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The Impact of Ruralization on Regional Tax Revenue and Digital Infrastructure: A Maqashid Syariah Approach

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Abstract

The main problem in this study is how the phenomenon of ruralization, the movement of people from urban areas to rural areas, affects local government tax revenue and the development of digital infrastructure in rural areas, and how both aspects can be analyzed from the perspective of maqashid syariah. This study aims to analyze the relationship among ruralization, regional fiscal capacity, and rural digital development within the framework of maslahah (benefit). The method used is normative legal research with approaches including statutory (legislative) approach, conceptual approach, and maqashid syariah approach. Secondary data are collected through a literature review of relevant laws and regulations, books, journals, and other pertinent literature, and then analyzed qualitatively using descriptive-analytical methods. The main findings indicate that ruralization has the potential to expand the local tax base as regulated under Law Number 1 of 2022. However, on the other hand, it increases public spending needs for the provision of equitable digital infrastructure across rural areas. From the perspective of maqashid syariah, the development of digital infrastructure contributes to the protection of wealth (hifz al-mal), life (hifz al-nafs), and intellect (hifz al-'aql). In brief, the conclusion of this study is that regional fiscal policies and rural digital infrastructure development need to be integrated synergistically within the framework of maqashid syariah to realize inclusive, fair, and sustainable welfare in the era of ruralization.

Keywords: Ruralization; Local Taxes; Digital Infrastructure; Maqashid Syariah; Fiscal Policy

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Dampak Ruralisasi terhadap Pendapatan Pajak Daerah dan Pembangunan Infrastruktur Digital di Pedesaan: Pendekatan Maqashid Syariah

Abstrak

Permasalahan pokok dalam penelitian ini adalah bagaimana fenomena ruralisasi, atau perpindahan penduduk dari perkotaan ke pedesaan, berdampak terhadap pendapatan pajak daerah serta pembangunan infrastruktur digital di pedesaan, dan bagaimana kedua aspek tersebut dapat dianalisis dalam perspektif maqashid syariah. Penelitian ini bertujuan untuk menganalisis hubungan antara ruralisasi, kapasitas fiskal daerah, dan pembangunan digital pedesaan dalam kerangka kemaslahatan. Metode yang digunakan adalah penelitian hukum normatif dengan pendekatan perundang-undangan, konseptual, dan maqashid syariah. Data sekunder dikumpulkan melalui studi kepustakaan terhadap peraturan perundang-undangan, buku, jurnal, dan literatur relevan, kemudian dianalisis secara kualitatif deskriptif-analitis. Hasil utama penelitian menunjukkan bahwa ruralisasi berpotensi memperluas basis pajak daerah sebagaimana diatur dalam Undang-Undang Nomor 1 Tahun 2022, namun di sisi lain meningkatkan kebutuhan belanja publik untuk penyediaan infrastruktur digital yang merata di pedesaan. Dalam perspektif maqashid syariah, pembangunan infrastruktur digital tersebut berkontribusi pada perlindungan harta (hifz al-mal), jiwa (hifz al-nafs), dan akal (hifz al-'aql). Kesimpulan singkat dari penelitian ini adalah bahwa kebijakan fiskal daerah dan pembangunan digital desa perlu diintegrasikan secara sinergis dalam kerangka maqashid syariah guna mewujudkan kemaslahatan yang inklusif, adil, dan berkelanjutan di era ruralisasi.

Kata Kunci: Ruralisasi; Pajak Daerah; Infrastruktur Digital; Maqashid Syariah; Kebijakan Fiscal

INTRODUCTION

Ruralization, or the migration of people from urban areas to rural ones, is an increasingly prominent demographic dynamic in the context of modern economic development. This shift is driven not only by economic factors such as the high cost of living in cities but also by the growth of digital technologies, greater flexibility in work arrangements (including remote working), and the impacts of global crises such as the COVID-19 pandemic. In Indonesia, ruralization significantly shapes the economic structure of regions, particularly by redistributing economic activities and labor from cities to villages (Ma'asah, 2025).

These changes in population mobility patterns have a direct impact on regional fiscal capacity, particularly in terms of local tax revenues. To date, local tax receipts have largely relied on urban service sectors, such as taxes on restaurants, hotels, entertainment, and advertising. With ruralization, there is a potential decline in the tax base in urban areas. At the same time, new opportunities emerge to increase tax revenues in rural areas, although such gains are still not optimal due to the predominance of the informal sector and limitations in tax administration (Dasar

et al., 2022). Digital transformation has also been shown to improve taxpayer compliance and boost regional revenue (Nisa & Tamrin, 2025). From a regional fiscal perspective, this shift in population distribution directly affects the local tax revenue base. Local tax systems that have traditionally been geared toward urban economic activities may change as economic activity grows in rural areas.

Within the framework of Islamic economic law, economic development and fiscal policy are assessed not only in terms of efficiency and growth, but also by how far they can bring about public benefit (*maslahah*). According to Muhammad Thahir Ibn Ashur, maqashid syariah is oriented toward protecting five essential elements: religion, life, intellect, wealth, and lineage (Maudhunati, Sururi, 2022). In the context of the digital economy, maqasid syariah is also used to assess the justice, security, and overall usefulness of technology-based economic systems (Zayida et al., 2025). Previous studies have shown that digitization plays a strategic role in increasing local tax revenues through greater administrative efficiency and enhanced transparency in the tax system (Nisa & Tamrin, 2025). In addition, research on digital villages suggests that digital infrastructure can strengthen rural economic resilience and promote locally driven economic growth. Meanwhile, studies on return migration show that people moving back to villages can boost local entrepreneurship and accelerate rural economic development (Novitasari, n.d.). However, research is still limited in an integrated manner that examines the relationship between ruralization, regional tax revenue, and the development of digital infrastructure from the perspective of maqashid syariah.

From the perspective of Islamic economic law, economic development policies are evaluated not only in terms of growth, but also based on the extent to which they can realize public benefit (maslahah). The concept of maqashid syariah provides the primary theoretical foundation for assessing such economic policies (Bahsoan, 2011).

From the perspective of maqashid syariah, transparency and clarity in an economic system are essential elements for promoting justice and safeguarding wealth (ḥifẓ al-mal), particularly by preventing gharar and ensuring mutual consent among parties in transactions. Accordingly, the management of fiscal policy and the development of digital infrastructure should be guided by the principles of transparency and the protection of people's economic value (Sahira, Ramma Madhia, 2026)

Furthermore, according to Muhammad Thahir Ibn 'Ashur, maqashid syariah aims to protect five essential aspects of human life: religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-'aql), wealth (hifz al-mal), and lineage (hifz al-nasl). In this context, developing digital infrastructure in rural areas is not only related to protecting

wealth, but also helps strengthen people's intellect and improve overall societal well-being.

Previous studies have generally examined these issues separately (Nisa & Tamrin, 2025). focuses on digital transformation in local tax administration and its contribution to increasing regional tax revenues. Studies on digital villages emphasize the role of digital infrastructure in strengthening rural economic resilience and supporting village-based economic growth. Meanwhile, research concerning return migration mainly discusses its contribution to entrepreneurship and local economic development. However, these studies have not specifically analyzed ruralization as a structural demographic phenomenon that simultaneously affects regional tax revenues and the need for digital infrastructure development in rural areas. In addition, most previous studies have been conducted from economic and development perspectives, whereas studies employing a normative approach based on maqashid syariah remain very limited. Although previous studies have discussed digital taxation, rural development, and return migration separately there remains limited research integrating these three issues within a single analytical framework. In particular, few studies examine how ruralization simultaneously affects regional tax revenue and the demand for dgital infrastructure while evaluating both issues through the perspective of maqashid syariah. This gap forms the basis for the present study.

Accordingly, this study fills the existing research gap by integrating three dimensions, namely ruralization, regional fiscal capacity, and digital infrastructure development within the perspective of maqashid syariah. The novelty of this research lies in three aspects. First, this study positions ruralization as a factor that simultaneously influences changes in regional tax structures and the increasing demand for digital infrastructure in rural areas. Second, this study provides an integrated analysis linking regional fiscal issues with rural digital development, which have generally been examined separately in previous studies. Third, this study employs maqashid syariah as a normative framework to assess whether regional fiscal policies and digital infrastructure development are oriented toward achieving public welfare (maslahah). Therefore, this research contributes to the development of Islamic economic law by offering a more comprehensive perspective on demographic transformation, regional fiscal governance, and digital development in rural areas.

Based on the above, this study aims to analyze the impact of ruralization on local tax revenue and the development of digital infrastructure in rural areas, and to assess these two aspects using a maqashid syariah approach. The study is expected to provide theoretical contributions to the development of

scholarship in Islamic economic law, as well as practical contributions for local governments in formulating fiscal and digital development policies that are more just, inclusive, and sustainable.

RESEARCH METHOD

This study employs normative legal research with statutory, conceptual, and maqashid syariah approaches. The statutory approach is used to examine legal norms concerning regional taxation, village governance, and digital infrastructure development, particularly Law Number 1 of 2022 concerning Financial Relations between the Central Government and Regional Governments and Law Number 3 of 2024 concerning Villages. The conceptual approach is utilized to analyze the concepts of ruralization, regional fiscal capacity, and digital infrastructure, while the maqashid syariah approach serves as the analytical framework for evaluating public benefit (maslahah).

The sources of legal materials consist of primary, secondary, and tertiary legal materials. Primary legal materials include statutes and regulations, whereas secondary legal materials comprise books, scientific journals, and previous studies relevant to ruralization, regional taxation, digital infrastructure, and maqashid syariah. Tertiary legal materials include dictionaries, encyclopedias, and supporting references. Data collection is conducted through library research using documentation techniques.

The analysis of legal materials is carried out qualitatively through three stages: data reduction, classification, and interpretation. Subsequently, the collected legal materials are analyzed descriptively and analytically to identify the legal implications of ruralization on regional tax revenues and digital infrastructure development. The findings are then interpreted through the maqashid syariah framework, particularly the principles of hifz al-mal, hifz al-nafs, hifz al-'aql, hifz al-nasl, and hifz al-din, in order to formulate normative conclusions regarding policies that promote public welfare and sustainable development.

RESULTS AND DISCUSSION

Ruralization And Regional Economic Dynamics

Ruralization is the phenomenon of population migration from urban areas to rural areas. This trend has begun to emerge and has increasingly developed alongside advances in digital technology, changing work patterns, and rising living costs in urban areas. In addition, work flexibility (remote working) and the visibility of economic opportunities in rural areas are the main drivers behind de-urbanization. Population movement in Indonesia has shown increasingly complex patterns, characterized not only by the rural-to-urban migration but also by the emergence of ruralisation, where certain populations move back to rural areas as part of shifting socio-economic dynamics (Setiawan, 2022).

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Ruralization is often also referred to as de-urbanization. It is the opposite of urbanization specifically, the movement of people from rural areas to urban areas. Ruralization also reflects structural economic change, where rural regions begin to attract economic activity, particularly in sectors such as agriculture, SMEs (micro, small, and medium enterprises), plantations, and the digital economy.

Beyond demographic redistribution, ruralization represents a structural transformation in regional economic development. Traditional development theories place urban centers as the primary drivers of economic growth due to agglomeration effects and concentration of capital. However, advances in digital technology and remote-working systems have gradually reduced dependence on urban spaces. Consequently, rural areas are increasingly capable of functioning as alternative growth centers. This transformation requires local governments to redesign development planning and fiscal policies to accommodate shifting patterns of economic activity and population distribution (Rahayu, 2022).

A simple example can be seen in online commerce (e-commerce). Reruralization and de-urbanization can be seen as solutions for reducing regional inequality and encouraging village-based development. In this way, villages are no longer viewed as lagging regions, but rather as centers that can drive economic growth.

However, these changes can also affect local government tax revenues. As economic activity shifts to rural areas, it creates the potential for new tax sources even if they are not yet optimal because the economy is still largely dominated by the informal sector. Meanwhile, reduced economic activity in urban areas may lead to lower tax revenues for local governments (Muda et al., 2024). Development of digital infrastructure in rural areas has the potential to increase the local government's revenue, primarily through broadening the tax base and facilitating economic activities (Ramli, R, Lubis, F, Amalina, 2021).

In 2017, Finance Minister Sri Mulyani, using World Bank data, stated that Indonesia's urbanization growth rate was the highest in Asia, reaching 4.1%. She said that Indonesia "expects that 68% of its population will live in urban areas by 2025." In her view, urbanization will positively impact the economy and serve as a major source of capital for Indonesia provided it is managed properly and sustainably.

However, urbanization also creates a paradox because it unfolds in two directions. First is *implosion*, the concentration of economic activity in cities that leads to overcrowding, traffic congestion, slum settlements, pollution, and economic inequality. Second is *explosion*, the expansion of cities into surrounding rural areas, making the boundary between urban and rural areas increasingly blurred.

When urbanization contains this paradox, the idea of shifting development from cities to villages *ruralization* emerges. "The country needs rural areas not only for equality, but also for sustainable development," said Sandeep Reveesh. Ruralization is seen as a response to the problems of urbanization: it highlights and builds on the value of village life as a pathway for transforming rural communities, where rural areas become not just places to live, but also a lifestyle and a means of livelihood (Sulistyorini et al., 2020).

Regional economic development can also accelerate through *agropolitan* initiatives and the strengthening of economic organizations by developing agribusiness cooperatives. These cooperatives manage *upstream* agribusiness activities and *downstream* agribusiness through joint ventures with state-owned enterprises (BUMN) and region-owned enterprises (BUMD). With this approach, a larger share of agribusiness value-added can be retained in the region, thereby increasing people's incomes. If implemented effectively, it can slow indeed help redirect urbanization, encouraging *ruralization* of human resources instead.

This concept was first introduced by Mc. Douglass and Friedman (1974, cited in Pasaribu, 1999) as a strategy for rural development. At its core, it brings urban-type services to rural areas. As Friedmann put it, it is what he termed a "city in the fields."

As a result, farmers and rural communities do not need to urbanize or move to cities in order to access services whether those related to production and marketing or those connected to social needs and everyday life.(Amalia, 2006) In addition, the positive impact of de-urbanization is that it can strengthen rural potential and human resources. When productive-age workers return from cities to villages, it helps reinforce sectors such as agriculture, plantations, and local SMEs. Ruralization also accelerates village development.

Moreover, ruralization acts as a driver of the local economy. People who ruralize often bring not only capital but also new skills and creativity from urban areas, enabling them to develop businesses in the countryside for example, establishing oil palm plantations or developing tourism destinations. These efforts can transform degraded areas into developing areas (Jamal, 2024).

The Impact of Ruralization on Regional Taxes

Taxes play a very important role in the life of a nation, especially in carrying out development. This is because taxes are a source of state revenue used to fund all government expenditures. In accordance with Law No. 28 of 2009 on Regional Taxes and Regional Levies, it is stated that these two elements become an important source of Regional Revenue to finance the administration of the region and regional development.

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Based on the structure of regional tax revenue, the city of Serang can be used as an illustration of the characteristics of a region whose tax base is largely dominated by the services sector such as restaurant tax, hotel tax, entertainment tax, billboard/advertising tax, Motor Vehicle Tax, and Land and Building Acquisition Duty (PBB). This shows that regional tax revenue is strongly influenced by the level of economic activity and the size of the population. If ruralization occurs in regions with similar characteristics, a decline in population may reduce economic activity in the urban services sector that is subject to regional taxation. This condition can ultimately lead to a decrease in regional tax revenue, particularly for taxes that depend on consumption activities and public services (Martaviona & Nurhalimah, 2025).

High levels of urbanization can affect tax revenue. Urbanization increases the number of people living in urban areas, which in turn leads to higher tax receipts. In addition, urbanization tends to boost business activity in cities. As a result, the potential tax revenue also rises because economic activity increases. Therefore, the degree of urbanization has a positive effect on tax revenue. Conversely, if ruralization occurs causing the population to decline in cities as people move to rural areas regional tax revenue in urban areas may also decrease.

Normatively, the relationship between population dynamics and regional tax revenue can be understood through Law No. 1 of 2022 on the financial relationship between the central government and regional governments, which establishes regional taxes as one of the main sources of Local Own-Source Revenue (PAD). The basis for collecting regional taxes is strongly influenced by people's economic activities; therefore, changes in population distribution due to ruralization may potentially affect the region's fiscal capacity by altering the existing tax base. This is because a decline in the number of people in urban areas can lead to lower economic activity in sectors that become regional tax targets especially the services sector, such as restaurants, hotels, entertainment, and parking, which have so far been the primary sources of urban regional tax revenue (Praja et al., 2023).

From a fiscal-law perspective, ruralization creates challenges for regional tax systems that have historically relied on urban economic activities. Most local taxes are generated from service sectors concentrated in cities, including hotels, restaurants, entertainment venues, and advertising businesses. Therefore, significant demographic shifts toward rural areas may reduce the effectiveness of existing tax structures. This condition requires local governments to adopt adaptive fiscal policies that expand tax administration coverage in rural areas while maintaining the sustainability of

regional revenue sources (Ramli, R., Lubis, F., & Amalina, 2021).

Beyond its fiscal implications, ruralization raises a normative question regarding fiscal justice and equitable public service delivery. Law Number 1 of 2022 concerning Fiscal Relations between the Central Government and Regional Governments (HKPD Law) does not merely regulate local tax collection mechanisms but also aims to strengthen regional fiscal capacity in promoting public welfare (Praja, R.B., Wijaya, 2023). Therefore, local tax policy should not be oriented solely toward revenue maximization. Instead, it must ensure that tax revenues are redistributed fairly through the provision of public services and infrastructure development (Yusniar, Y., Mahfud, C & Putri, 2020).

From a legal-economic perspective, ruralization may create an asymmetrical fiscal burden. Rural areas receiving new populations are required to provide additional public services and infrastructure, while their tax capacity often remains relatively limited. Consequently, regional governments need adaptive fiscal policies that combine tax intensification, digital tax administration, and intergovernmental fiscal transfers to maintain fiscal sustainability and regional equity.

Furthermore, the existing regulatory framework does not specifically address the fiscal implications of ruralization. Although Law Number 1 of 2022 strengthens regional taxing authority, it does not provide specific mechanisms for responding to demographic shifts that alter local tax bases. This regulatory limitation may create disparities between regions experiencing population growth and those experiencing population decline. Therefore, future fiscal governance reforms should incorporate demographic indicators into regional revenue allocation and tax planning mechanisms (Yusniar, Y., Mahfud, C & Putri, 2020).

Several regions experiencing ruralization include large cities such as Jakarta, Surabaya, Bandung, and Medan. The main driving factor is the high population density and the pressures that come with living in big cities. In addition, the high cost of living in urban areas such as essential goods, land, and property may lead people to think that it would be better to live in rural areas where the cost of living is more affordable. However, there are also other reasons, such as the desire to live more peacefully, away from the noise of the city.

Although these large cities indicate the occurrence of ruralization, the changes in population that have taken place have not yet been significant enough to show a clear impact on regional tax revenue and Local Own-Source Revenue (PAD/Pendapatan Ali Daerah). This is because these cities have particular characteristics that prevent the impact from severely weakening the region's finances. The Directorate General of Taxes states that

PAD in these metropolitan cities recovers quickly, even if there is a temporary decline due to residents moving to rural areas, because it is supported by several "stabilizing" factors such as commercial and business centers. As a result, even if the population decreases, company headquarters, large malls, and five-star hotels still operate and continue to pay corporate taxes.

However, the impact of ruralization on regional tax revenue can be illustrated through a comparable situation, namely the decline in economic activity in urban areas during the Covid-19 pandemic, which is used here as a comparative illustration rather than as direct evidence of ruralization. At that time, there were many layoffs (PHK) and the adoption of Work From Anywhere (WFA) policies, and many urban residents returned to their villages due to mobility restrictions and job losses in the city. As a result, these cities experienced a fairly significant decline, such as in Jakarta and Bandung. The tourism sector, including hotels, restaurants, malls, and entertainment, underwent major disruption. Consequently, regional revenues declined because the circulation of money from the daily consumption of incoming residents slowed down. In addition, hotel tax receipts fell by around 50%–70%. The KPPOD (Committee for Monitoring the Implementation of Regional Autonomy/ Komite Pemantauan Pelaksaan Otonomi Daerah) reported that revenue from Regional Taxes and Regional Levies (PDRD), which usually contributes up to 62% of the total APBD, experienced a decline in both targets and realizations of more than 50%.

The pandemic showed that when large-scale population movement and a significant decline in economic activity occur in urban areas, they can greatly affect regional tax revenue. Therefore, large-scale ruralization also has the potential to produce similar fiscal consequences.

Meanwhile, in rural areas, economic activity tends to be limited and less intensive than in cities, so tax contributions are also lower. As a result, population shifts of this kind may create an imbalance in tax revenue across regions. Ruralization not only leads to a decrease in regional taxes in urban areas, but also shifts the tax base toward rural areas. However, this shift cannot yet be utilized optimally due to constraints in the tax administration system and low public awareness of paying taxes in rural communities.

Differences in economic characteristics between cities and villages also play a role: cities are dominated by the services sector, while rural areas are generally agrarian. This results in relatively low contributions from rural-area taxes, which in turn can lead to disparities in fiscal capacity among regions.

Rural Digital Infrastructure

Ruralization does not only affect population shifts; it also has

implications for the development of infrastructure in rural areas. As the number of villagers increases due to ruralization, the demand for public facilities also rises such as roads, educational facilities, health services, and digital infrastructure. Normatively, the legal basis for village infrastructure is provided by Law No. 6 of 2014 on Villages, as amended by Law No. 3 of 2024. These laws grant villages full authority to manage and oversee the development of facilities and infrastructure. They state that village development aims to improve community welfare by fulfilling basic needs and building infrastructure (Triadi, 2025).

However, this condition is often not matched with adequate capacity, because tax revenues in rural areas are generally lower than in urban areas. In some rural communities, infrastructure constraints still persist such as limited access to high-speed internet which can slow the adoption of digital technologies in the countryside. Therefore, infrastructure development is still urgently needed in rural areas to bridge the digital divide. This includes expanding internet access and improving connectivity in remote areas. By ensuring that rural communities have access to reliable internet, they can fully participate in the digital economy and take advantage of the opportunities available.

In addition, targeted policies can be implemented to provide training and support for rural residents, helping them develop the digital skills they need to thrive in an increasingly digital world (Sarjito, 2023)

It is evident that the infrastructure and digital skills gap in rural Indonesia remains a major barrier to the economic digitalization process. Although the government has made efforts to improve digital access through infrastructure programs, limited connectivity to telecommunications infrastructure and low digital literacy continue to be the primary obstacles to increasing investment in digital infrastructure especially in remote areas (Koswara et al., 2024).

Based on this description, digital infrastructure in rural areas still faces various limitations, including an internet network that is not yet reliable and evenly distributed, low connection quality, and a lack of digital literacy among the community. Digital infrastructure plays a crucial role in supporting economic activities, public services, and the development of local businesses.

The issue of digital infrastructure development should not merely be viewed as a technological concern, but also as a matter of legal equality and socio-economic justice. The unequal distribution of internet access between urban and rural regions may result in a digital divide that limits citizens' access to education, healthcare services, financial inclusion, and economic opportunities (Koswara et al., 2024). Consequently, digital infrastructure constitutes a strategic public good

whose provision becomes a constitutional responsibility of the state.

In addition to being a public service issue, digital infrastructure development has become a matter of substantive equality before the law. Citizens living in rural areas possess the same constitutional rights to access information, education, and economic opportunities as those residing in urban regions. Therefore, unequal digital infrastructure may create indirect discrimination that limits the realization of social and economic rights. In this regard, the state bears a constitutional obligation to reduce digital disparities through equitable infrastructure investment (Koswara et al., 2024).

Furthermore, the acceleration of digital transformation in rural areas contributes significantly to the formalization of economic activities. Through digital platforms, local governments may improve taxpayer databases, increase transaction transparency, and reduce administrative inefficiencies. As a result, digital infrastructure development may generate a multiplier effect that simultaneously strengthens economic productivity and local fiscal resilience (Ramli, R, Lubis, F, Amalina, 2021).

In the context of ruralization, a growing rural population will increase the demand for digital services ranging from communication and education to economic transactions. However, limited local fiscal capacity can be one of the factors affecting the speed of digital infrastructure development in rural areas, particularly in regions with weaker economic bases and relatively low local revenues (Amsyah, Ujang., 2025). Low tax income in rural areas means digital infrastructure cannot yet be developed to its full extent, and rural communities are not sufficiently prepared to accommodate population increases resulting from ruralization. As a result, a gap emerges between people's needs and the availability of digital facilities, which can impede equitable development.

Ruralization in developing village areas such as those in Java and Bali generally already has adequate infrastructure. Sufficient road access, reliable electricity, clean water, and infrastructure (including internet connectivity) have been implemented through smart village programs (Ministry of Villages, Development of Disadvantaged Regions and Transmigration, 2023; Ministry of Communication and Information Technology, 2023). However, villages affected by ruralization are also found in transmigration areas and in Indonesia's eastern regions. Basic infrastructure such as roads, housing, and government land has been provided by the government. Yet, for more advanced facilities, such as major healthcare services or modern shopping centers, availability remains limited (Bappenas, 2020).

Although digital infrastructure is increasingly important in responding to the phenomenon of ruralization, the level of readiness among rural areas

across Indonesia still shows a significant disparity. This is why adequate digital infrastructure is needed, so that when the rural population grows, it does not result in unequal access to digital services. Even though some villages particularly in Bali and Java have received support through village digitalization programs and the development of smart villages, many other rural areas, such as those in Indonesia's eastern regions and other transmigration areas, still face limitations in telecommunications infrastructure and digital literacy.

Ruralization, therefore, requires not only adjustments in public service capacity, but also strengthening and more equitable distribution of digital infrastructure to ensure sustainable development.

Regional tax revenue and digital infrastructure development should not be viewed as separate policy domains. Both variables are closely interconnected within the framework of regional development. Increased fiscal capacity enables local governments to finance digital infrastructure projects, while improved digital infrastructure facilitates economic formalization, enhances taxpayer databases, and improves tax compliance. Consequently, ruralization creates a reciprocal relationship in which regional taxation and digital development mutually reinforce one another. Failure to strengthen one aspect may weaken the effectiveness of the other (Nisa & Tamrin, 2025).

Maqashid Syariah Analysis

Maqashid Syariah refers to the objectives that Islamic law seeks to achieve through the establishment of legal rulings. The impact of ruralization on regional tax revenue and the development of digital infrastructure in rural areas can be understood through the maqashid al-syariah approach, which examines the objective of Islamic law, namely: hifz al-mal (protecting wealth), hifz al-nafs (protecting life), hifz al-'aql (protecting intellect), hifz al-nasl (protecting lineage), and hifz al-din (protecting religion).

Contemporary maqashid al-shariah scholars emphasize that public policies should be evaluated not only based on legal compliance but also on their substantive contribution to social welfare (Ibn Ashur & Cover_Layout, 2013). In this regard, ruralization presents both opportunities and challenges. While it may stimulate rural economic growth and reduce urban congestion, it may also create fiscal disparities and infrastructure deficits if not properly managed.

Therefore, the maqashid approach requires policymakers to evaluate the overall consequences (ma'alat al-af'al) of ruralization. Public policies should be directed toward maximizing collective benefit (jalb al-maslahah) and minimizing harm (dar' al-mafsadah) (Bahsoan, 2011). This principle provides a normative framework for assessing whether regional tax policies and digital infrastructure investments

genuinely contribute to sustainable and inclusive development.

Hifz al-Mal (Protecting Wealth) in Economic Distribution

Hifz al-mal does not only protect individuals' property rights; it also aims to ensure the fair distribution of wealth. Hifz al-mal does not prioritize individual ownership above all else, but rather emphasizes public interest (Muzlifah, 2013). In the context of ruralization, the movement of people from cities to villages leads to a redistribution of economic activity, as capital, labor, and consumption begin to spread across rural areas. This has implications for changes in the structure of regional tax revenue: urban areas may experience a decline in their tax base, while rural areas see an increase in local economic activity. According to the Maqashid Syariah framework, policies on rural development must ensure the preservation of wealth (hifz al-mal) and public benefit, which is in line with improving regional tax collection and infrastructure enhancement (Yusniar, Y., Mahfud, C & Putri, 2020).

From the perspective of contemporary maqashid al-shariah, the distribution of wealth should be directed toward creating economic justice and preventing the accumulation of wealth within certain groups. Economic digitalization is also an important instrument for expanding rural communities' access to economic opportunities, thereby strengthening that distribution (Melzatia et al., 2025).

In addition, digital economic practices such as technology-based investments and digital transactions show that wealth is not only protected, but also managed productively to improve people's welfare. This indicates that hifz al-mal in the modern era is not merely protective; it is also distributive and productive (Syariah, 2025). In the context of regional fiscal policy, hifz al-mal requires the existence of an equitable distribution of wealth through effective and proportional management of local taxes. Ruralization results in a shift of the tax base from urban areas to rural areas. Therefore, local governments must ensure that the tax potential arising in rural areas can be optimized without imposing an excessive burden on the public.

If the movement of economic activities to rural areas is not accompanied by strengthening tax administration and ensuring more even development, then the goals of safeguarding wealth and fiscal justice as intended by maqashid syariah will not be achieved optimally. From the perspective of maqashid syariah, the protection of wealth is not only about preserving individuals' ownership, but also about ensuring a fair and sustainable distribution of welfare for society at large (Nurohman & Anshor, 2024).

Moreover, the preservation of wealth in maqashid syariah extends beyond safeguarding existing assets. It also includes creating conditions that

enable communities to generate and develop economic resources. In this context, digital infrastructure functions as a productive instrument that facilitates market access, financial inclusion, and entrepreneurial activities in rural areas. Therefore, investment in digital infrastructure constitutes a practical realization of hifz al-mal by supporting sustainable wealth creation and equitable economic distribution (Nurohman & Anshor, 2024).

In addition, the preservation of wealth in contemporary Islamic economic thought extends beyond protecting existing assets. It also encompasses the creation of economic opportunities and the prevention of structural poverty (Nurohman & Anshor, 2024). Accordingly, local tax revenues generated from expanding economic activities in rural areas should be allocated toward productive expenditures such as digital infrastructure, education, and community empowerment programs. Such an allocation reflects distributive justice and ensures that public wealth circulates broadly throughout society rather than being concentrated among specific groups.

Hifz al-Nafs (Protecting Life) and Social Welfare

Ruralization has the potential to improve people's quality of life through a healthier environment and a lower cost of living in rural areas. This aligns with the objective of hifz al-nafs, which emphasizes protecting human life in a dignified and adequate manner.

However, an increase in the rural population must be accompanied by the provision of essential services, such as healthcare and public infrastructure. Economic digitalization grounded in maqashid al-shariah can also strengthen social resilience and enhance people's welfare, provided it is managed appropriately.

Protection of life is not only concerned with meeting people's basic needs, but also with ensuring access to adequate public services. Digital infrastructure enables rural communities to obtain technology-based healthcare services, access disaster-related information, and receive public administrative services more quickly and efficiently. Thus, developing digital infrastructure is an integral part of efforts to safeguard people's safety and well-being, in line with the objectives of hifz al-nafs. Adequate availability of digital infrastructure can improve the quality of life by making it easier for people to access a wide range of public services that support social well-being (Gunawan et al., 2024).

Hifz al-'Aql (Protecting Intellect) through Digital Infrastructure

The development of digital infrastructure in rural areas is one of the important implications of de-urbanization. As people move to villages, the need for access to information and education increases. From the perspective of maqashid

syariah, this is closely related to hifz al-'aql the protection and development of human intellect.

Indonesia's economic transformation in the digital era shows that technologies such as fintech, e-commerce, and digital payment systems can enhance financial inclusion and improve people's access to knowledge (Oktaviana Helmalia, n.d.). Additionally, the use of digital transaction technologies such as QRIS demonstrates how digital innovation can align with the principles of Maqashid Syariah promoting greater efficiency and generating economic benefits for the wider community (Reksi et al., 2025).

From the perspective of maqashid syariah, access to education and information is an essential part of protecting the intellect (hifz al-'aql). The presence of the internet and digital technology in rural areas enables communities to access a wider range of learning resources, improve digital literacy, and strengthen human-resource capacity. Conversely, limited access to digital resources can widen the knowledge gap between urban and rural populations.

Therefore, developing digital infrastructure serves as a strategic instrument for achieving the objective of hifz al-'aql. Strengthening digital literacy and improving access to information technology are concrete forms of safeguarding and developing people's intellectual capacity in the era of digital transformation (muqaffi, ahmad., Bahrani., 2026).

The protection of intellect in the digital era should also include the enhancement of digital literacy and critical thinking skills (muqaffi, ahmad., Bahrani., 2026). Merely providing internet access is insufficient if rural communities lack the capacity to utilize technology effectively and responsibly. Consequently, digital literacy programs should accompany infrastructure development to prevent misinformation, cyber fraud, and digital exclusion. Such measures are consistent with the maqashid objective of nurturing intellectual development and promoting informed participation in the digital economy.

Conversely, limited digital access may contribute to knowledge inequality between urban and rural communities. Such disparities may hinder educational development and reduce opportunities for social mobility. Therefore, ensuring equitable access to digital infrastructure becomes not only a technological necessity but also a normative requirement to fulfill the maqashid objective of protecting and developing human intellect (muqaffi, ahmad., Bahrani., 2026).

Hifz al-Nasl (Protecting Lineage) and Family Welfare

Health has a direct impact on the quality of future generations. From the perspective of maqashid shariah, family well-being is an essential foundation for sustaining a healthy, high-quality line of descendants. Therefore, developing the

village economy supported by digitalization plays a crucial role in achieving this objective (Syariah, 2025). Moreover, improving the economic well-being of rural communities through the use of digital technology contributes to better quality of life for families. Improved access to education, healthcare, and economic opportunities can create an environment that supports the growth and development of future generations. Accordingly, economic development and rural digitalization are closely linked to efforts to safeguard lineage (hifz al-nasl), which is among the objectives of maqashid syariah.

From the perspective of sustainable development, protecting descendants also involves creating social and economic environments capable of ensuring the well-being of future generations (Rahmawan, 2025).

Hifz al-Din (Protecting Religion) in the Digital Era

Ruralization also has the potential to strengthen religious values within rural communities. A more closely knit social environment enables greater religious practice and enhances social solidarity.

On the other hand, advances in digital technology provide broader opportunities for spreading religious values. However, from the perspective of maqashid syariah, technological development must still be directed so it does not deviate from Islamic values, while preserving a healthy balance between technological progress and the spiritual life of society (Arif et al., 2024).

Advances in digital technology can also be used as a means to spread Islamic values through online religious education, digital dawah (preaching), and broader access to religious literature. However, the use of such technology must remain within the boundaries of Islamic ethics to prevent misuse of information and the dissemination of content that contradicts sharia values.

Therefore, the development of digital infrastructure should be directed toward achieving the objective of hifz al-din in a sustainable manner. The presence of a healthy and ethical digital space is essential so that technology not only brings economic benefits, but also supports the strengthening of religious values in people's daily lives (Hardianto et al., 2025).

The following is a table comparing the effects of ruralization on local taxes and digital infrastructure:

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Table 1: Impact of Ruralization on Local Tax Revenue and Digital Infrastructure

No.	Dampak di Perkotaan	Dampak di Pedesaan	Implikasi Kebijakan
1	Penurunan jumlah penduduk	Peningkatan jumlah penduduk	Redistribusi layanan publik
2	Penurunan sektor jasa	Peningkatan UMKM, pertanian, ekonomi digital	Perlu penguatan ekonomi desa
3	Penurunan basis pajak daerah	Potensi peningkatan pajak namun belum optimal	Reformasi sistem pajak desa
4	Relatif memadai	Terbatas, terutama internet	Prioritas pembangunan digital desa
5	Sudah berkembang	Masih rendah	Perlu peningkatan literasi digital

Table 1 illustrates the causal relationship between ruralization, regional tax revenue, and digital infrastructure development. The table shows that population shifts toward rural areas create dual consequences. On one hand, urban tax revenues may decline due to reduced service-sector activities. On the other hand, demand for digital infrastructure in rural areas increases. Therefore, local governments need fiscal policies that balance revenue optimization with equitable digital development. From a maqashid syariah perspective, this balance reflects the realization of hifz al-mal, hifz al-nafs, and hifz al-aql

CONCLUSION

The ruralization phenomenon affects the region's economic structure by reducing tax revenues in urban areas and, at the same time, creating untapped tax opportunities in rural areas. On the other hand, the growth in the rural population requires the acceleration of digital infrastructure development, even though local fiscal capacity remains limited.

From the perspective of maqashid syariah, this condition supports the realization of public welfare through the protection of wealth, life, intellect, lineage, and religion. Therefore, integrated policies are needed that combine strengthening regional tax systems with building digital infrastructure, in order to drive inclusive and sustainable development.

This study argues that ruralization should not be perceived merely as a demographic phenomenon, but as a structural transformation that reshapes regional fiscal systems and development priorities. The sustainability of ruralization largely

depends on the ability of regional governments to strengthen fiscal capacity while simultaneously ensuring equitable access to digital infrastructure. From the maqashid syariah perspective, successful ruralization is reflected not only in economic growth indicators but also in the realization of social justice, equal opportunities, and comprehensive public welfare.

This study further demonstrates that ruralization requires an integrated governance approach combining fiscal policy, digital transformation, and maqashid syariah principles. Regional governments should formulate adaptive fiscal strategies capable of capturing emerging economic activities in rural areas while simultaneously investing in digital infrastructure to reduce inequality. Such integration is essential to ensure that demographic shifts generate sustainable public welfare rather than new forms of regional disparity.

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