

Shariah-Compliant Marketing in the Digital Landscape: Ethical Principles and Implications for Contemporary Business Practices

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ABSTRACT

The rapid expansion of digital economies has intensified the need to align marketing innovations with Shariah ethical principles. This study systematically reviews and synthesizes scholarly developments on Shariah-compliant marketing within digital environments by integrating literature from Islamic finance, governance, digital technology, and Muslim consumer behaviour. Combining a systematic literature review with bibliometric analysis of 130 Scopus-indexed documents published between 2001 and 2025, the findings reveal four dominant thematic domains: the operationalisation of core Islamic ethical principles through blockchain, AI, fintech, and smart contracts; the increasing relevance of transmedia storytelling for culturally grounded value communication; the rise of maqasid al-shariah-oriented governance frameworks to strengthen consumer protection and disclosure; and the influence of religiosity and literacy on technology acceptance. Despite significant growth, the field remains fragmented, with limited theoretical convergence between institutional digital innovation and consumer-facing ethical practices. The study proposes a forward-looking research agenda emphasising hybrid human-AI compliance systems, narrative governance in digital persuasion, and longitudinal assessment of ethical performance. These directions contribute to strengthening integrity, accountability, and value authenticity in Shariah-compliant marketing across contemporary digital ecosystems.

Keywords: Shariah-Compliant Marketing; Digital Landscape; Ethical Principles.

INTRODUCTION

The rapid digitalisation of markets, driven by advances in financial technology, social media, and data-driven marketing, has intensified global debates on ethics, transparency and consumer protection. In Muslim-majority contexts, these debates intersect directly with the imperative to align business practices with shariah principles, giving rise to a growing body of work on

Shariah-compliant marketing and digital Islamic finance.¹ Digital transformation has reconfigured how value is created and communicated, from e-commerce and e-payments to blockchain-based finance and AI-enabled targeting, requiring a rethinking of how Islamic ethical norms are translated into contemporary marketing strategies.²

Within this landscape, shariah-compliant marketing is anchored in classical prohibitions of *riba* (interest), *gharar* (excessive uncertainty) and *maysir* (gambling), combined with the avoidance of haram goods and the promotion of justice, honesty, and social welfare.³ These principles extend beyond product permissibility to encompass contract structure, information disclosure, consumer protection, and the overall spirit of market interactions.⁴ Recent studies argue that a holistic approach to shariah compliance must integrate ethical concerns across the entire business model of finance, governance, operations, and marketing, rather than confining them to isolated financial products.⁵

Digital technologies have opened new pathways for operationalising these ethical demands. Blockchain, smart contracts, AI-enabled decision systems and digital platforms are increasingly explored as tools to enhance transparency,

¹ S A Atan, N Arif, and K Ahmad, "Incorporating Islamic Values into Business towards Holistic Shariah Compliance," *Advanced Science Letters* 23, no. 11 (2017): 10544–48, <https://doi.org/10.1166/asl.2017.10099>; M Saeed, Z U Ahmed, and S.-M. Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach," *Journal of Business Ethics* 32, no. 2 (2001): 127–42, <https://doi.org/10.1023/A:1010718817155>.

² F H L Chong, "Enhancing Trust through Digital Islamic Finance and Blockchain Technology," *Qualitative Research in Financial Markets* 13, no. 3 (2021): 328–41, <https://doi.org/10.1108/QRFM-05-2020-0076>; K Othman, M Z H Wahab, and M S M Sauf, "Digital Frontiers in Islamic Finance Advancing SDGs Through Maqasid and Maslahah," in *Digitalization of Islamic Finance* (Universiti Teknologi MARA, Malaysia: IGI Global, 2024), 1–26, <https://doi.org/10.4018/979-8-3693-5653-1.ch001>; M R H Polas et al., "Islamic Finance, Islamic Fintech, and Digital Currency in the Digital Transformation Era: The Role of Blockchain Technology in Industry 4.0," in *Digitalization of Islamic Finance* (Sonargaon University, Bangladesh: IGI Global, 2024), 77–116, <https://doi.org/10.4018/979-8-3693-5653-1.ch004>.

³ Saeed, Ahmed, and Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach"; Atan, Arif, and Ahmad, "Incorporating Islamic Values into Business towards Holistic Shariah Compliance."

⁴ Y Soualhi, "Application of Shariah Contracts in Contemporary Islamic Finance: A Maqasid Perspective," *Intellectual Discourse* 23 (2015): 333–54; M B Ribadu and W.N.W.A. Rahman, "E-Commerce Quality Evaluation Metrics: A Sharia Compliance Approach," in *Journal of Telecommunication, Electronic and Computer Engineering*, vol. 9 (Faculty of Computer Science and Information Technology, Universiti Putra Malaysia, UPM Serdang, Selangor, 43400, Malaysia: Universiti Teknikal Malaysia Melaka, 2017), 101–10.

⁵ R Sheikh, "Developing Ethical Investment Criteria Based on Maqasid Shariah," *Qualitative Research in Financial Markets*, 2025, <https://doi.org/10.1108/QRFM-04-2025-0103>; W Jatmiko, A Iqbal, and M S Ebrahim, "On the Ethicality of Islamic Banks' Business Model," *British Journal of Management* 35, no. 1 (2024): 115–36, <https://doi.org/10.1111/1467-8551.12703>; F A Mohd Zain et al., "Integrating Environmental, Social and Governance (ESG) Principles with Maqasid Al-Shariah: A Blueprint for Sustainable Takaful Operations," *International Journal of Islamic and Middle Eastern Finance and Management* 17, no. 3 (2024): 461–84, <https://doi.org/10.1108/IMEFM-11-2023-0422>.

traceability, and accountability in shariah-compliant transactions.⁶ In Islamic finance, blockchain has been proposed for sukuk structuring, zakat management, and microfinance, offering tamper-resistant ledgers that support trust and reduce information asymmetry.⁷ Smart contracts are discussed as mechanisms to encode Shariah rules into automated execution, though legal enforceability, dispute resolution, and the correct representation of *fiqh* conditions remain contested.⁸

Parallel to these infrastructural innovations, digital marketing itself is undergoing a profound transformation through AI-driven automation, predictive analytics, personalisation, and cross-platform campaigning.⁹ For shariah-compliant businesses, this poses both opportunity and risk: AI tools can support better audience segmentation, service responsiveness, and content relevance, but also raise concerns about data privacy, algorithmic opacity, bias and the ethical limits of persuasive targeting.¹⁰ The challenge is to ensure that the

⁶ H O Mbaidin et al., "The Critical Success Factors (CSF) of Blockchain Technology Effecting Excel Performance of Banking Sector: Case of UAE Islamic Banks," *International Journal of Data and Network Science* 8, no. 1 (2024): 289–306, <https://doi.org/10.5267/j.ijdns.2023.9.024>; Supriyadi et al., "Blockchain in Islamic Financial: A Bibliometric Analysis," in *INCITEST 2024 - Proceedings of the 7th International Conference on Informatics, Engineering, Sciences and Technology* (IPB University, Post Graduate Study Program in Agricultural Industrial Engineering, Bogor, Indonesia: Institute of Electrical and Electronics Engineers Inc., 2024), <https://doi.org/10.1109/INCITEST64888.2024.11121425>; Chong, "Enhancing Trust through Digital Islamic Finance and Blockchain Technology."

⁷ E R Kismawadi, "Blockchain Technology and Islamic Finance: Empowering Small Businesses for Financial Sustainability," in *Technopreneurship in Small Businesses for Sustainability* (IAIN Langsa, Indonesia: IGI Global, 2024), 50–77, <https://doi.org/10.4018/979-8-3693-3530-7.ch004>; M A Qazi and M Binti, "Blockchain Revolutionising Insurance and Takaful Sector: Possibilities, Challenges, and Policy Roadmap for Pakistan," *Journal of Research, Innovation and Technologies* 4, no. 2 (2025): 225–44, [https://doi.org/10.57017/jorit.v4.2\(8\).07](https://doi.org/10.57017/jorit.v4.2(8).07).

⁸ R B Fekih et al., "Formal Verification of Smart Contracts Based on Model Checking: An Overview," in *Proceedings of the Workshop on Enabling Technologies: Infrastructure for Collaborative Enterprises, WETICE* (ISITCom, University of Sousse, Sofrecom, ReDCAD Lab, Hammam Sousse, Tunisia: IEEE Computer Society, 2023), <https://doi.org/10.1109/WETICE57085.2023.10477834>; J Y L Song and E Tan, "Beyond Traditional Contracts: The Legal Recognition And Challenges Of Smart Contracts In Malaysia And Singapore.," *Journal of Law, Market and Innovation* 3, no. 3 (2024): 323–57, <https://doi.org/10.13135/2785-7867/11334>; G A Atiyah et al., "Legitimacy of Smart Contracts from the Perspective of Islamic Law: A Case Study of Blockchain Transactions," *Al-Istinbath: Jurnal Hukum Islam* 9, no. 1 (2024): 155–92, <https://doi.org/10.29240/jhi.v9i1.8726>; L Al-Khalaileh et al., "Smart Contracts In Light of The Provisions of Islamic Jurisprudence and The Civil Law of Jordan," *Corporate Law and Governance Review* 7, no. 3 Special Issue (2025): 180–89, <https://doi.org/10.22495/clgrv7i3sip3>.

⁹ C Acatrinei et al., "Artificial Intelligence in Digital Marketing: Enhancing Consumer Engagement and Supporting Sustainable Behavior Through Social and Mobile Networks," *Sustainability (Switzerland)* 17, no. 14 (2025), <https://doi.org/10.3390/su17146638>; M A Islam et al., "Artificial Intelligence in Digital Marketing Automation: Enhancing Personalization, Predictive Analytics, and Ethical Integration," *Edelweiss Applied Science and Technology* 8, no. 6 (2024): 6498–6516, <https://doi.org/10.55214/25768484.v8i6.3404>.

¹⁰ T P Ferraz et al., "Explainable AI to Mitigate the Lack of Transparency and Legitimacy in Internet Moderation," *Estudos Avancados* 38, no. 111 (2024): 381–404, <https://doi.org/10.1590/s0103-4014.202438111.020>; G Frosio, "Algorithmic Enforcement Tools: Governing Opacity with Due Process," in *Driv. Forensic Innovation in the 21st Century: Crossing the*

drive for “responsible agility” in digital marketing¹¹ does not compromise the moral commitments at the core of Islamic business ethics.

A second major strand of the literature highlights the role of transmedia storytelling and culturally adaptive narrative strategies in communicating Islamic values across diverse audiences. Transmedia-based concepts have been proposed for shariah-compliant content marketing, arguing that coherent narratives spread across multiple platforms can enhance authenticity, emotional engagement and ethical persuasion.¹² Studies in China, Turkey, Pakistan and tourism communication show that integrating local culture, interactive media and user co-creation into transmedia designs helps overcome language and cultural barriers, while strengthening brand affinity and value resonance.¹³ Educational and community-centred research further suggests that transmedia frameworks can be used not only to sell products but also to cultivate ethical literacy and religious understanding.¹⁴

Valley of Death (School of Law, Queen’s University, Belfast, Ireland: Springer International Publishing, 2024), 195–218, https://doi.org/10.1007/978-3-031-56556-4_9; U M M Kannike and A O Fahm, “Exploring The Ethical Governance of Artificial Intelligence From an Islamic Ethical Perspective,” *Jurnal Fiqh* 22, no. 1 (2025): 134–61, <https://doi.org/10.22452/fiqh.vol22no1.5>.

¹¹ N Soudi, L Soudi, and S Bennani, “Redefining Marketing in The Digital Age: An Ethical Imperative for Responsible Agility,” in *Proceedings of the International Conferences on Digital Transformation and Innovation Management 2025 and ICT, Society and Human Beings 2025 - Part of the Multi Conference on Computer Science and Information Systems 2025*, ed. Isaias P. et al. (Institut Supérieur du Commerce et d’Administration des Entreprises (ISCAE), Morocco: IADIS, 2025), 47–54.

¹² R M Rasit et al., “Developing a Marketing Strategy for Shariah Compliant Content Through the Concept of Transmedia Storytelling in Digital Media,” in *Studies in Systems, Decision and Control*, vol. 568 (Faculty of Islamic Studies, UKM, Bangi, Malaysia: Springer Science and Business Media Deutschland GmbH, 2025), 327–45, https://doi.org/10.1007/978-3-031-71526-6_29.

¹³ Y Zhou et al., “An Innovative Application of Integrating Transmedia Storytelling and Digital Technologies into Local Culture in China,” *International Journal on Culture, History, and Religion* 7, no. Special Issue 1 (2025): 915–40, <https://doi.org/10.63931/ijchr.v7iSI1.351>; A A Celik and N Nasir, “Creating National Media Brand by Transmedia Storytelling in Animation Sector: A Comparison of Selected Cases from Turkey and Pakistan,” *Atlantic Journal of Communication* 30, no. 5 (2022): 498–521, <https://doi.org/10.1080/15456870.2021.1974441>; Q Feng et al., “Transmedia Storytelling in Tourism Communication: A Multidimensional Analysis of Consumer Heterogeneity,” in *Lecture Notes on Data Engineering and Communications Technologies*, vol. 264 (Business School, Southwest Minzu University, Chengdu, 610041, China: Springer Science and Business Media Deutschland GmbH, 2025), 815–28, https://doi.org/10.1007/978-981-95-1595-0_59; J Rasool, J Molka-Danielsen, and C H Smith, “Transitioning from Transmedia to Transreality Storyboarding to Improve the Co-Creation of the Experience Space,” in *Proceedings of the Annual Hawaii International Conference on System Sciences*, ed. Bui T.X., vol. 2020-Janua (Ravensbourne University, London, United Kingdom: IEEE Computer Society, 2021), 648–57.

¹⁴ A Erta-Majó and E Vaquero, “Designing a Transmedia Educational Process in Non-Formal Education: Considerations from Families, Children, Adolescents, and Practitioners,” *Contemporary Educational Technology* 15, no. 3 (2023), <https://doi.org/10.30935/cedtech/13338>; A Satyagraha et al., “From Franchise to Masyarakat: Rethinking Transmedia Storytelling as a Community-Centred Design Framework,” *Action Research*, 2025,

On the demand side, a substantial body of work examines how religiosity, halal awareness, attitudes and trust shape consumer behaviour in digital environments. Systematic literature reviews of Islamic marketing and consumer behaviour show that religiosity consistently interacts with other psychological and social factors to influence purchase intentions, brand evaluations and responsiveness to promotional tools.¹⁵ Empirical studies document the moderating and mediating roles of religiosity and halal literacy in sectors ranging from food and cosmetics to banking and tourism, highlighting their impact on attitudes, norms, perceived value and loyalty.¹⁶ In digital contexts, religiosity has also been found to moderate the use intention of halal verification applications and the effect of halal awareness on online purchase decisions.¹⁷

Meanwhile, the literature on Islamic economic law and digital regulation emphasises the need for adaptive legal frameworks, often framed as “digital *fiqh*” or maqasid-oriented regulation to manage the ethical and juridical complexities

<https://doi.org/10.1177/14767503251389478>; U S Pandey, “Immersive Experiences through Transmedia Storytelling,” in *Handbook of Digital Journalism: Perspectives from South Asia* (Surendranath College for Women, Kolkata, India: Springer, 2024), 321–30, https://doi.org/10.1007/978-981-99-6675-2_27.

¹⁵ J Floren, T Rasul, and A Gani, “Islamic Marketing and Consumer Behaviour: A Systematic Literature Review,” *Journal of Islamic Marketing* 11, no. 6 (2020): 1557–78, <https://doi.org/10.1108/JIMA-05-2019-0100>; E A Minton, “In Advertising We Trust: Religiosity’s Influence on Marketplace and Relational Trust,” *Journal of Advertising* 44, no. 4 (2015): 403–14, <https://doi.org/10.1080/00913367.2015.1033572>.

¹⁶ M Muslichah, R Abdullah, and L Abdul Razak, “The Effect of Halal Foods Awareness on Purchase Decision with Religiosity as a Moderating Variable: A Study among University Students in Brunei Darussalam,” *Journal of Islamic Marketing* 11, no. 5 (2020): 1091–1104, <https://doi.org/10.1108/JIMA-09-2017-0102>; A Khan, M Y Arafat, and M K Azam, “Role of Halal Literacy and Religiosity in Buying Intention of Halal Branded Food Products in India,” *Journal of Islamic Marketing* 13, no. 2 (2022): 287–308, <https://doi.org/10.1108/JIMA-08-2019-0175>; M K W Tuhin et al., “Strengthening Consumers’ Halal Buying Behaviour: Role of Attitude, Religiosity and Personal Norm,” *Journal of Islamic Marketing* 13, no. 3 (2022): 671–87, <https://doi.org/10.1108/JIMA-07-2020-0220>; M S Nawaz et al., “Analyzing the Mediating Roles of Attitude and Awareness in Shaping the Relationship between Religiosity and the Purchase Intention of Halal Cosmetics,” *Journal of Islamic Thought and Civilization* 14, no. 2 (2024): 203–23, <https://doi.org/10.32350/jitc.142.13>; A Rafiki, S E Hidayat, and M.D.T.P. Nasution, “An Extensive Effect of Religiosity on the Purchasing Decisions of Halal Products,” *PSU Research Review* 8, no. 3 (2024): 898–919, <https://doi.org/10.1108/PRR-07-2022-0093>; F Primadona, L N Yuliati, and L D Arsyianti, “Perceived Value, Satisfaction, Trust, and Tourist Loyalty in Halal Tourism: An Islamic Legal Perspective From Lombok,” *Syariah: Jurnal Hukum Dan Pemikiran* 25, no. 1 (2025): 23–42, <https://doi.org/10.18592/sjhp.v25i1.16346>.

¹⁷ P.-S. Ling et al., “Use Intention on the Halal Verification Applications: The Moderating Role of Religiosity in an S-O-R Framework,” *Journal of Islamic Marketing*, 2025, <https://doi.org/10.1108/JIMA-10-2024-0483>; C Suparno, “Online Purchase Intention of Halal Cosmetics: S-O-R Framework Application,” *Journal of Islamic Marketing* 12, no. 9 (2020): 1665–81, <https://doi.org/10.1108/JIMA-09-2019-0192>; F Koc et al., “The Effects of Trust and Religiosity on Halal Products Purchase Intention: Indirect Effect of Attitude,” *EuroMed Journal of Business* 20, no. 5 (2024): 141–65, <https://doi.org/10.1108/EMJB-01-2024-0004>; Muslichah, Abdullah, and Abdul Razak, “The Effect of Halal Foods Awareness on Purchase Decision with Religiosity as a Moderating Variable: A Study among University Students in Brunei Darussalam.”

of new technologies. Scholars discuss the compatibility of digital currencies, DeFi, and metaverse-based financial products with shariah, exploring criteria to avoid *riba*, *gharar* and speculative excess.¹⁸ Others analyse the harmonisation of fatwas and state regulation for fintech and crowdfunding, the evolution of 'urf (custom) in e-commerce rulings, and the design of shariah governance frameworks for equity crowdfunding and e-wallets.¹⁹ These contributions converge on the argument that governance must be multi-dimensional, combining legal, institutional, technological and educational mechanisms.²⁰

At the organisational level, recent research explores how *maqasid al-shariah* can guide product development, disclosure, ESG integration and corporate

¹⁸ E Smolo and Z Mahomedb, "Digital Currencies and Their Compatibility in the Islamic Finance Industry," in *The Future of Islamic Finance: From Shari'ah Law to Fintech* (Effat University, Saudi Arabia: Emerald Publishing, 2024), 189–206, <https://doi.org/10.1108/978-1-83549-906-120241012>; E Tok, "Beyond the Jurisprudential Quagmire: Perspectives on the Application of Digital Currencies and Blockchain Technology in Islamic Economics and Finance," in *Fintech, Digital Currency and the Future of Islamic Finance: Strategic, Regulatory and Adoption Issues in the Gulf Cooperation Council* (College of Islamic Studies, Hamad Bin Khalifa University, Doha, Qatar: Springer International Publishing, 2020), 147–67, https://doi.org/10.1007/978-3-030-49248-9_8; M Raza Rabbani et al., "Islamic Finance and Cryptocurrency: A Systematic Review," in *FinTech in Islamic Financial Institutions: Scope, Challenges, and Implications in Islamic Finance* (Department of Economics and Finance, College of Business Administration, University of Bahrain, Zallaq, Bahrain: Springer International Publishing, 2022), 279–306, https://doi.org/10.1007/978-3-031-14941-2_14; A Hafiz, I Jalili, and A K H Solihu, "Crypto Currency Investment from an Islamic Law Perspective: An Overview of Guidelines and Considerations," *Nurani* 25, no. 1 (2025): 200–218, <https://doi.org/10.19109/nurani.v25i1.26315>.

¹⁹ Suaidi et al., "Harmonisation Between DSN-MUI Fatwas and OJK Regulations: Towards an Innovative and Inclusive Sharia-Compliant Fintech Ecosystem in Indonesia," *Mazahib Jurnal Pemikiran Hukum Islam* 24, no. 1 (2025): 182–97, <https://doi.org/10.21093/mj.v24i1.10032>; A S Sudarwanto, D B Kharisma, and D T Cahyaningsih, "Islamic Crowdfunding and Shariah Compliance Regulation: Problems and Oversight," *Journal of Financial Crime* 31, no. 4 (2024): 1022–36, <https://doi.org/10.1108/JFC-01-2023-0003>; Sanuri et al., "Epistemological Transformation of 'Urf in the DSN-MUI Fatwa on E-Commerce: A Maqāsid Al-Shari'ah Based Analysis," *Al-Manahij: Jurnal Kajian Hukum Islam* 19, no. 2 (2025): 167–90, <https://doi.org/10.24090/mnh.v19i2.13145>; H S Ramli, M S I Ishak, and N S M Nasir, "A Comprehensive Shariah Governance Framework for Islamic Equity Crowdfunding: A Qualitative Analysis," *Journal of Governance and Regulation* 12, no. 4 Special Issue (2023): 333–43, <https://doi.org/10.22495/jgrv12i4siart13>; N.A.B.A. Razak et al., "Sharia Governance and Risk Mitigation in E-Wallets: Implications for SDG 8," *Al-'Adalah* 22, no. 1 (2025): 125–46, <https://doi.org/10.24042/adalah.v22i1.26704>; M Z Muhammad et al., "Shariah-Compliant E-Payment Framework in Malaysia: Integrating Fiqh, Digital Security and Regulatory Governance," *Journal of Fatwa Management and Research* 30, no. 2 (2025): 34–54, <https://doi.org/10.33102/jfatwa.vol30no2.638>.

²⁰ D E Wibowo, "Consumer Protection in the Digital Era: Challenges and Solutions from an Islamic Legal Perspective," *Jurnal Ilmiah Mizani* 11, no. 2 (2024): 473–85, <https://doi.org/10.29300/mzn.v11i2.4752>; Z Wang, "Philosophical Reflections on Media Ethics in the Dissemination of Religious Culture in the Self-Media Era," *Cultura. International Journal of Philosophy of Culture and Axiology* 22, no. 3 (2025): 356–77; I Z Asyiqin, "Islamic Economic Law in the Digital Age: Navigating Global Challenges and Legal Adaptations," *Media Iuris* 8, no. 1 (2025): 95–112, <https://doi.org/10.20473/mi.v8i1.61800>.

governance. Studies on Islamic banks and *takaful* outline how macro-*maqasid* approaches can inform regulatory design and ethical investment criteria, linking Shariah objectives to sustainability and stakeholder welfare.²¹ Work on shariah governance in charitable organisations and fintech platforms stresses the importance of leadership, transparency and accountability to avoid merely formalistic compliance.²² This is echoed in debates about the ethicality of Islamic banks' business models, where researchers question whether current practices truly fulfil *maqasid* ideals beyond legal form.²³

Despite these rich developments, several conceptual and empirical gaps remain. First, much of the technical literature on blockchain, AI, digital payments and smart contracts focuses on financial infrastructure and legal enforceability, while only tangentially engaging with marketing strategy, brand communication and consumer-facing ethics.²⁴ Second, studies on Islamic marketing and consumer behaviour tend to analyse specific industries or tools (e.g., sales promotion, halal cosmetics, hotel choice) in isolation, rather than situating them within an integrated digital ecosystem that includes governance, technology, and narrative design.²⁵ Third, while there is growing evidence that shariah-compliant

²¹ Y Soualhi and S Bouhraouia, "Islamic Finance Regulations in Malaysia: A Macro Maqasidic Approach," *Al-Shajarah*, no. Special Issue: Islamic Banking And Finance (2018): 307–36; F Yasser, A H Saqib, and Z Khalid, "Maqasid Al-Shariah: Enhancing Well-Being through Product Development Process in Islamic Banks of Pakistan," *International Journal of Islamic Thought* 26 (2024): 66–75, <https://doi.org/10.24035/ijit.26.2024.302>; Sheikh, "Developing Ethical Investment Criteria Based on Maqasid Shariah"; Mohd Zain et al., "Integrating Environmental, Social and Governance (ESG) Principles with Maqasid Al-Shariah: A Blueprint for Sustainable Takaful Operations."

²² N.A.R.N.A. Ghani et al., "Implementation of Shariah Governance in the Charitable Sector: Challenges and Importance from an Islamic Perspective," *Pakistan Journal of Life and Social Sciences* 22, no. 1 (2024): 6890–6904, <https://doi.org/10.57239/PJLSS-2024-22.1.00503>; H Mukhibad et al., "Corporate Governance and Islamic Bank Accountability Based on Disclosure—a Study on Islamic Banks in Indonesia," *Cogent Business and Management* 9, no. 1 (2022), <https://doi.org/10.1080/23311975.2022.2080151>; N L Ab Ghani, N Mohd Ariffin, and A R Abdul Rahman, "The Extent of Mandatory and Voluntary Shariah Compliance Disclosure: Evidence from Malaysian Islamic Financial Institutions," *Journal of Islamic Accounting and Business Research* 15, no. 3 (2024): 443–65, <https://doi.org/10.1108/JIABR-10-2021-0282>.

²³ S A Al-Thaqeb and L Alkhunaini, "The Past, Present, and Future of Shari'ahcompliant Equities: Evolution, Current Practices, and Future Directions," *International Journal of Islamic Finance and Sustainable Development* 17, no. 3 (2025): 22–46, <https://doi.org/10.55188/ijifsd.v17i3.1109>; Jatmiko, Iqbal, and Ebrahim, "On the Ethicality of Islamic Banks' Business Model."

²⁴ M R Rabbani et al., "Smart Contract-Based Islamic Fintech Model for Mudaraba Financing," *International Journal of Business Innovation and Research* 36, no. 2 (2025): 248–62, <https://doi.org/10.1504/IJBIR.2025.144391>; Z Arif et al., "The Revolution of Blockchain in Digital Payment Systems: Legal Implications and Regulatory Challenges," *Journal of Ecohumanism* 3, no. 8 (2024): 12269–84, <https://doi.org/10.62754/joe.v3i8.5833>; H O Mbaidin et al., "Key Success Drivers for Implementation Blockchain Technology in UAE Islamic Banking," *Uncertain Supply Chain Management* 12, no. 2 (2024): 1175–88, <https://doi.org/10.5267/j.uscm.2023.11.016>; Fekih et al., "Formal Verification of Smart Contracts Based on Model Checking: An Overview."

²⁵ E R Kismawadi and M Syahril, "Customizing Digital Marketing for Islamic Business Values," in *Innovative Ventures and Strategies in Islamic Business* (IAIN Langsa, Indonesia: IGI Global, 2024), 267–92, <https://doi.org/10.4018/979-8-3693-3980-0.ch012>; D A R Farrag, "The Role of 'Shari'ah'

firms can exhibit resilience and stable performance, particularly during crises, systematic longitudinal comparisons with conventional firms in digital economies remain scarce.²⁶

Moreover, the emerging work on digital literacy, financial literacy and technology adoption among MSMEs highlights their importance for performance, but rarely connects these capabilities explicitly to marketing ethics and Shariah-compliant promotional strategies.²⁷ Similarly, transmedia storytelling and AI-driven content moderation are discussed in separate literatures, with limited integration into a coherent framework for shariah-compliant digital marketing that addresses narrative integrity, consumer rights, and algorithmic governance simultaneously.²⁸

in Shaping Egyptian Consumers' Behavior towards Sales Promotion Tools," *African Journal of Business and Economic Research* 7, no. 1 (2012): 64–84, <https://doi.org/10.10520/EJC120527>; Y Sulaiman et al., "The Influence of Green Marketing, Syariah Compliance, Customer's Environmental Awareness and Customer's Satisfaction towards Muslim Consumer Purchasing Behaviour in Kedah," *WSEAS Transactions on Business and Economics* 17 (2020): 195–204, <https://doi.org/10.37394/23207.2020.17.21>; Floren, Rasul, and Gani, "Islamic Marketing and Consumer Behaviour: A Systematic Literature Review."

²⁶ S Pepis and P de Jong, "Effects of Shariah-Compliant Business Practices on Long-Term Financial Performance," *Pacific Basin Finance Journal* 53 (2019): 254–67, <https://doi.org/10.1016/j.pacfin.2018.11.002>; W.-H. Liu and J.-R. Chang, "Revisiting and Refining the Comparison of Conventional and Islamic Markets' Performance," *Applied Economics* 53, no. 38 (2021): 4371–85, <https://doi.org/10.1080/00036846.2021.1900533>; M I Modjo, F Putridamni, and A S Lin, "Weathering The Storm: Shariah Compliance, Digital Innovation, And Stock Performance During Covid-19," *Journal of Islamic Monetary Economics and Finance* 11, no. 2 (2025): 385–417, <https://doi.org/10.21098/jimf.v11i2.2437>; A Bugshan, F Alnori, and H Ananzeh, "Corporate Net Working Capital: Evidence from Shariah Compliance," *International Journal of Emerging Markets* 20, no. 5 (2025): 1869–87, <https://doi.org/10.1108/IJOEM-06-2022-0976>.

²⁷ O T Edward et al., "The Role of Financial Literacy and Technology Adoption in the Sustainability of MSMEs: Exploring the Mediating Effect of Government Support (Evidence from Indonesia and Malaysia Micro Small Medium Entities)," in *Lecture Notes in Networks and Systems*, ed. Alareeni B. and Hamdan A., vol. 1572 LNNS (Universiti Teknologi MARA, Johor, Cawangan, Malaysia: Springer Science and Business Media Deutschland GmbH, 2025), 160–73, https://doi.org/10.1007/978-3-032-00441-3_16; F Al Munawaroh and R Widuri, "The Role of Digital Payment Adoption In Mediating The Effect of Financial Literacy, Performance Expectancy, Effort Expectancy, and Digital Literacy on Smes Performance," *Journal of Theoretical and Applied Information Technology* 103, no. 12 (2025): 5275–91; S Rokhlinasari, R Widagdo, and S A Irwandi, "Ethical Finance and MSME Resilience: Shariah Banking Contribution to Indonesia's Economic Growth," *Banks and Bank Systems* 20, no. 3 (2025): 91–104, [https://doi.org/10.21511/bbs.20\(3\).2025.07](https://doi.org/10.21511/bbs.20(3).2025.07); M N Choiruddin et al., "Financial Literacy, FinTech, and Contemporary Innovation in Islamic Economic Law: An Analysis of MSME Performance Sustainability in Indonesia and Malaysia," *MILRev: Metro Islamic Law Review* 4, no. 2 (2025): 976–1008, <https://doi.org/10.32332/milrev.v4i2.10164>; S S Wulandari, M.L.B.M. Diah, and A Asari, "Digital Proficiency and Entrepreneurial Mindset for SME Success through Market Savvy and Tech Literacy," *APTISI Transactions on Technopreneurship* 7, no. 1 (2025): 26–36, <https://doi.org/10.34306/att.v7i1.527>.

²⁸ A P Paiano et al., "A Hashtag Campaign: A Critical Tool to Transmedia Storytelling Within a Digital Strategy and Its Legal Informatics Issues. A Case Study," in *Springer Proceedings in Business and Economics*, ed. Katsoni V., Upadhya A., and Stratigea A. (Department of Engineering of

This article examines the phenomenon of shariah-compliant marketing in the digital world as a conceptual entity for the first time in order to advance the integration of knowledge surrounding Islamic business ethics, digital innovation, marketing, consumer behavior, and governance. In particular, the article attempts to do the following: (1) extract the fundamental shariah marketing ethics and their implementation in the field of digital marketing and finance; (2) examine the utilization, and the possible utilization, of blockchain technology, artificial intelligence (AI), financial technology (fintech), and transmedia storytelling in the implementation of Shariah-compliant marketing; (3) analyze the impact of digital and financial literacy, religiosity, and knowledge of the halal food sector (Halal Awareness) on consumer behavior; (4) and explore the main areas where there is a lack of research/critical thinking and offer specific areas for future research on hybrid human-AI compliance systems, governance systems, and Shariah marketing based on co-creation and transmedia storytelling. In the marketing field, the author attempts to build a more comprehensive conceptual foundation, constructive and positive, for the scholars and practitioners in their efforts to build ethical and effective digitally driven shariah-compliant marketing frameworks. In the field of marketing, Sharia compliant and digital economies.

An ample amount of studies on the phenomenon of shariah marketing and marketing innovations in Shariah finance have concentrated on the advancements in digital marketing; however, no other studies on the field of shariah marketing have claimed to focus on the integration of shariah marketing and digital transformations. Most studies on Shariah-compliant marketing do not take digital transformations into consideration, and there is still a digital divide in Shariah compliant marketing, because: there still seems to be a gap between the integration of ethical innovation communication and technological innovations.²⁹

These dimensions, however, have not yet addressed how to integrate these dimensions within a digital marketing model that provides for the maqasid al-shariah concerning the protection of Muslim consumers in an extensively

Innovation, University of Salento, Lecce, 73100, Italy: Springer Science and Business Media B.V., 2017), 49–71, https://doi.org/10.1007/978-3-319-47732-9_4; B Hartono et al., “Sociotechnical Perspectives on Balancing Human Judgment and AI in Content Moderation,” in *Proceeding - 2025 4th International Conference on Creative Communication and Innovative Technology: Empowering Transformative MATURE LEADERSHIP: Harnessing Technological Advancement for Global Sustainability, ICCIT 2025* (Universitas Sains Dan Teknologi Komputer, Dept of Informatic Engineering, Semarang, Indonesia: Institute of Electrical and Electronics Engineers Inc., 2025), <https://doi.org/10.1109/ICCIT65724.2025.11167561>; A Abby Sen, J M Joy, and M E Jennex, “Towards Navigating Ethical Challenges in AI-Driven Healthcare Ad Moderation †,” *Computers* 14, no. 9 (2025), <https://doi.org/10.3390/computers14090380>; Islam et al., “Artificial Intelligence in Digital Marketing Automation: Enhancing Personalization, Predictive Analytics, and Ethical Integration.”

²⁹ YoungMin Choi and JinYi Jeong, “The Determinants of Imported Food Purchase of Muslim Consumers in Malaysia,” *Journal of Islamic Marketing* 11, no. 6 (2020): 1539 – 1556, <https://doi.org/10.1108/JIMA-12-2018-0228>.

commercialised digital environment.³⁰ As a result, a telling research gap exists in the scant theoretical models that seek to relate the trio of governance–technology–ethical persuasion within Shariah marketing paradigms. This research attempts to integrate four disjointed streams of scholarship on Islamic business ethics, digital technologies, consumer behaviour, and Islamic value-based governance, and the novel contribution is an integrated conceptual framework. This is achieved through a systematic and comprehensive literature review and bibliometric science mapping.

METHODS

The study adopts a systematic literature review (SLR) combined with bibliometric analysis using the R package *bibliometrix* and its web interface Biblioshiny. Following an SLR protocol, we first defined the research question around Shariah-compliant marketing in the digital era and operationalised it into a search query that combined terms related to Islamic marketing, Shariah compliance, digital finance, blockchain, artificial intelligence, and transmedia communication. Scopus was chosen as the primary database because of its broad coverage of high-impact journals and conference proceedings. The search was limited to the period 2001–2025 to capture both foundational and recent developments. After exporting the records in RIS format, we performed a multi-stage screening of titles, abstracts, and keywords to exclude irrelevant, non-academic, or duplicate items, resulting in a final corpus of 130 documents from 105 sources authored by 412 scholars, with an annual growth rate of 18.08% and an average of 3.28 co-authors per document, as indicated in the Biblioshiny “Main Information” panel.

The cleaned dataset was imported into *bibliometrix* using the `convert2df` function and subjected to descriptive and performance analysis through `biblioAnalysis` and `summary`.³¹ This step produced indicators such as annual scientific production, average citations per year, collaboration index, and authors’ keyword distributions, which are visualised in the annual production and citation plots. Building on earlier applications of bibliometric workflows in diverse fields³², we treated these indicators as a quantitative baseline to map the

³⁰ Kismawadi, “Blockchain Technology and Islamic Finance: Empowering Small Businesses for Financial Sustainability.”

³¹ Massimo Aria and Corrado Cuccurullo, “Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis,” *Journal of Informetrics* 11, no. 4 (2017): 959–75.

³² Massimo Aria, Michelangelo Misuraca, and Maria Spano, “Mapping the Evolution of Social Research and Data Science on 30 Years of Social Indicators Research,” *Social Indicators Research* 149, no. 3 (November 2020): 803–31, <https://doi.org/10.1007/s11205-020-02281-3>; Massimo Aria et al., “Thematic Analysis as a New Culturomic Tool: The Social Media Coverage on COVID-19 Pandemic in Italy,” *Sustainability* 14, no. 6 (November 2022): 3643, <https://doi.org/10.3390/su14063643>; Massimo Aria et al., “The Scholar’s Best Friend: Research Trends in Dog Cognitive and Behavioral Studies,” *Animal Cognition* 24, no. 3 (November 2021): 541–53, <https://doi.org/10.1007/s10071-020-01448-2>; Alessandra Belfiore, Corrado Cuccurullo, and Massimo Aria, “IoT in Healthcare: A Scientometric Analysis,” *Technological Forecasting and*

evolution and maturity of research on Shariah-compliant marketing and digital Islamic finance. The life-cycle model generated in Biblioshiny shows a saturation level of 131 publications, with a peak of 55 papers in 2025 and 99% progress to saturation, suggesting that the topic has entered a consolidation phase rather than one of early emergence.

In line with advanced science-mapping procedures³³, the next stage followed the document-by-attribute matrix workflow illustrated in the methodological scheme: data loading and conversion, descriptive bibliometrics, matrix creation, normalisation, data reduction, network construction, and mapping. We generated document–author, document–keyword, and document–source matrices, normalised them, and then applied multivariate and network techniques (PCA/MDS, clustering, co-word and co-citation analysis) to identify conceptual clusters and thematic structures in the field. Network matrices were further transformed into factorial and network maps to visualise intellectual, social, and conceptual structures, while historiographic mapping traced the temporal development of influential works. This integrated SLR–bibliometric pipeline allows us to go beyond narrative aggregation towards a reproducible, data-driven synthesis of how ethical, technological, and governance dimensions of Shariah-compliant digital marketing have evolved and where gaps remain.

Social Change 184 (November 2022): 122001, <https://doi.org/10.1016/j.techfore.2022.122001>; Alessandra Belfiore, Angelo Salatino, and Francesco Osborne, “Characterising Research Areas in the Field of AI” (arXiv, November 2022), <https://doi.org/10.48550/ARXIV.2205.13471>; Luca D’Aniello et al., “Academic Health Centers’ Configurations, Scientific Productivity, and Impact: Insights from the Italian Setting,” *Health Policy* 126, no. 12 (November 2022): 1317–23, <https://doi.org/10.1016/j.healthpol.2022.09.007>.

³³ Massimo Aria et al., “Comparative Science Mapping: A Novel Conceptual Structure Analysis with Metadata,” *Scientometrics* 129, no. 11 (November 2024): 7055–81, <https://doi.org/10.1007/s11192-024-05161-6>; Corrado Cuccurullo, Massimo Aria, and Fabrizia Sarto, “Foundations and Trends in Performance Management. A Twenty-Five Years Bibliometric Analysis in Business and Public Administration Domains,” *Scientometrics* 108, no. 2 (November 2016): 595–611, <https://doi.org/10.1007/s11192-016-1948-8>; Fabrizio Sarto, Corrado Cuccurullo, and Massimo Aria, “Exploring Healthcare Governance Literature: Systematic Review and Paths for Future Research,” *MECOSAN*, no. 91 (November 2014): 61–80, <https://doi.org/10.3280/MESA2014-091004>; Aria and Cuccurullo, “Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis.”

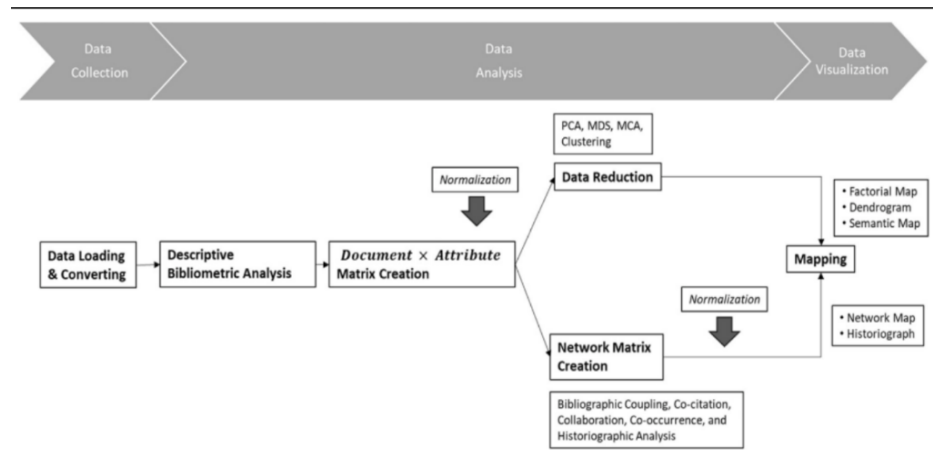


Figure 1. Workflow of the Systematic Literature Review and Bibliometric Science Mapping Process.³⁴

RESULT

Publication Trends and Growth Dynamics

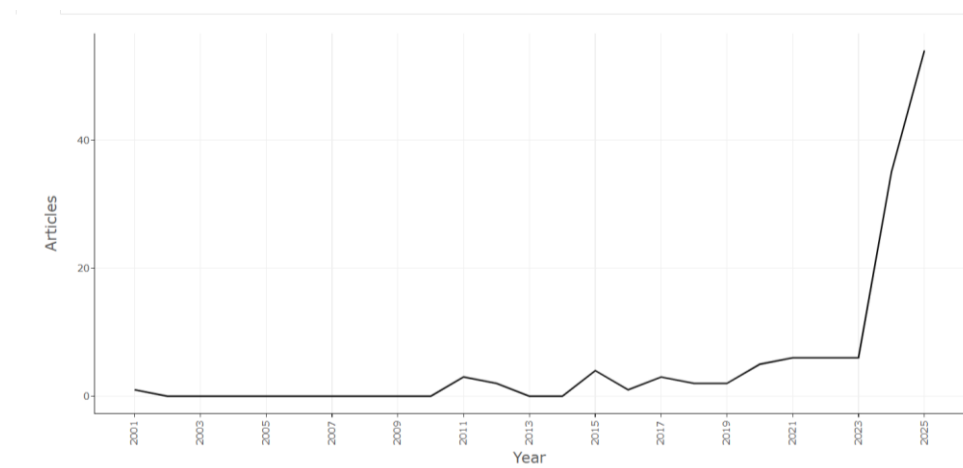


Figure 2. Annual Scientific Production (source: R Tool by Authors)

Figure 2 (Annual Scientific Production) shows that the development of scholarly discourse on Sharia-compliant marketing – particularly within digital and mainstream media contexts – underwent a prolonged incubation stage. The period between 2001 and 2020 can be categorized as a pre-emergence phase, characterized by extremely low and fluctuating publication output. During these early years, the literature was predominantly focused on Islamic finance and sharia compliance in a broad legal-normative sense, while discussions on marketing strategy, halal branding, and digital communication dynamics had not yet gained significant academic attention. The research landscape was largely

³⁴ Aria and Cuccurullo, “Bibliometrix: An R-Tool for Comprehensive Science Mapping Analysis.”

normative, privileging muamalah jurisprudence rather than persuasive marketing strategy or Muslim consumer behavior.

A major shift occurred from 2021 onward, with a sharp and sustained increase observed through 2022–2025. In 2025, the total output exceeded 50 articles, reflecting nearly a 700% growth compared to the previous decade. This surge aligns with rapid developments in halal market digitalization, the rise of online mainstream media platforms such as Detik.com, Kompas.com, and Liputan6.com, and heightened public awareness regarding the halalness of information and the ethicality of promotional practices. This acceleration also correlates with increasing research interest in fintech, halal e-commerce, Islamic consumer behavior, ethical technology, and social media marketing.

Moreover, the post-pandemic transition accelerated digital-first marketing strategies among Islamic business actors, leading to new concerns around clickbaiting, brand transparency, digital persuasion ethics, and safeguarding sharia values in virtual marketplaces. This contextual shift repositioned research focus from purely legal-formal discourse toward market-driven perspectives, particularly through the role of mainstream media and digital platforms in shaping consumer decision-making.

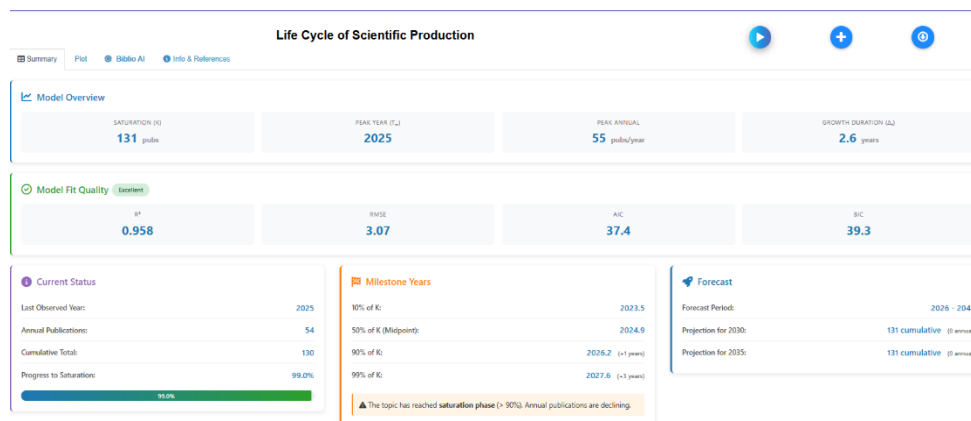


Figure 3. Life Cycle of Scientific Production (source: R Tool by Authors)

Life Cycle of Scientific Production (Figure 3) reinforces these dynamics. The growth model indicates:

Table 1. Bibliometric parameter of concept

Bibliometric Parameter	Value	Interpretation
Saturation (K)	131 publications	Conceptual capacity of the research field
Peak Year (Tm)	2025	Expected peak of academic contribution
Progress to Saturation	99%	Field is entering maturity
Regression Fit ($R^2 = 0.958$)	Excellent	Model reliability is very high

These findings indicate that the field has entered a saturation stage, demonstrating strong conceptual maturity through the widespread adoption of well-established frameworks such as Shariah marketing ethics, halal value chain approaches, Islamic branding strategies, consumer religiosity, and trust-based

marketing models. Nevertheless, this maturity also signals the need for differentiated future research trajectories that move beyond compliance-based evaluations to critically examine underexplored issues, including persuasive communication strategies in Indonesian mainstream media, the influence of editorial and commercial bias on Islamic brand representation, the ethical implications of AI-generated promotional content, and the tensions between digital commercialization and the maqasid al-shariah principles of consumer protection, transparency, and moral accountability. To sustain scientific progress, upcoming scholarship must transition toward a paradigm-shifting phase in which marketing models are redesigned to integrate Islamic ethical norms with the evolving consumption patterns, media ecologies, and socio-religious values of contemporary Muslim digital societies.

Strategic implications for the SLR research agenda include:

Table 2. Implication of Justification

Strategic Implication	Justification
Urgency for Indonesian contextual analysis	Indonesian mainstream media significantly shapes Muslim public perception
Need for interdisciplinary theoretical synthesis	Combining Islamic ethics with media studies, consumer psychology, and digital persuasion
Strengthening critical review of media-based promotion	Ensuring alignment with justice ('adl), trust (amanah), and benevolence (ihsan) in marketing efforts
Progress to Saturation	99%

In conclusion, the publication growth pattern strongly indicates that Sharia marketing in the digital era is no longer peripheral, but has already entered mainstream academic domains. However, potential stagnation may arise if future research does not progress toward more innovative, context-driven, and critical inquiries—especially examining promotional strategies in Indonesia's leading news platforms as a site of negotiation between Islamic ethical values and digital capitalism.

Citation Performance and Intellectual Structure Through Co-Occurrence Analysis

Citation indicators provide a deeper understanding of the maturity of the scholarly domain. As shown in Figure 2. Average Citations Per Year, the highest citation impact is recorded by early foundational works published in the early 2000s. Conversely, publications appearing after 2019 display lower average citation levels due to the rapid influx of new research that has not yet had sufficient time to accumulate citations. The overall average citation rate of 8.169 per document reflects a moderate level of scientific influence, while simultaneously indicating that recent contributions have not adequately converged on shared theoretical frameworks to produce high-impact scholarship. This pattern characterizes a field undergoing rapid expansion but

conceptual fragmentation, a finding further supported by relational and structural analyses.

With respect to collaboration dynamics, the dataset includes 412 authors across 105 publication sources, demonstrating an increasingly interconnected research landscape. The international co-authorship rate of 33.08% reveals meaningful cross-border engagement, particularly among institutions in Southeast Asia and the Middle East. The average of 3.28 co-authors per article further confirms the prevalence of multi-authored publications that encourage interdisciplinary connections spanning marketing, Islamic studies, technology, and finance. However, the limited number of single-authored documents (18 articles) suggests that strong individual theoretical standpoints remain underdeveloped, reinforcing concerns regarding fragmented knowledge building across application-specific contexts.

Keyword co-occurrence analysis, visualized in Figure 4. Co-Occurrence Network, identifies the core intellectual structure shaping the field. Three major thematic clusters emerge: (1) Islamic branding and consumer religiosity, emphasizing persuasion, trust, and identity construction in halal marketing; (2) digital marketing and e-commerce, focusing on technological engagement and behavioral dynamics among Muslim digital consumers; and (3) halal value chain and Islamic finance, highlighting ethical compliance and sharia-driven governance within promotional ecosystems. The loose interconnections among these clusters suggest that the domain remains compartmentalized and practice-driven, slowing the development of a unified and broadly applicable theoretical foundation for Islamic marketing in mainstream media environments.

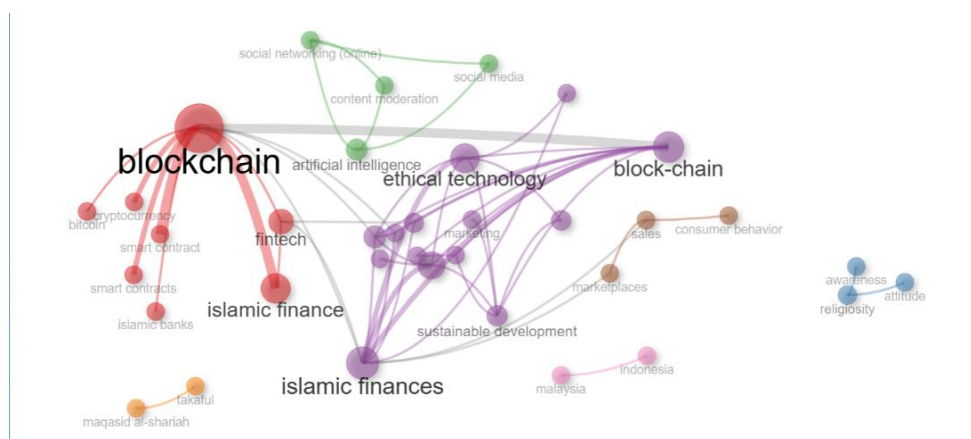


Figure 4. Co-Occurrence Network (source: R Tool by Authors)

Keyword co-occurrence analysis reveals the structural composition of dominant research themes (Figure 4. Co-Occurrence Network). Three major clusters emerge:

Table 3. Research focus of digital transformation

Cluster	Research Focus	Key Keywords
Cluster A (Red)	Digital financial innovation	blockchain, cryptocurrency, fintech, smart contract
Cluster B (Purple)	Ethical digital strategy and marketing	ethical technology, digital transformation, marketing
Cluster C (Green/Blue/Brown)	Consumer psychology and market behaviour	religiosity, consumer behavior, awareness, trust

The network map displays limited cross-linkages between Cluster A and Cluster B-C groups, demonstrating a separation between ethical communication research and technological development studies. The node of “blockchain” remains the most prominent, reflecting the strong influence of Islamic finance rather than direct marketing practice.

Thematic Evolution and Positioning

The Thematic Map presented in Figure 5 evaluates thematic maturity through two critical dimensions: centrality (relevance to the field) and density (internal development). The resulting quadrants reveal the strategic positioning of diverse research areas within Islamic marketing and digital financial ecosystems.

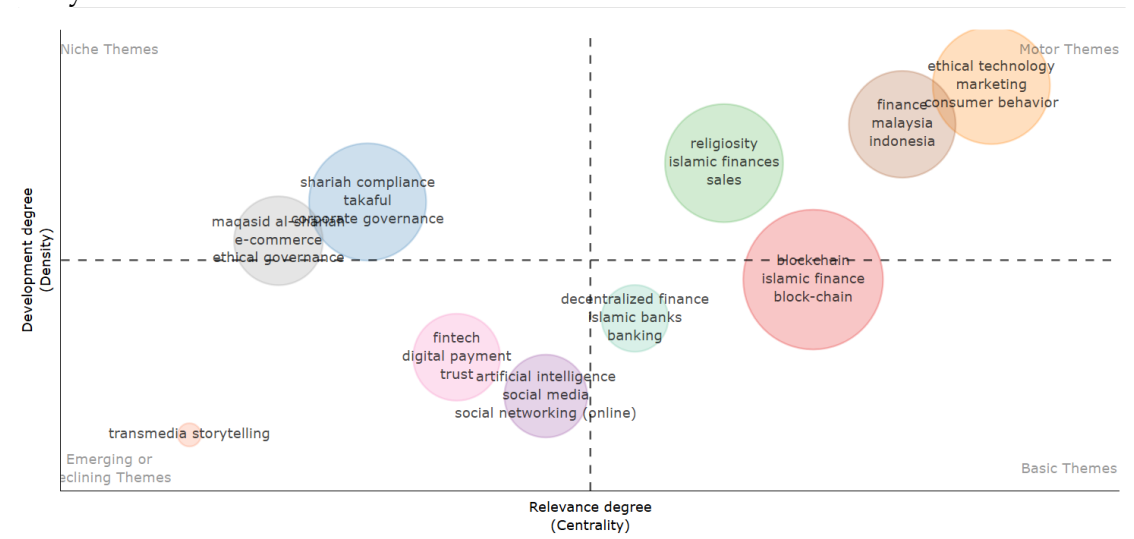


Figure 5. Thematic Maps (source: R Tool by Authors)

Motor Themes — positioned with high centrality and density — include ethical technology, marketing, and consumer behavior. These topics function as the current intellectual engines of the field, reflecting pressing concerns about trust, persuasion, and value alignment in digital engagement with Muslim consumers. Their placement suggests strong theoretical momentum and a growing foundation of empirical validation, indicating long-term sustainability as leading research axes.

Basic Themes such as blockchain, Islamic finance, and Islamic banks demonstrate high centrality yet relatively lower density. This indicates that financial technology remains fundamental to the knowledge structure, but conceptual integration with marketing ethics and consumer-centric frameworks still lags behind. These themes are well-connected to the broader literature but need further conceptual deepening to evolve into fully developed strategic areas.

Niche Themes – including shariah compliance, corporate governance, and takaful – exhibit high density but lower centrality. These topics represent specialized clusters that are theoretically sophisticated but not yet fully influential in shaping mainstream discourse. Their maturity creates potential leverage points for linking governance systems with digital business innovations.

Emerging or Declining Themes are represented by transmedia storytelling – a novel yet weakly connected construct. Its presence signals a potentially transformative but underexplored direction for Islamic marketing scholarship. Through narrative-driven strategies and immersive digital content, transmedia approaches could strengthen the transmission of Islamic commercial ethics and halal brand authenticity across social media ecosystems.

Collectively, the thematic configuration suggests that while technological transformation and ethical marketing are advancing independently, their theoretical convergence remains limited. To progress toward a fully coherent domain, future scholarly efforts should bridge the divide between value-centric consumer engagement and institutional digital finance infrastructures. Advancing integrative models that embed maqasid al-shariah, sustainability, and trust into technology-enabled business processes represents a critical agenda for the next phase of research development.

Conceptual Configuration via Factorial Analysis

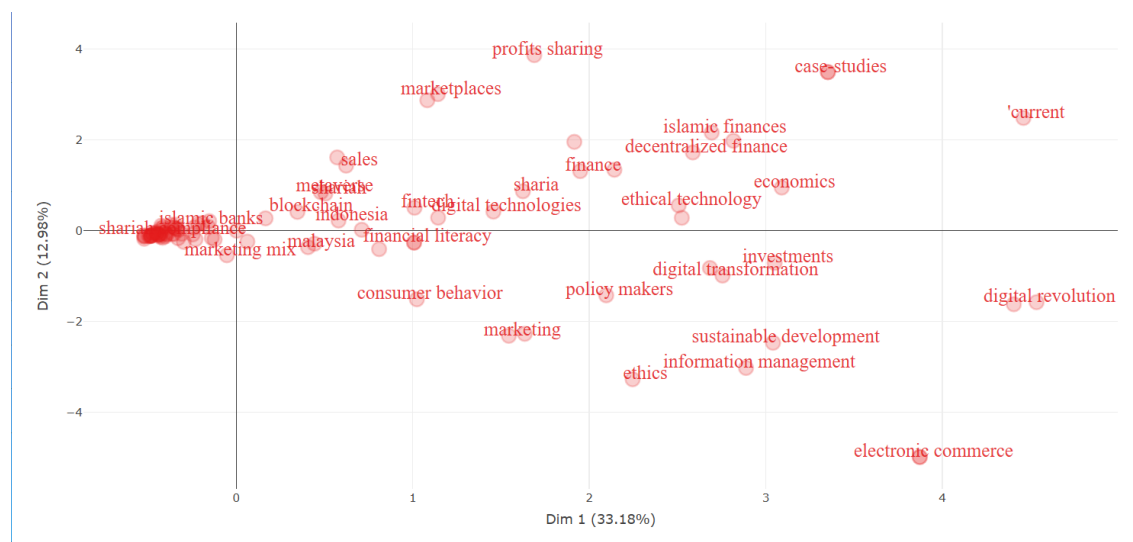


Figure 6. Factorial Analysis represents the semantic distribution of key concepts along two principal axes.

Table 4. Interperation of Topics

Dimension			Interpretation	Associated Topics
Dimension 1 (33.18% variance)			Institutional and technology-focused research	blockchain, decentralized finance, economics
Dimension 2 (12.98% variance)			Social, ethical, and behavioral research	religiosity, information management, sustainability

Concepts such as “marketing”, “digital transformation”, and “ethical technology” occupy intermediary zones, implying their evolving role as bridging elements between institutional mechanisms and consumer-facing ethical practices. The spatial separation confirms that researchers in Islamic finance and marketing ethics operate in largely parallel trajectories with limited theoretical convergence to date.

Figure 6. Factorial Analysis illustrates the semantic distribution of dominant constructs structured along two principal axes. Dimension 1 (33.18% variance) reflects an institutional–technological orientation, comprising terms such as blockchain, decentralized finance, fintech, economics, and Islamic banks. This dimension represents the accelerating transformation of Islamic financial ecosystems driven by innovation, regulatory infrastructures, and market modernization imperatives. It highlights scholarship focusing on governance, sharia compliance mechanisms, and the operationalization of halal value creation through digital systems.

In contrast, Dimension 2 (12.98% variance) captures a social–ethical–behavioral trajectory, where topics such as consumer behavior, information management, sustainable development, ethics, and religiosity dominate. This axis emphasizes research grounded in normative values, Islamic consumer identity formation, and ethical approaches to digital marketing – particularly in response to shifting societal expectations and sustainability agendas. Concepts including digital transformation, marketing, and ethical technology cluster in intermediary spatial zones, indicating their function as bridging constructs that connect organizational infrastructures with user-oriented moral imperatives. Their placement suggests an emerging integration between technological affordances and maqasid-driven socio-ethical objectives in digital marketplace interactions.

The wide spatial dispersion of keywords confirms that two largely parallel research streams continue to shape the field:

1. Applied technological governance – enhancing performance, security, and sharia assurance across financial and commercial platforms.
2. Ethical consumer engagement – examining trust, religiosity, sustainability, and responsible digital participation among Muslim audiences.

Despite rapid growth in publications, theoretical convergence remains limited. The relatively weak cross-dimensional linkages indicate that digital

innovation research seldom internalizes Islamic behavioral frameworks, while studies on ethics and consumer identity frequently lack robust institutional and technological grounding. This gap reinforces the need for holistic conceptual models capable of integrating digital governance, halal assurance, and socio-religious values within a unified Islamic marketing paradigm.

Summary of Key Empirical Outcomes

The bibliometric results highlight the following empirical insights:

Table 5. Summary of Key Empirical Outcomes

Empirical Finding	Evidence Source
Rapid acceleration and near-saturation in publication growth	Annual Scientific Production; Life Cycle Model
Low conceptual maturity and theoretical diffusion	Average Citations per Year
Balanced but scattered collaboration networks	Authorship and international co-author metrics
Dual-cluster research segmentation: technology vs ethics & behavior	Co-Occurrence Network
Ethical technology and consumer behavior rising as core research domains	Thematic Map (Motor Themes)
Weak theoretical integration between Islamic finance and digital marketing ethics	Factorial Analysis

These results collectively indicate that the study area is in a critical consolidation phase, where the accelerated growth in publications must be complemented by theoretical integration to ensure advancement toward a cohesive and impactful scholarly agenda.

DISCUSSION

The results of this systematic literature review and bibliometric analysis confirm that Shariah-compliant marketing in the digital landscape has evolved into a distinct, yet still fragmented, research domain situated at the intersection of Islamic business ethics, digital technologies, governance, and consumer behaviour.³⁵ The sharp post-2020 rise in publication growth and the near-saturation trajectory support the argument that the field has shifted from predominantly normative fiqh-based inquiry toward more applied, market-oriented.³⁶ This reflects broader digital transformation impacts illustrated in prior

³⁵ Chong, "Enhancing Trust through Digital Islamic Finance and Blockchain Technology"; Atan, Arif, and Ahmad, "Incorporating Islamic Values into Business towards Holistic Shariah Compliance"; Saeed, Ahmed, and Mukhtar, "International Marketing Ethics from an Islamic Perspective: A Value-Maximization Approach."

³⁶ Jatmiko, Iqbal, and Ebrahim, "On the Ethicality of Islamic Banks' Business Model"; Mohd Zain et al., "Integrating Environmental, Social and Governance (ESG) Principles with Maqasid Al-Shariah: A Blueprint for Sustainable Takaful Operations."

works on fintech, blockchain-based financing, and AI-enabled targeting.³⁷ Yet, despite the expansion of digital tools, the co-occurrence map and structural patterns reveal that the four major research clusters—ethical principles and digital tools, transmedia communication, maqasid-based governance, and literacy-driven adoption—continue to advance in parallel rather than in a unified conceptual trajectory.

First, the technological-institutional stream remains dominant, demonstrated by clusters focused on blockchain, fintech and smart contracts. These studies emphasize transparency, traceability and contract assurance in Shariah-compliant finance.³⁸ However, they seldom address how digitally marketed products are framed or how brand narratives ethically persuade Muslim consumers within algorithmic media environments. This aligns with critiques that Islamic fintech discourse remains system-centric, not consumer-centric.³⁹ As highlighted in the introduction, ethical marketing must integrate compliance, communication, and consumer experience, not treat them as disconnected domains.⁴⁰

Second, the behavioural-ethical stream is well-developed, focusing on religiosity, halal awareness, trust, attitudes, and loyalty.⁴¹ However, existing studies remain industry-specific—halal food, cosmetics, tourism, Islamic banking—without theorizing the role of data-driven persuasion, personalization,

³⁷ Mbaidin et al., “Key Success Drivers for Implementation Blockchain Technology in UAE Islamic Banking”; Supriyadi et al., “Blockchain in Islamic Financial: A Bibliometric Analysis”; Othman, Wahab, and Sauf, “Digital Frontiers in Islamic Finance Advancing SDGs Through Maqasid and Maslahah”; Moch Mahsun et al., “Blockchain as a Reinforcement for Traceability of Indonesian Halal Food Information through the Value Chain Analysis Framework,” *Al-Muqayyad* 6, no. 1 (2023); Nur Asnawi, Moch Mahsun, and Nevi Danila, “Industrial Halal Blockchain: The Great Potential of The Digital Economy in Indonesia,” *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 1 (2023).

³⁸ Atiyah et al., “Legitimacy of Smart Contracts from the Perspective of Islamic Law: A Case Study of Blockchain Transactions”; Fekih et al., “Formal Verification of Smart Contracts Based on Model Checking: An Overview”; Al-Khalaileh et al., “Smart Contracts In Light of The Provisions of Islamic Jurisprudence and The Civil Law of Jordan.”

³⁹ Qazi and Binti, “Blockchain Revolutionising Insurance and Takaful Sector: Possibilities, Challenges, and Policy Roadmap for Pakistan”; Rabbani et al., “Islamic Finance and Cryptocurrency: A Systematic Review.”

⁴⁰ Soualhi, “Application of Shariah Contracts in Contemporary Islamic Finance: A Maqasid Perspective”; Ribadu and Rahman, “E-Commerce Quality Evaluation Metrics: A Sharia Compliance Approach.”

⁴¹ Floren, Rasul, and Gani, “Islamic Marketing and Consumer Behaviour: A Systematic Literature Review”; Muslichah, Abdullah, and Abdul Razak, “The Effect of Halal Foods Awareness on Purchase Decision with Religiosity as a Moderating Variable: A Study among University Students in Brunei Darussalam”; Khan, Arafat, and Azam, “Role of Halal Literacy and Religiosity in Buying Intention of Halal Branded Food Products in India”; Tuhin et al., “Strengthening Consumers’ Halal Buying Behaviour: Role of Attitude, Religiosity and Personal Norm”; Rafiki, Hidayat, and Nasution, “An Extensive Effect of Religiosity on the Purchasing Decisions of Halal Products.”

and content filtering in shaping Muslim consumer behaviour.⁴² While the introduction identifies AI as both an opportunity and risk in Shariah marketing⁴³, our bibliometric findings confirm an empirical gap: ethical boundaries of algorithmic persuasion are under-examined in Islamic contexts.

Third, literature on maqasid al-shariah governance continues to grow, exploring regulatory frameworks for equity crowdfunding, Islamic fintech, e-wallets, and digital dispute resolution.⁴⁴ However, these governance debates rarely extend into promotional practices such as influencer advertising, native ads, and the blending of news and commerce in mainstream media content – despite their strong consumer impact.⁴⁵ The need for multi-layered governance combining legal, institutional, technological and educational elements has been widely acknowledged⁴⁶, yet operational models translating governance into marketing ethics are still limited.

Fourth, although the introduction highlights transmedia storytelling as an emerging communication strategy capable of embedding Islamic values into digital narratives⁴⁷, our thematic analysis shows that transmedia remains underdeveloped and weakly connected to the mainstream clusters of digital Islamic marketing. This is inconsistent with studies demonstrating that transmedia enhances brand authenticity, emotional resonance, and value

⁴² Minton, "In Advertising We Trust: Religiosity's Influence on Marketplace and Relational Trust"; Koc et al., "The Effects of Trust and Religiosity on Halal Products Purchase Intention: Indirect Effect of Attitude."

⁴³ Ferraz et al., "Explainable AI to Mitigate the Lack of Transparency and Legitimacy in Internet Moderation"; Frosio, "Algorithmic Enforcement Tools: Governing Opacity with Due Process"; Kannike and Fahm, "Exploring The Ethical Governance of Artificial Intelligence From an Islamic Ethical Perspective."

⁴⁴ A M Ramli et al., "HARMONIZING SHARIA PRINCIPLES AND E-COMMERCE REGULATION: Comparative Insights from Indonesia and Asean Member States," *Jurisdictie: Jurnal Hukum Dan Syariah* 16, no. 1 (2025): 201–34, <https://doi.org/10.18860/j.v16i1.31378>; Muhammad et al., "Shariah-Compliant E-Payment Framework in Malaysia: Integrating Fiqh, Digital Security and Regulatory Governance"; Sanuri et al., "Epistemological Transformation of 'Urf in the DSN-MUI Fatwa on E-Commerce: A Maqāṣid Al-Sharī'ah Based Analysis"; Wibowo, "Consumer Protection in the Digital Era: Challenges and Solutions from an Islamic Legal Perspective."

⁴⁵ Tok, "Beyond the Jurisprudential Quagmire: Perspectives on the Application of Digital Currencies and Blockchain Technology in Islamic Economics and Finance"; Hafiz, Jalili, and Solihu, "Crypto Currency Investment from an Islamic Law Perspective: An Overview of Guidelines and Considerations."

⁴⁶ Asyiqin, "Islamic Economic Law in the Digital Age: Navigating Global Challenges and Legal Adaptations"; Wang, "Philosophical Reflections on Media Ethics in the Dissemination of Religious Culture in the Self-Media Era."

⁴⁷ Rasit et al., "Developing a Marketing Strategy for Shariah Compliant Content Through the Concept of Transmedia Storytelling in Digital Media"; Zhou et al., "An Innovative Application of Integrating Transmedia Storytelling and Digital Technologies into Local Culture in China"; Celik and Nasir, "Creating National Media Brand by Transmedia Storytelling in Animation Sector: A Comparison of Selected Cases from Turkey and Pakistan"; Feng et al., "Transmedia Storytelling in Tourism Communication: A Multidimensional Analysis of Consumer Heterogeneity."

communication.⁴⁸ The weak integration suggests a missed opportunity to reinforce Islamic ethical persuasion through multi-platform media—including digital news portals widely consumed by Muslim markets.

Lastly, the factorial analysis confirms a structural disconnect between institutional-technological (e.g., fintech regulation, Islamic finance systems) and social-ethical-behavioral dimensions (e.g., religiosity, sustainability, awareness). Concepts such as ethical technology and digital transformation appear as mediating constructs but remain theoretically under-explored.⁴⁹ To bridge this divide, future research must embed maqasid-driven ethical governance into AI-mediated communication strategies while empowering MSMEs and consumers through digital and financial literacy.⁵⁰

Taken together, the discussion confirms that the digital evolution of Shariah marketing is strong in growth yet weak in integration. Without theoretical consolidation across ethics, narrative communication, governance, and behavioural adoption, the field risks fragmenting into isolated specializations.⁵¹ Advancing a unified research program requires cross-fertilisation across Islamic jurisprudence, marketing communication, fintech governance, consumer psychology and digital media studies—firmly grounded in the core objectives of Shariah and responsive to the realities of contemporary Muslim digital economies.

CONCLUSION

This study concludes that Shariah-compliant marketing in the digital landscape has rapidly evolved into a recognised academic field driven by fintech growth, digital media expansion, and rising expectations for ethical transparency among Muslim consumers. However, bibliometric evidence reveals that the field remains conceptually fragmented, particularly due to limited integration between technological innovation and ethical narrative communication. While

⁴⁸ Rasool, Molka-Danielsen, and Smith, "Transitioning from Transmedia to Transreality Storyboarding to Improve the Co-Creation of the Experience Space"; Erta-Majó and Vaquero, "Designing a Transmedia Educational Process in Non-Formal Education: Considerations from Families, Children, Adolescents, and Practitioners."

⁴⁹ Islam et al., "Artificial Intelligence in Digital Marketing Automation: Enhancing Personalization, Predictive Analytics, and Ethical Integration"; Acatrinei et al., "Artificial Intelligence in Digital Marketing: Enhancing Consumer Engagement and Supporting Sustainable Behavior Through Social and Mobile Networks."

⁵⁰ Edward et al., "The Role of Financial Literacy and Technology Adoption in the Sustainability of MSMEs: Exploring the Mediating Effect of Government Support (Evidence from Indonesia and Malaysia Micro Small Medium Entities)"; Rokhlinasari, Widagdo, and Irwandi, "Ethical Finance and MSME Resilience: Shariah Banking Contribution to Indonesia's Economic Growth"; Wulandari, Diah, and Asari, "Digital Proficiency and Entrepreneurial Mindset for SME Success through Market Savvy and Tech Literacy."

⁵¹ Bugshan, Alnori, and Ananzeh, "Corporate Net Working Capital: Evidence from Shariah Compliance"; Modjo, Putridamni, and Lin, "Weathering The Storm: Shariah Compliance, Digital Innovation, And Stock Performance During Covid-19."

operationalisation of Shariah values—such as transparency, justice, and consumer protection—has progressed through blockchain, smart contracts, and AI-based systems, the ethical governance of persuasive messaging in digital media remains insufficiently addressed. This gap poses risks of symbolic commodification and misrepresentation of Islamic values.

The findings carry important implications: scholars must advance Shariah-compliant marketing from compliance auditing toward ethical-by-design strategies, industry actors should enhance authentic value communication through responsible automation and transmedia content, and policymakers must establish narrative governance to ensure accountability in algorithmic promotion. Accordingly, future research should focus on three priorities: the development of human-AI hybrid compliance models to regulate ethical persuasion, the exploration of transmedia storytelling to strengthen Islamic value resonance, and longitudinal studies comparing the resilience and performance of Shariah-compliant versus conventional digital businesses. These directions will enable Islamic marketing to contribute meaningfully to both commercial sustainability and the fulfilment of maqasid al-shariah in digital economies.

Author's Contribution

Muhammad Azharuddin: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Nina Dwi Setyaningsih: Contributing to writing systematics, research methods, and analyzing interpretation results.

Hanim Misbah: Contribute to research methods, and analyzing and language proofreading.

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