles in Indonesia.

RESEARCH METHODS

This study employed a qualitative approach with a library research approach (Ilhami et al., 2024). This approach was chosen because the research focuses on

examining the concepts, opportunities, challenges, and strategies for developing Muslim entrepreneurship in the digital era, based on various scientific literature sources and relevant documents. The research data were obtained through secondary data collection from books, national and international journal articles, proceedings, official agency reports, government regulations, and publications related to Islamic economics, digital entrepreneurship, Islamic fintech, and the halal industry (Fauziah et al., 2022). The data collection process was conducted using documentation techniques through literature searches in academic databases such as Google Scholar, Scopus, Sinta, Doaj, Researchgate, and various other credible scientific sources relevant to the research theme.

Data analysis was conducted using descriptive-qualitative analysis techniques with the stages of data reduction, data presentation, and conclusion drawing (Ahmad et al., 2021). The collected data was then classified based on key themes: opportunities for Muslimpreneurship in the digital era, challenges faced by sharia-compliant businesses, and business development strategies based on Islamic values. Next, the data was systematically analyzed using an interpretive approach to identify the relationship between the development of digitalization and the implementation of sharia economic principles in Muslim entrepreneurial activities. Through this method, the research is expected to yield a comprehensive understanding of the dynamics of Muslimpreneurship in Indonesia during the era of digital transformation.

RESULTS AND DISCUSSION

1. Opportunities for Muslim Entrepreneurs in the Digital Era

Muslim entrepreneurship in Indonesia's digital era has shown significant development as part of the global Islamic economic transformation. The concept of Muslim entrepreneurship is not only defined as entrepreneurial activity oriented towards economic profit, but also as a form of implementing Islamic values in modern business practices. In this context, digital technology has become a crucial instrument that enables Muslim entrepreneurs to expand their businesses more broadly, quickly, and efficiently without abandoning Sharia principles such as shidiq (honesty), amanah (trustworthiness), justice, and transparency. The integration of digital technology and

Islamic ethics creates new business models that are not only economically competitive but also possess strong moral and spiritual dimensions. This situation demonstrates that Muslim entrepreneurship is developing in response to changing global economic patterns that are increasingly digitalized and innovation-driven.

Indonesia has enormous potential for the development of Muslim entrepreneurship, as it has one of the largest Muslim populations in the world and is experiencing rapid digital economic growth. This strategic position makes Indonesia a key market for the development of the halal industry and the Islamic economy. Chaniago (2023) explains that the large Muslim market share in Indonesia creates vast opportunities for the growth of Sharia-compliant businesses, particularly in the halal food, Muslim fashion, halal cosmetics, halal tourism, and Islamic financial services sectors. This potential is further enhanced by growing public awareness of the importance of consuming halal products as part of a modern lifestyle. Thus, Muslim entrepreneurship is no longer viewed as an alternative economic sector but has become a vital part of the mainstream of national economic development.

One of the greatest opportunities for Muslim entrepreneurs in the digital era lies in the growing demand for halal products and halal lifestyles. Changes in the lifestyles of global Muslims, who are increasingly aware of halal aspects, are driving significant growth in the market for sharia-compliant products. Octaviany and Binastuti (2025) state that demand for halal products continues to increase as consumers become more aware of the quality, safety, and ethical value of products. This trend offers significant advantages for Muslim entrepreneurs developing digital-based businesses through halal e-commerce platforms. Not only at the national level, but Indonesia is also beginning to gain international recognition as a major player in the global halal industry. Putri and Putranto (2024) explain that Indonesia ranks third in the modest fashion sector and is increasingly recognized as a global leader in the halal industry. This achievement demonstrates that digitalization has opened up broader market expansion opportunities for Indonesian Muslim entrepreneurs to compete internationally.

The development of digital technology also creates significant opportunities in the financing sector and access to sharia capital. Limited capital has often been a major obstacle for small and medium-sized enterprises (SMEs) in developing their businesses.

However, the emergence of Islamic financial technology (fintech) offers alternative financing solutions that are more inclusive and compliant with Islamic principles. Syahrani and Pradesa (2023) explain that the development of Islamic fintech has driven increased financial inclusion among the Muslim community through more accessible digital services. The presence of Islamic crowdfunding platforms and profit-sharing financing such as *mudharabah* and *musyarakah* allows entrepreneurs to obtain capital without engaging in usury practices. Laeliyah and Vidiati (2025) emphasize that the digital Islamic financing system provides space for the creation of a fairer, more transparent, and more sustainable economic ecosystem. Thus, the digitalization of Islamic finance is a crucial factor in strengthening the competitiveness of Muslim entrepreneurs in the digital economy era.

In addition to access to capital, opportunities for Muslim entrepreneurs are also increasingly opening up through developments in digital marketing and social media. Advances in communication technology enable entrepreneurs to market their products more effectively at a relatively low cost compared to conventional marketing methods. The use of social media, marketplaces, live selling, and content marketing provides opportunities for small businesses to reach a wider consumer base, even reaching international markets. Faisal et al. (2024) explained that digital marketing strategies can increase product visibility, expand consumer networks, and strengthen customer loyalty through more intensive interactions. In the context of Muslimpreneurship, digital media also serves as a means of Islamic economic *da'wah* because it allows business actors to introduce Sharia values in modern business practices. Therefore, digital marketing functions not only as a promotional tool but also as an educational instrument and as a strengthening instrument for Sharia businesses amidst global market competition.

Despite significant opportunities, the development of Muslimpreneurship in the digital era still faces various complex challenges. Increasingly competitive digital business requires businesses to continuously innovate to survive amid rapidly changing market trends. Furthermore, developments in artificial intelligence (AI), business automation, and digital algorithms create new challenges related to business ethics and consumer protection. Muslimpreneurs are required to utilize modern technology without neglecting Sharia principles in their business activities. Another challenge is the low

level of Sharia digital literacy among some communities, particularly regarding understanding of halal digital transactions, data security, and the use of technology-based Sharia financial instruments. This situation demonstrates that the success of Muslimpreneurship is determined not only by technological capabilities but also by the quality of understanding of Islamic ethics and values in navigating digital transformation.

Based on this description, it is clear that the opportunities for Muslimpreneurs in Indonesia's digital era are significant and strategic in supporting the growth of the national and global Sharia economy. Digitalization opens broader market access, strengthens the Sharia financing system, and increases marketing and business operational efficiency. However, these opportunities must be balanced with technological adaptability, strengthening digital sharia literacy, and a commitment to Islamic values in all business activities. Muslim entrepreneurs are not only required to be innovative and competitive business actors but also to be able to implement ethical, transparent, and welfare-oriented business practices. Therefore, the development of Muslim entrepreneurship in Indonesia has great potential to become a key pillar in building an inclusive, equitable, and sharia-compliant digital economy.

2. Challenges for Muslimpreneurs in the Digital Era

The development of Muslimpreneurship in the digital era not only presents significant opportunities but also presents various complex challenges that require serious attention from business actors, the government, academics, and the public. The rapid digital transformation has fundamentally changed business patterns, transaction systems, and consumer behavior (Amory & Mudo, 2025). In this context, Muslimpreneurs are required to adapt to modern technological developments without abandoning the Sharia principles that form the primary foundation of Islamic business activities. These challenges are not only technical and economic, but also concern issues of ethics, security, human resource quality, and Sharia compliance in digital systems. Therefore, the development of Muslimpreneurship in Indonesia requires an integrative approach so that digital transformation can be balanced with Islamic values.

One of the main challenges facing Muslimpreneurs in the digital era is the low level of digital literacy and Sharia finance among the public. The rapid development of digital financial technology has not been fully matched by public understanding of the safe use of Sharia financial instruments in accordance with Islamic principles. Many people still struggle to distinguish between Islamic financial services, conventional systems, and illegal digital lending practices that potentially involve usury and economic exploitation. This situation indicates a knowledge gap that could hinder the development of the digital Islamic economy in Indonesia. From an Islamic perspective, equal economic access and protecting public welfare are crucial state responsibilities. Ismahani et al. (2025) emphasize that the government has an obligation to reduce economic disparities and prevent negative impacts that could reduce public welfare. Therefore, improving Islamic digital literacy is a strategic step in building an inclusive and sustainable Muslimpreneurship ecosystem.

Besides literacy issues, another crucial challenge is credibility and cybersecurity in digital business activities. The increasingly widespread development of the digital economy has increased the risk of cybercrime, such as hacking, online fraud, personal data theft, and digital identity theft. In the modern business world, data security is a crucial factor in determining consumer trust in a platform or business. Barus et al. (2025) explain that various forms of cybercrime increasingly threaten user security and privacy in digital systems. These threats not only harm consumers financially but can also damage the reputation and credibility of Islamic businesses, which are built on trust and trustworthiness. Therefore, Muslim entrepreneurs must be able to develop robust, transparent, and accountable digital security systems to protect consumer data and maintain the integrity of Islamic-based businesses.

From an Islamic business perspective, cybersecurity is understood not only as a technical necessity but also as part of implementing the values of trustworthiness and moral responsibility in economic transactions. Islam emphasizes the importance of protecting individual rights, including information security and fairness in muamalah activities. When data leaks, transaction manipulation, or digital fraud occur, they not only violate positive law but also contradict Islamic ethical principles, which reject all forms of injustice and harm to others. Therefore, Muslim entrepreneurs are required to

go beyond technological efficiency to ensure that the digital systems they use create a sense of security, trust, and comfort for consumers. In this context, cybersecurity becomes an integral part of modern Sharia business governance based on transparency and accountability.

The next challenge is the dilemma of Sharia compliance in digital business systems. The development of digital platforms, artificial intelligence (AI), marketing algorithms, and automated transaction systems often raises new issues regarding the compliance of business practices with Sharia principles. Muslim entrepreneurs must ensure that all digital business activities are free from elements of *gharar* (uncertainty), *maysir* (gambling), and usury (*riba*), which are prohibited in Islam. Azhara et al. (2025) explain that Sharia compliance in digital business relates not only to the products sold but also encompasses transaction mechanisms, promotional systems, platform algorithms, and payment models used. This challenge is compounded by the fact that digital technology often advances faster than Sharia regulation and oversight. As a result, many businesses struggle to ensure that their digital business innovations remain Sharia-compliant.

This situation demonstrates that Muslim entrepreneurs in the digital era must not only possess technological and entrepreneurial skills; they must also deeply understand the principles of Islamic jurisprudence (*fiqh*) in transactions and Islamic business ethics. A weak understanding of sharia concepts can lead to the emergence of business practices that are technically modern but substantially contradict Islamic values. Therefore, strengthening regulations, fatwas, and sharia guidance is necessary to ensure that digital transformation in the economic sector does not diminish the identity and integrity of Islamic businesses. Furthermore, collaboration between Islamic scholars, academics, business practitioners, and regulators is crucial to creating sharia compliance standards relevant to contemporary digital technology developments.

Another equally significant challenge is the limited human resources (HR) competent in the digital sector who also understand sharia business management. Khasanah et al. (2025) explain that the number of Muslim entrepreneurs who simultaneously possess both digital skills and an understanding of sharia economics remains relatively limited. Yet, the digital era demands entrepreneurs to master various

skills such as digital marketing, social media management, data analysis, the use of AI, and the development of technology-based business systems. On the other hand, Muslim entrepreneurs must also understand sharia principles to be able to conduct business in a halal, ethical, and just manner. This limited human resources constitutes a serious obstacle to the development of Muslim entrepreneurship in Indonesia because it can reduce the competitiveness of sharia businesses amidst increasingly fierce global competition. Therefore, strengthening education, training, and human resource capacity development is necessary, integrating digital competencies with Islamic economic values so that Muslim entrepreneurs can become innovative, professional economic actors, while remaining grounded in sharia principles.

3. Islamic Values-Based Business Development Strategy in the Digital Era

An Islamic values-based business development strategy in the digital era is an approach that combines Sharia principles with the use of modern technology in economic and entrepreneurial activities. The development of digital technology has transformed consumption patterns, marketing, transactions, and even the relationship between businesses and consumers (Amory & Mudo, 2025). In this context, Muslim entrepreneurs are required not only to adapt to digital transformation but also to maintain the integrity of Islamic values as the primary foundation of business. A Sharia-based business approach is relevant because it offers a balance between profit orientation, ethics, social responsibility, and business sustainability. Therefore, an Islamic business strategy in the digital era is not merely an economic innovation, but also part of the implementation of Islamic teachings, which place business activities as a form of worship and social benefit.

Implementing the values of *akhlaqul karimah* (good morals) is a key strategy in building a competitive Sharia business in the digital era. Values such as *Shidiq* (honesty), *Amanah* (trustworthiness), *Tabligh* (transparency), and *Fathonah* (intelligence and innovation) serve not only as moral guidelines but also as effective marketing strategies for building a business's reputation (Fawaz & Yuliyanti, 2025). In digital commerce, trust is a key asset because interactions between sellers and buyers often take place without face-to-face contact. Therefore, honesty in product

descriptions, conveying product quality, and providing accurate information will increase consumer trust. Hafidz and Muslimah (2023) explain that honesty in online marketing can build positive branding and strengthen long-term customer loyalty. This demonstrates the relevance of Islamic ethical values to the needs of modern businesses that demand transparency and accountability.

Furthermore, the value of Amanah in digital business can be realized through consistent service, transaction security, and responsibility for consumer rights (Maulidya, 2025). In the era of marketplaces and e-commerce, consumers are highly sensitive to service quality and the credibility of business actors (Setó-Pamies, 2012). When businesses maintain their commitments to delivery, product quality, and after-sales service, customer satisfaction and retention rates increase (Fazlzadeh, et.al, 2011). The principle of trustworthiness also relates to the protection of consumer data and the use of technology that does not harm others. Thus, Sharia businesses are not solely focused on material profit but also uphold the values of justice and social trust as part of their moral responsibility to society (Adnan Khurshid, et.al, 2014).

The values of Tabligh and Fathonah also play a strategic role in the development of digital-based businesses. Tabligh is reflected in open information, polite communication, and the ability to convey business messages in an educational manner to the public (Hasrimy & Abdullah, 2025). In the context of social media and digital marketing, business actors are required to deliver promotions honestly without manipulation or exploitation of consumer emotions (Sher, 2011). Meanwhile, Fathonah emphasizes the importance of intelligence, creativity, and innovation in facing global competition (Anggraeni & Widarno, 2022). Muslim entrepreneurs must be able to utilize technologies such as artificial intelligence, data analysis, and digital marketing to increase business efficiency and expand markets. By combining business acumen with Islamic ethical values, business actors can create business models that are both adaptive and imbued with integrity.

The next strategy is integration with Indonesia's growing national halal ecosystem. The presence of institutions such as the National Committee for Sharia Economics and Finance (KNEKS) provides significant opportunities for the development of Sharia-based businesses through mentoring, regulation, and facilitation

of halal certification (Arifudin et al., 2024). Halal certification is no longer viewed merely as an administrative obligation, but as a strategic instrument for increasing product competitiveness in domestic and international markets (Sunarta et al., 2025). Public awareness of halal products is increasing along with the development of a global halal lifestyle. Therefore, the involvement of Muslim entrepreneurs in the national halal ecosystem can strengthen business legitimacy while opening access to a broader market (Raimi, et.al, 2025).

Integration with the halal ecosystem also supports the formation of an interconnected sharia value chain between producers, distributors, financial institutions, and consumers. This ecosystem enables business actors to obtain sharia-compliant financing support, business digitalization training, and access to technology-based halal product promotion. Furthermore, the existence of regulations and supporting institutions creates legal certainty and increases public trust in sharia-compliant businesses. From an Islamic economic perspective, collaboration between actors in the halal ecosystem reflects the principle of *ta'awun*, or mutual assistance in good deeds, aimed at creating shared prosperity and economic equality.

Ethics-based operational digitization is also a crucial factor in the development of modern Islamic businesses. The use of Enterprise Resource Planning (ERP) systems, sharia accounting applications, and digital financial platforms that comply with fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) can improve the efficiency and transparency of business management (Wiaam et al., 2025). Digitization enables faster, more measurable, and more accurate business processes, from inventory management and financial transactions to customer service. However, the application of technology in sharia businesses must adhere to the principles of fairness, transparency, and freedom from usury, *gharar*, and data manipulation. Therefore, digital transformation is not only oriented toward system modernization but also maintaining compliance with sharia values.

In the context of increasingly fierce digital competition, consumer education and literacy are crucial strategies. Content marketing on social media can be utilized not only as a promotional medium but also as a means of Islamic economic *da'wah* and public education regarding sharia transactions (Awa et al., 2024). Through educational

content, businesses can increase public understanding of the advantages of halal products, Islamic business ethics, and the benefits of transactions free from exploitation and unfair practices. This strategy fosters an emotional and spiritual connection between businesses and consumers. Consumers not only purchase products but also feel part of an economic movement grounded in moral values and social benefits.

Digital education also plays a role in improving Islamic financial literacy in the community, which still faces the challenge of a low understanding of the Islamic economic system (Qalbia & Saputra, 2024). Many people still lack the ability to clearly differentiate between Islamic and conventional financial systems, particularly when using digital platforms. Therefore, Muslim entrepreneurs have a moral responsibility to provide information that is easy to understand, reliable, and relevant to the needs of modern society. Utilizing educational videos, webinars, podcasts, and other interactive media can be an effective strategy in building collective awareness of the importance of Islamic economics in the digital era.

Table 1

Islamic Value-Based Business Development Strategies in the Digital Era

No.	Noble Moral Values	Meaning in Business	Islamic Value-Based Business Development Strategies in the Digital Era
1.	Shidiq (Honest)	Conducting business with honesty, openness, and providing product information according to actual conditions	Displaying product descriptions transparently, avoiding digital promotional manipulation, building trust-based branding, and increasing customer loyalty through honest and ethical service
2.	Amanah (Trustworthy)	Maintaining business responsibility, fulfilling consumer rights, and maintaining service commitments	Ensuring the security of digital transactions, maintaining product quality and delivery accuracy, protecting customer data, and building a professional and accountable online service system.
3.	Fathanah (Smart and Innovative)	Have intelligence, creativity, and the ability to adapt to face modern business developments	Utilizing digital technologies such as artificial intelligence (AI), digital marketing, data analysis, and e-commerce to increase business efficiency,

			expand markets, and create sharia-based business innovations.
4.	Tabligh (Communicative and Transparent)	Delivering business information clearly, politely, educationally and responsibly	Developing educational marketing content, conducting non-manipulative digital promotions, utilizing social media as a means of Islamic economic preaching, and increasing consumer literacy about halal products and transactions.

Islamic value-based business development strategies also require collaboration and increased human resource (HR) capacity. Attending sharia business training, digital entrepreneurship seminars, and joining communities such as the Sharia Economic Community (MES) can help Muslim entrepreneurs expand their networks and improve their business competencies (Baizuri, 2025). Collaboration between business actors allows for the exchange of experiences, fostering innovation, and establishing stronger economic networks. In Islamic economics, human resource development plays a crucial role because human quality is the key to the success of equitable and sustainable economic development. Therefore, capacity building encompasses not only the technical aspects of business but also the strengthening of Islamic spirituality, ethics, and leadership.

By prioritizing Islamic principles of *rahmatan lil alamin* (blessing for the universe) and optimizing digital technology, Muslim entrepreneurs in Indonesia have a significant opportunity to create competitive, ethical, and sustainable businesses. Business success is measured not only by financial profits but also by its contribution to societal welfare, economic equality, and the development of social morality. The integration of moral values, technological innovation, consumer education, and strengthening the halal ecosystem demonstrates the Islamic economy's adaptive capacity to face the challenges of digital globalization. Therefore, an Islamic-values-based business development strategy can serve as an alternative model for economic development that is not only economically productive but also brings justice, blessings, and benefits to the community and wider society.

CONCLUSION

Based on the discussion, it can be concluded that Muslimpreneurship in Indonesia's digital era offers significant opportunities to support the growth of the national and global sharia economy. Developments in digital technology, e-commerce, sharia fintech, social media, and artificial intelligence have opened up new opportunities for Muslim entrepreneurs to develop their businesses more broadly, effectively, and competitively. Indonesia's significant potential as a country with the largest Muslim population, increasing public awareness of a halal lifestyle, and government support for the sharia economy are strategic factors in strengthening the position of Muslimpreneurs amidst the digital economic transformation. However, these opportunities also face various challenges, such as low digital sharia literacy, cybersecurity threats, limited human resource quality, and issues of sharia compliance in modern digital business systems. Therefore, the success of Muslimpreneurship is determined not only by technological capabilities and business innovation, but also by the ability to maintain the integrity of Islamic values in all digital economic activities.

A business development strategy based on Islamic values is also a key factor in creating a sustainable, ethical, and globally competitive Muslimpreneurship ecosystem. Implementing ethical values such as *shidiq* (good character), *amanah* (trustworthiness), *tabligh* (discipline), and *fathonah* (intelligence) can strengthen consumer trust and build a credible Sharia business brand. Integration with the national halal ecosystem, ethics-based operational digitalization, Sharia financial literacy education, and strengthening human resource capacity through collaboration and training are strategic steps in facing the challenges of the digitalization era. By combining technological innovation with the Islamic principle of *rahmatan lil alamin* (mercy for the universe), Muslim entrepreneurs in Indonesia have the potential not only to achieve economic success but also to bring justice, blessings, and social benefits to the wider community. Thus, Muslim entrepreneurship can become a crucial pillar in the development of an inclusive, ethical, and Sharia-compliant digital economy.

Furthermore, it is recommended that the government, academics, Sharia financial institutions, and Muslim businesses strengthen collaboration in building a digital Muslim entrepreneurship ecosystem that is adaptive, innovative, and Sharia-compliant.

Improving digital literacy and Islamic finance needs to be done sustainably through education, training, seminars, and the use of digital media so that the public and businesses understand the safe use of technology in accordance with Islamic values. Furthermore, strengthening regulations, cybersecurity oversight, digital halal certification, and developing human resources with technological competencies and an understanding of Islamic jurisprudence (*fiqh muamalah*) are strategic steps in facing the challenges of digital transformation. Muslim entrepreneurs are also expected to be able to ethically leverage developments in artificial intelligence, Islamic fintech, blockchain, and digital marketing to increase business competitiveness without neglecting the values of shidiq, amanah, tabligh, and fathonah in business activities.

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