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Maslahah Mursalah for Safeguarding Public Welfare in Islamic Economics: A Maqashid al-Shari'ah Perspective

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Abstract

This study aims to analyze the implementation of *maslahah mursalah* in contemporary Islamic economic practices and examine its contribution to public welfare from the perspective of *maqashid al-syari'ah*. The research employed a qualitative approach using a library research method. Data were collected from the Qur'an, classical works on usul al-fiqh, scholarly books, and relevant journal articles, and were analyzed through content analysis using a descriptive-analytical approach. The findings reveal that *maslahah mursalah* has been implemented in various contemporary Islamic economic practices, including the digitalization of zakat management, Islamic banking, takaful, the empowerment of micro, small, and medium enterprises (MSMEs), halal certification, business competition supervision, and Islamic financial technology (Islamic fintech). These practices fulfill the criteria of *maslahah mursalah* by promoting public benefit, remaining consistent with the Qur'an, Sunnah, and ijma', supporting the realization of *maqashid al-syari'ah*, and generating greater benefits than potential harm (*mafsadah*). Furthermore, the implementation of *maslahah mursalah* contributes to improving public welfare by expanding access to Islamic financial services, optimizing the management of Islamic social funds, strengthening economic empowerment, and promoting justice and equitable economic distribution. The study concludes that *maslahah mursalah* serves not only as a method of Islamic legal reasoning but also as an evaluative framework for developing Islamic economic policies and innovations oriented toward public welfare.

Keywords: Islamic Economics; Islamic Legal Reasoning; Maqashid al-Shari'ah; Maslahah Mursalah; Public Welfare.

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Maslahah Mursalah untuk Menjaga Kesejahteraan Masyarakat dalam Ekonomi Islam: Perspektif Maqashid al-Syari'ah

Abstrak

Penelitian ini bertujuan menganalisis penerapan *maslahah mursalah* dalam praktik ekonomi Islam kontemporer serta mengkaji kontribusinya terhadap kesejahteraan masyarakat berdasarkan perspektif *maqashid al-syari'ah*. Penelitian menggunakan pendekatan kualitatif dengan metode studi kepustakaan (*library research*). Data diperoleh dari Al-Qur'an, kitab ushul fikih, buku ilmiah, serta artikel jurnal yang relevan, kemudian dianalisis melalui teknik analisis isi (*content analysis*) dengan pendekatan deskriptif-analitis. Hasil penelitian menunjukkan bahwa *maslahah mursalah* telah diterapkan dalam berbagai praktik ekonomi Islam kontemporer, seperti digitalisasi pengelolaan zakat, perbankan syariah, takaful, pemberdayaan usaha mikro, kecil, dan menengah (UMKM), sertifikasi halal, pengawasan persaingan usaha, serta *financial technology* (fintech) syariah. Implementasi tersebut memenuhi kriteria *maslahah mursalah*, yaitu memberikan kemanfaatan umum, tidak bertentangan dengan Al-Qur'an, Sunnah, dan *ijma'*, mendukung pencapaian *maqashid al-syari'ah*, serta menghasilkan manfaat yang lebih besar daripada potensi *mafsadah*. Penelitian ini juga menunjukkan bahwa penerapan *maslahah mursalah* berkontribusi terhadap peningkatan kesejahteraan masyarakat melalui perluasan akses layanan keuangan syariah, optimalisasi pengelolaan dana sosial Islam, pemberdayaan ekonomi, serta penguatan keadilan dan pemerataan ekonomi. Temuan penelitian menegaskan bahwa *maslahah mursalah* tidak hanya berfungsi sebagai metode istinbath hukum, tetapi juga sebagai kerangka evaluasi dalam pengembangan kebijakan dan inovasi ekonomi Islam yang berorientasi pada kemaslahatan publik.

Kata Kunci: Ekonomi Islam; Istinbath Hukum; Kesejahteraan Masyarakat; Maqashid al-Syari'ah; Maslahah Mursalah.

INTRODUCTION

The development of Islamic economics over the past few decades has generated various innovations aimed at addressing the evolving needs of modern society. The digitalization of zakat management, Islamic banking, takaful, halal certification, the empowerment of micro, small, and medium enterprises (MSMEs), and Islamic financial technology (fintech) represent institutional transformations that were unknown during the early development of Islam. Nevertheless, these innovations are expected to remain consistent with Sharia principles while contributing to public welfare. This development indicates that the advancement of Islamic economics requires not only institutional innovation but also a sound

methodological foundation capable of ensuring that every policy remains aligned with the objectives of Sharia (*maqashid al-syari'ah*) (Fadilah, 2025).

Within the tradition of *ushul al-fiqh*, one of the principal approaches employed to address issues that are not explicitly regulated in the Qur'an or the Sunnah is *maslahah mursalah* (Rahmah & Darwis, 2025). Terminologically, *maslahah mursalah* refers to a public interest for which no specific legal evidence exists but which remains consistent with the objectives of Sharia (*maqashid al-syari'ah*) and does not contradict the Qur'an, the Sunnah, or *ijma'*. Consequently, this concept provides flexibility for the development of Islamic legal rulings in response to emerging issues without compromising fundamental Sharia principles (Ayu & Azzaki, 2024).

As a principle oriented toward the promotion of public benefit, *maslahah mursalah* is understood not only as a method of *istinbath* (Islamic legal reasoning) but also as a foundation for various contemporary economic activities and policies (Hibaturohman & Ayu, 2024). Its application is particularly significant because the primary objective of Islamic economic policy extends beyond merely increasing economic activity; it also seeks to achieve comprehensive public welfare (Syahputra et al., 2025). The concept of public welfare in Islamic economics encompasses a broader perspective than that adopted in conventional economics (Sutopo, 2026). Conventional economics generally measures welfare through quantitative indicators, such as economic growth, per capita income, or household consumption levels (Sultan et al., 2023). In contrast, Islamic economics defines public welfare as a condition characterized by the fulfillment of basic human needs, the preservation of moral and spiritual values, and the realization of a dignified quality of life (Pratami et al., 2025). Accordingly, an economic policy cannot be regarded as successful merely because it stimulates economic growth if it simultaneously exacerbates social disparities or leads to the exploitation of particular groups. From the perspective of *maslahah mursalah*, public welfare must be experienced collectively so that the benefits of economic development are distributed fairly, broadly, and continuously throughout society (Ayu & Azzaki, 2024).

Although *maslahah mursalah* is widely recognized as one of the methods of *ijtihad* in Islamic jurisprudence, its application has long generated scholarly debate concerning its legitimacy as a basis for legal reasoning (Nasrullah, 2023). The central issue concerns whether a public benefit that lacks explicit textual evidence may legitimately serve as legal proof (*hujjah*) in establishing Islamic legal rulings. Scholars adopting a more cautious approach argue that *maslahah mursalah* cannot serve as a legal basis solely because it appears beneficial according to rational judgment. Instead,

it must satisfy rigorous methodological requirements demonstrating its conformity with the objectives of Sharia (*maqashid al-syari'ah*).

This cautious perspective is reflected in the thought of Abu Hamid al-Ghazali in *Al-Mustasfa min 'Ilm al-Usul*. Al-Ghazali (1997) asserted that Islamic law was revealed to safeguard the five essential objectives (*al-daruriyyat al-khams*): the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*). Nevertheless, not every perceived benefit qualifies as a legitimate basis for legal judgment. According to al-Ghazali, *maslahah mursalah* is acceptable only when it genuinely conforms to the objectives of Sharia, does not contradict the Qur'an, the Sunnah, or *ijma'*, and fulfills the characteristics of an essential, certain, and public interest. Therefore, al-Ghazali positioned public benefit under the authority of Sharia rather than as an independent source of legal reasoning.

A similarly restrictive approach was advanced by Saif al-Din al-Amidi in *Al-Ihkam fi Usul al-Ahkam* and Shihab al-Din al-Qarafi in *Al-Furuq*. Al-Amidi (1982) rejected the use of public interest based solely on subjective rational assessment, arguing that such an approach could open the possibility of formulating legal rulings without clear Sharia foundations. Meanwhile, Al-Qarafi (1998) classified *maslahah* into *maslahah mu'tabarah*, *maslahah mulghah*, and *maslahah mursalah*. This classification distinguishes benefits explicitly recognized by Sharia, those explicitly rejected, and those lacking specific textual evidence but remaining consistent with the general objectives of Sharia. Through this framework, al-Qarafi emphasized that the application of *maslahah mursalah* must remain within the boundaries of *maqashid al-syari'ah*, thereby preventing it from becoming merely a justification for subjective human interests.

A more progressive perspective was subsequently proposed by Najm al-Din al-Tufi in *Sharh Mukhtasar al-Rawdah.* Al-Tufi (1987) regarded *maslahah* as a highly significant consideration, particularly in matters of *muamalah* (social and commercial transactions). He argued that when a conflict arises between public benefit and *zhanni* (speculative) textual evidence in *muamalah*, public benefit may take precedence through the mechanisms of *takhsis* (specification) or *taqyid* (qualification) without undermining the authority of Sharia. However, this principle does not apply to acts of worship (*ibadah*) or to *qath'i* (*definitive*) textual evidence. Al-Tufi's perspective illustrates the greater flexibility of *maslahah mursalah* in addressing dynamic social and economic issues, although it has been criticized by some scholars for granting broader scope to rational judgment than the mainstream scholarly position.

In contrast, Abu Ishaq al-Shatibi developed a more systematic theory of

maqashid al-syari'ah in *Al-Muwafaqat fi Usul al-Shariah*. According to Al-Shatibi (1997), every provision of Sharia ultimately aims to realize benefits (*jalb al-masalih*) and prevent harm (*dar' al-mafasid*). Accordingly, *maslahah mursalah* may serve as a legitimate basis for *ijtihad* provided that the resulting benefit demonstrably aligns with the objectives of Sharia and does not contradict definitive textual evidence. This perspective preserves methodological caution while providing broader opportunities for ijtihad to respond to social change without losing its orientation toward *maqashid al-syari'ah*

A synthesis of these classical perspectives was presented by Wahbah al-Zuhayli in *Usul al-Fiqh al-Islami*. According to Al-Zuhayli (2001), the differences among scholars do not concern the recognition of public benefit as the primary objective of Sharia but rather the epistemological standards used to determine whether a particular benefit genuinely reflects *maqashid al-syari'ah* or merely represents subjective rational consideration. Thus, the classical debate centered on the methodological validity of employing *maslahah mursalah* as a basis for *ijtihad*, rather than on rejecting the principle of public benefit itself.

Contemporary scholarship has further expanded this discussion through the work of Jasser Auda. Auda (2008) argues that *maslahah mursalah* should no longer be understood solely as a method of *istinbath* for issues lacking explicit textual evidence but also as a dynamic instrument for responding to ongoing social, economic, and technological transformations. Through his systems approach, Auda situates *maslahah mursalah* within the broader framework of *maqashid al-syari'ah*, whereby the evaluation of public benefit extends beyond the protection of the five essential objectives (*al-daruriyyat al-khams*) to include the extent to which policies or innovations promote justice, public welfare, good governance, sustainability, and comprehensive human development (Ranny Priyatna et al., 2025). Consequently, *maslahah mursalah* functions as an evaluative framework that enables Islamic law to remain adaptive to contemporary developments while maintaining its orientation toward the fundamental objectives of Sharia.

Numerous studies indicate that *maslahah mursalah* has been applied in the development of Islamic banking, zakat management, takaful, halal certification, MSME empowerment, competition law supervision, and Islamic fintech. However, most existing studies examine these applications only partially by focusing on individual sectors or merely demonstrating their conformity with Sharia principles. In Islamic finance, for example, Zidna et al. (2024) found that the implementation of *maslahah mursalah* in digital Islamic banking services enhances transaction convenience, improves service efficiency, and strengthens customer

protection. Likewise, Zameri et al. (2024) argued that the principle of *maslahah* provides the foundation for developing Islamic financial products capable of addressing the needs of modern society while preserving Sharia values.

In zakat management, Praja et al. (2023) demonstrated that the digitalization of zakat represents an application of *maslahah mursalah* because it expands service accessibility, improves collection efficiency, and contributes to the public welfare of mustahik (zakat beneficiaries). Similarly, Asyiqin et al. (2026) reported that the orientation toward *maslahah* in the takaful sector is reflected in participant protection, equitable benefit distribution, corporate social responsibility, and the enhancement of public welfare.

Furthermore, Rafiuddin et al. (2024) found that halal certification constitutes an implementation of *maslahah mursalah* because it protects consumers, strengthens public confidence in halal products, and supports the expansion of the halal industry. Similarly, Anshari (2023) explained that Islamic fintech is acceptable from the perspective of *maslahah mursalah* because it enhances financial inclusion and service efficiency while remaining fully compliant with Sharia principles.

Despite these contributions, previous studies have not proposed a systematic analytical framework for evaluating whether a particular economic policy or innovation genuinely fulfills the principles of *maslahah mursalah* and contributes to public welfare. Consequently, *maslahah mursalah* has largely been treated as a source of normative legal legitimacy rather than as an evaluative instrument for assessing contemporary Islamic economic practices.

Building upon the combined perspectives of al-Ghazali, al-Shatibi, al-Qarafi, al-Amidi, al-Tufi, Wahbah al-Zuhayli, and Jasser Auda, this study formulates four operational criteria for the implementation of *maslahah mursalah*. An economic innovation may be regarded as an implementation of *maslahah mursalah* when it fulfills four conditions: (1) it provides tangible benefits for the public interest; (2) it does not contradict the Qur'an, the Sunnah, or *ijma'*; (3) it supports the realization of *maqashid al-syari'ah*; and (4) it generates benefits that outweigh potential *mafsadah*. These four criteria not only clarify the epistemological boundaries governing the application of *maslahah mursalah* but also establish a systematic analytical framework for evaluating contemporary Islamic economic practices more objectively and comprehensively.

Based on the foregoing discussion, this study aims to analyze the implementation of *maslahah mursalah* across various contemporary Islamic economic practices and to examine its contribution to public welfare from the perspective of *maqashid al-sya'riah*. Unlike previous

studies, this research not only explains the concept of *maslahah mursalah* or describes examples of its application but also proposes an evaluative framework consisting of four operational criteria. This framework is expected to enrich the discourse of *ushul al-fiqh* and Islamic economics while providing a practical reference for assessing the extent to which contemporary economic innovations align with the objectives of Sharia and promote public welfare.

RESEARCH METHODS

This study employed a qualitative approach using a library research method to analyze the application of *maslahah mursalah* to safeguard public welfare in Islamic economics based on *maqashid al-syari'ah* . This approach was selected because the research focuses on developing a conceptual synthesis of the existing scholarly literature examining the relationship among *maslahah mursalah*, *maqashid al-syari'ah*, Islamic economics, and public welfare.

The study relied on secondary data obtained from peer-reviewed journal articles, academic books, conference proceedings, and other relevant scholarly documents. The literature search was conducted using several academic databases, including Google Scholar, Scopus, Dimensions, and Crossref, to ensure the inclusion of publications with recognized academic credibility. The search strategy employed combinations of the following keywords: "*maslahah mursalah*," "Islamic economics," "*maqashid al-syari'ah*," "public welfare," "Islamic finance," "digital zakat," "Islamic banking," "Islamic fintech," and "halal certification," combined using Boolean operators (AND and OR) to identify relevant publications.

The literature selection process followed a systematic multi-stage procedure based on the PRISMA framework (Page et al., 2021). The first stage involved identifying all publications corresponding to the predefined search keywords. The second stage consisted of screening titles and abstracts to determine their relevance to the research objectives. The third stage involved conducting a full-text review of articles that satisfied the initial screening criteria.

The inclusion criteria comprised: (1) scholarly publications discussing *maslahah mursalah* within the context of Islamic economics; (2) studies examining the relationship between *maslahah mursalah* and *maqashid al-syari'ah*, economic policy, or public welfare; (3) articles published in peer-reviewed journals or conference proceedings with complete bibliographic metadata; and (4) publications issued between 2021 and 2026, while also incorporating relevant classical literature to establish the theoretical foundation. The exclusion criteria included studies unrelated to Islamic economics, publications focusing exclusively on *fiqh al-'ibadah* (Islamic ritual jurisprudence) without

relevance to economic issues, documents lacking adequate bibliographic information, and duplicate records identified during the search process.

The identification process initially yielded 30 potentially relevant publications. Following title and abstract screening, as well as full-text assessment, 17 studies satisfied all inclusion criteria and were selected as the primary sources for the analysis. Data were analyzed using qualitative content analysis with a thematic analysis approach (Braun & Clarke, 2006). The analytical procedure consisted of five stages: (1) data reduction through the identification of key concepts; (2) coding of themes related to *maslahah mursalah*, *maqashid al - syari'ah*, the implementation of Islamic economics, and public welfare; (3) categorization of codes into overarching themes; (4) examination of relationships among these themes to identify patterns in the implementation of *maslahah mursalah* across various Islamic economic instruments; and (5) development of a conceptual synthesis to support the study's conclusions.

To enhance the credibility of the findings, source triangulation was employed by comparing evidence from peer-reviewed journal articles, academic books, and previous studies addressing similar research topics. Furthermore, the interpretation of the findings was conducted consistently within the framework of *maqashid al-syari'ah,* thereby ensuring that the resulting conceptual synthesis remained theoretically grounded in the principles of Islamic economics.

RESULTS AND DISCUSSION

RESULTS

Based on the analysis of various literature sources, this study identified seven contemporary Islamic economic practices that fulfill the characteristics of *maslahah mursalah* in maintaining public welfare based on *maqashid al-syari'ah*, namely the digitalization of zakat, Islamic banking, takaful, the empowerment of micro, small, and medium enterprises (MSMEs), competition law supervision, halal certification, and Islamic financial technology (fintech). These seven practices were subsequently analyzed using the four *maslahah mursalah* criteria developed through a synthesis of the thoughts of al-Ghazali, al-Shatibi, al-Qarafi, al-Amidi, al-Tufi, Wahbah al-Zuhayli, and Jasser Auda.

The results of the analysis indicate that all of the practices examined fulfill the four criteria of *maslahah mursalah*, although each possesses different characteristics and implementation mechanisms. The digitalization of zakat improves the efficiency of collecting and distributing Islamic social funds through the utilization of digital technology (Praja et al., 2023; Putri Agustiyani et al., 2025). Islamic banking and takaful provide financial service alternatives that comply with

Sharia principles while expanding public access to financing and risk protection (Zameri et al., 2024; Zidna et al., 2024; Asyiqin et al., 2026) The empowerment of MSMEs, from the perspective of *maqashid al-syari'ah,* contributes to strengthening the community economy and enhancing public welfare (Zikwan, 2021). Competition law supervision ensures the establishment of fair market mechanisms, whereas halal certification provides legal certainty and protection for Muslim consumers (Rafiuddin et al., 2024; Wibowo et al., 2024) Meanwhile, Islamic fintech expands financial inclusion through digital financial services that remain grounded in Sharia principles (Anshari, 2023; Aini & Fadilla, 2024;).

Although all of these practices fulfill the four criteria, the analysis also indicates that the level of *maslahah* is influenced by the quality of implementation (Khairunnisa Ibrahim & Mawardi, 2025). Cybersecurity risks in the digitalization of zakat and Islamic fintech (Mulyanti et al., 2026)), the dominance of *murabahah*-based financing in Islamic banking (Muawana et al., 2025), limited public literacy regarding takaful (Tamezi, 2026)), limited technological access for MSMEs (Ghozali et al., 2026)), weak competition law supervision, and the complexity of halal certification procedures (Kholis et al., 2024; Bahrudin et al., 2025) are factors that may reduce the realization of *maslahah* if they are not supported by effective governance.

Overall, the results indicate that the implementation of *maslahah mursalah* in Islamic economics is determined not only by the existence of an innovation or policy but also by its ability to fulfill the four criteria formulated in this study. These findings confirm that *maslahah mursalah* can be used as an analytical framework for evaluating the suitability of various contemporary Islamic economic practices in maintaining public welfare.

Table 1. Evaluation of Contemporary Islamic Economic Practices Based on the Maslahah Mursalah Implementation Criteria

Implementation	Public Benefit	Sharia Compliance	*Maqashid al-Syari'ah* Support	Manfaat > Mafsadah	Result
Digitalisasi Zakat	✓	✓	✓	✓	Meets the Criteria
Islamic Banking	✓	✓	✓	✓	Meets the Criteria
Takaful	✓	✓	✓	✓	Meets the Criteria
MSME Empowerment	✓	✓	✓	✓	Meets the Criteria
Competition Law Supervision	✓	✓	✓	✓	Meets the Criteria
Halal Certification	✓	✓	✓	✓	Meets the Criteria
Islamic Financial Technology	✓	✓	✓	✓	Meets the Criteria

DISCUSSION

Application of *Maslahah Mursalah* in Safeguarding Public Welfare through Islamic Financial Innovation

The findings indicate that the digitalization of zakat, Islamic banking, takaful, and Islamic financial technology (fintech) make significant contributions to promoting public welfare. Although these four instruments have evolved within different contexts and institutional mechanisms, they share a common objective: expanding public access to financial services that are fair, secure, and compliant with Sharia principles. These findings demonstrate that *maslahah mursalah* functions not only as a method of *ijtihad* for responding to developments in the modern economy but also as a normative foundation for ensuring that every innovation genuinely generates public benefit.

The digitalization of zakat represents one of the most tangible forms of this implementation. Although the obligation to pay zakat has an explicit legal basis in the Qur'an, as stated in Qur'an, Surah Al-Baqarah (2:43):

وَاَقِيْمُوا الصَّلٰوةَ وَاٰتُوا الزَّكٰوةَ وَارْكَعُوْا مَعَ الرّٰكِعِيْنَ

Translation: *And establish prayer and give zakah, and bow with those who bow (in worship and obedience).*

The use of digital technology for the collection, management, and distribution of zakat, however, is not explicitly prescribed in the Qur'an or the Sunnah. The utilization of digital applications, mobile banking, QR codes, and various online platforms constitutes the result of *ijtihad* based on considerations of *maslahah* (Praja et al., 2023).

This innovation has proven effective in improving the efficiency of zakat collection and distribution, making these processes faster, more transparent, and accessible to a broader segment of society. Such improvements optimize the distribution of zakat funds to mustahik, thereby helping to fulfill basic human needs, reduce economic vulnerability, and strengthen the equitable distribution of public welfare (Okto Viandra Arnes, 2022). From the perspective of *maqashid al-syari'ah*, this development reflects not only the protection of wealth (*hifz al-mal*), but also the protection of life (*hifz al-nafs*) through the fulfillment of the needs of vulnerable groups, while simultaneously strengthening the protection of religion (*hifz al-din*) by encouraging greater compliance with zakat obligations.

These findings are consistent with the study of Verdianti & Puja (2023), which demonstrated that digitalization significantly improves the effectiveness of zakat collection at BAZNAS. Likewise, Okto Viandra Arnes (2022) reported that digital zakat platforms enhance payment convenience, transparency, and accountability in zakat management. Nevertheless, the present study extends previous findings by demonstrating that the effectiveness of digitalization should not be assessed

solely through improvements in operational efficiency.

Instead, it should also be evaluated according to the four criteria of *maslahah mursalah*: public benefit, conformity with Sharia principles, alignment with *maqashid al-syari'ah*, and the predominance of benefits over potential *mafsadah*. Accordingly, the digitalization of zakat can be regarded as an implementation of *maslahah mursalah* only when it generates tangible benefits for society, remains consistent with Sharia principles, supports the realization of *maqashid al-syari'ah*, and produces benefits that outweigh potential *mafsadah*, such as data misuse or cybersecurity risks. Thus, technology should be viewed not as an end in itself but as a means of enhancing public welfare.

A similar contribution can be observed in Islamic banking and takaful. The establishment of these institutions has expanded public access to financing and risk protection through mechanisms that are free from *riba*, *gharar*, and *maysir*. Access to productive financing enables individuals and businesses to develop their economic activities, increase income, and create employment opportunities, while takaful helps reduce the economic consequences of health risks, accidents, and natural disasters. Consequently, public welfare is enhanced not only through economic growth but also through the strengthening of household economic resilience.

This interpretation is consistent with the concept of public welfare in Islamic economics, which emphasizes not only income generation but also economic security, justice, and the protection of public rights. This perspective supports Al-Shatibi (1997) view that the primary objective of Sharia is to realize *maslahah* and prevent *mafsadah*. Therefore, the success of Islamic banking and takaful should not be measured solely by asset growth or the number of customers but also by their contribution to safeguarding the objectives of *maqashid al-syari'ah*, particularly *hifz al-mal, hifz al-nafs, and hifz al-din.*

The findings of this study are consistent with previous research demonstrating that Islamic banking is oriented not only toward financial performance but also toward the achievement of justice, *maslahah*, and public welfare through the *Maqashid Syari'ah* Index (Syarief, 2022). Similarly, studies in the takaful sector have shown that the implementation of the principles of *ta'awun*, justice, and participant protection constitutes an essential indicator for promoting public welfare in accordance with the objectives of *maqashid al-syari'ah* (Islam et al., 2024). However, the present study extends previous findings by demonstrating that these practices not only reflect the principles of Islamic economics but also satisfy the criteria of *maslahah* mursalah, namely generating public benefit, remaining consistent with Sharia principles, supporting the

realization of *maqashid al-syari'ah*, and producing benefits that outweigh potential *mafsadah*.

Nevertheless, this study also indicates that the Sharia status of an institution does not automatically guarantee the realization of *maslahah*. The dominance of *murabahah*-based financing, limited Islamic financial literacy, and insufficient product innovation remain significant challenges that may reduce the benefits received by society. Therefore, the application of *maslahah mursalah* requires evaluation that extends beyond formal compliance with contractual requirements to include the extent to which institutions generate sustainable public benefit.

The development of Islamic fintech further reinforces these findings. The emergence of crowdfunding, peer-to-peer lending, digital wallets, and Sharia-compliant investment platforms has expanded financial inclusion, particularly among communities that previously lacked access to formal financial institutions. Improved access to financing encourages the growth of productive enterprises, accelerates economic circulation, and increases opportunities for individuals to obtain financial services that comply with Sharia principles. These developments indicate that digital innovation can serve as an important instrument for promoting public welfare when it is directed toward meeting public needs in a fair and responsible manner.

These findings support the study by Ismamudi et al. (2023), which demonstrated that Islamic fintech plays an important role in expanding financial inclusion by improving access to Sharia-compliant financial services, particularly for communities previously underserved by formal financial institutions. Likewise, research on the digital transformation of Islamic economics has shown that Islamic fintech contributes to greater financial inclusion among MSMEs, women entrepreneurs, and communities located in areas with limited financial services (Sarpini, 2025). However, this study demonstrates that the success of Islamic fintech should not be determined solely by the application of Sharia contracts.

Rather, it should be evaluated according to its ability to satisfy the four criteria of *maslahah mursalah*: generating public benefit, remaining consistent with Sharia principles, supporting the realization of *maqashid al-syari'ah*, and producing benefits that outweigh potential *mafsadah*.

Overall, the findings indicate that Islamic financial innovation contributes to promoting public welfare by expanding access to Sharia-compliant financial services, optimizing the distribution of Islamic social funds, strengthening economic resilience, and providing protection against various risks. Nevertheless, these contributions can only be realized when every innovation fulfills the four criteria of *maslahah mursalah*: generating tangible benefits for society, remaining

consistent with the primary sources of Islamic law, supporting the realization of *maqashid al-syari'ah*, and producing benefits that exceed potential *mafsadah*. These findings reaffirm that *maslahah mursalah* is not merely a normative basis for legitimizing economic innovation but also an evaluative instrument that ensures every economic development remains oriented toward public welfare.

Application of *Maslahah Mursalah* in Safeguarding Public Welfare through Community Economic Empowerment

The findings indicate that the empowerment of micro, small, and medium enterprises (MSMEs) and competition law supervision constitute implementations of *maslahah mursalah* that contribute to promoting public welfare through the expansion of employment opportunities, increased productivity, and a more equitable distribution of economic activities. Both policies fulfill the four criteria for the implementation of *maslahah mursalah*: providing tangible benefits for the public interest, not contradicting the Qur'an, the Sunnah, or *ijma'*, supporting the realization of *maqashid al-syari'ah*, and generating benefits that outweigh the potential *mafsadah*.

These findings can be explained from the perspective of Jasser Auda, who conceptualizes *maqashid al-syari'ah* as a framework for human development that emphasizes social justice, the equitable distribution of benefits, and improvements in quality of life. Within this perspective, the success of an economic policy is measured not only by economic growth but also by its ability to expand economic opportunities, reduce inequality, and promote public welfare in a sustainable manner. Accordingly, MSME empowerment and competition law supervision represent implementations of *maslahah mursalah* because they generate not only economic benefits but also strengthen the social dimensions of *maqashid al-syari'ah.*

These findings are consistent with the study by Febriyanti (2023) which argues that public welfare in Islamic economics should be evaluated based on the achievement of *maqashid al-syari'ah* rather than solely on increases in income. The results also support the findings of Muslim et al. (2026), who reported that policies based on *maslahah* enhance public welfare when they prioritize the public interest and distributive justice. Similarly, Lestari et al. (2025) concluded that economic empowerment accompanied by the equitable distribution of benefits produces more sustainable social outcomes than policies that focus exclusively on economic growth.

Nevertheless, the findings of this study differ from several empirical studies that assess the success of MSME empowerment primarily through economic indicators, such as increased business turnover, improved access to financing, or growth in the number of enterprises. Such approaches do not

fully explain whether improved economic performance genuinely reflects the realization of *maslahah* from the perspective of Sharia. This study demonstrates that the success of economic empowerment should also be evaluated according to its consistency with *maqashid al-syari'ah*, the equitable distribution of benefits across society, and the balance between benefits and potential *mafsadah*. Consequently, economic growth should not automatically be equated with improvements in public welfare when its benefits remain concentrated among particular groups or create new forms of inequality.

These differences indicate that the present study offers a more comprehensive perspective by employing the four implementation criteria of *maslahah mursalah* as an evaluation framework. This framework enables economic policies to be assessed not only in terms of economic effectiveness but also according to their public benefit, compliance with Sharia principles, contribution to the realization of *maqashid al-syari'ah*, and balance between *maslahah* and *mafsadah*. Consequently, this study extends previous research, which has generally relied on conventional economic indicators, by integrating the normative and social dimensions of Islamic economics into the evaluation of economic policies.

Application of *Maslahah Mursalah* in Safeguarding Public Welfare through the Protection of Muslim Consumers

The findings indicate that halal certification and halal product supervision represent implementations of *maslahah mursalah* that contribute to the protection of Muslim consumers while simultaneously promoting public welfare. Although the Qur'an and the Sunnah explicitly instruct Muslims to consume lawful and wholesome (*halalan tayyiban*) food and beverages, as stated in Qur'an, Surah Al-Baqarah (2:168):

يٰٓاَيُّهَا النَّاسُ كُلُوْا مِمَّا فِى الْاَرْضِ حَلٰلًا طَيِّبًا ۖ وَّلَا تَتَّبِعُوْا خُطُوٰتِ الشَّيْطٰنِ ۗ اِنَّهٗ لَكُمْ عَدُوٌّ مُّبِيْنٌ

Translation: *O mankind, eat from whatever is on earth (that is) lawful and good and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy.*

The verse does not explicitly prescribe the establishment of halal certification institutions as they exist today. In Indonesia, the halal certification process is administered by the Badan Penyelenggara Jaminan Produk Halal (BPJPH) in collaboration with the Indonesian Ulema Council (MUI) through a formal process of product inspection and halal determination (Chasanah & Muzammil, 2024). The existence of BPJPH and MUI provides legal certainty for consumers while strengthening public confidence in products circulating in the marketplace.

These two institutional mechanisms satisfy the four criteria for the

implementation of *maslahah mursalah*: providing tangible benefits for the public interest, not contradicting the Qur'an, the Sunnah, or *ijma'*, supporting the realization of *maqashid al-syari'ah*, and generating benefits that outweigh potential *mafsadah*. These findings demonstrate that consumer protection in Islamic economics is intended not only to ensure the halal status of products but also to create security, legal certainty, and public trust in economic transactions.

These findings can be interpreted through Jasser Auda's perspective, which conceptualizes *maqashid al-syari'ah* as a system oriented toward human development, justice, and the protection of public rights. Within this framework, halal certification contributes not only to the protection of religion (*hifz al-din*) but also to the protection of consumers' health and safety (*hifz al-nafs*), while simultaneously strengthening trust in economic transactions, thereby supporting the protection of wealth (*hifz al-mal*). Consequently, the protection of Muslim consumers encompasses a broader dimension than merely fulfilling religious obligations, as it also contributes to strengthening both social and economic aspects of public welfare.

These findings are consistent with the study by Rafiuddin et al. (2024) which concludes that halal certification represents an implementation of *maslahah mursalah* because it enhances consumer confidence while strengthening the competitiveness of halal products. The results are also in line with Diniyah et al. (2025) who argue that the acceleration of halal certification generates *maslahah* for society by improving consumer protection, strengthening MSMEs, and promoting public welfare. Furthermore, Ma'arif & Firdaus (2024) emphasize that halal certification enhances the competitiveness of MSMEs and contributes to achieving the objectives of *maqashid al-syari'ah*, making it an important instrument for realizing sustainable economic *maslahah*.

Nevertheless, the findings of this study differ from several previous studies that evaluate the success of halal certification primarily from an administrative perspective, such as the number of certificates issued or the level of compliance among business actors. Such approaches do not fully explain whether halal certification genuinely produces *maslahah* for society. The present study demonstrates that the effectiveness of consumer protection should not be assessed solely through institutional indicators but should also be evaluated according to the public benefits generated, its consistency with Sharia principles, its contribution to the realization of *maqashid al-syari'ah*, and its ability to minimize potential *mafsadah*, such as the circulation of products that fail to meet halal standards or the decline of public trust in the halal assurance system.

These differences indicate that this study offers a more comprehensive perspective by employing the four

implementation criteria of *maslahah mursalah* as an evaluation framework for the protection of Muslim consumers. This framework evaluates not only compliance with regulatory requirements but also the extent to which halal certification policies generate tangible *maslahah*, strengthen consumer protection, and promote public welfare. Accordingly, this study extends previous research, which has primarily focused on regulatory aspects, by integrating the normative, social, and public welfare dimensions of Islamic economics.

CONCLUSION

Based on the findings of this study, it can be concluded that *maslahah mursalah* has been practically implemented in various contemporary Islamic economic practices, including the digitalization of zakat management, Islamic banking, takaful, the empowerment of micro, small, and medium enterprises (MSMEs), competition law supervision, halal certification, and Islamic financial technology (fintech). All of these practices satisfy the four criteria for the implementation of *maslahah mursalah*: providing tangible benefits for the public interest, not contradicting the Qur'an, the Sunnah, or *ijma'*, supporting the realization of *maqashid al-syari'ah*, and generating benefits that outweigh potential *mafsadah*. These findings demonstrate that *maslahah mursalah* functions not only as a method of istinbath for addressing contemporary economic issues but also as an analytical framework for evaluating the consistency of various Islamic economic innovations with the objectives of Sharia.

This study also demonstrates that the implementation of *maslahah mursalah* contributes to promoting public welfare through expanding access to Sharia-compliant financial services, optimizing the management of Islamic social funds, empowering community-based economic activities, protecting Muslim consumers, and strengthening justice and equitable distribution within economic activities. However, the degree of *maslahah* achieved is strongly influenced by the quality of implementation, governance, transparency, accountability, and the ability of each policy to minimize potential *mafsadah*. Therefore, every Islamic economic innovation should be continuously evaluated based on the principles of *maqashid al-syari'ah* to ensure that the resulting benefits genuinely support the realization of public welfare in a fair, inclusive, and sustainable manner.

From a theoretical perspective, this study enriches the literature on *usul al-fiqh* and Islamic economics by positioning *maslahah mursalah* not merely as a normative basis for legal reasoning but also as a systematic analytical framework for evaluating Islamic economic policies and

innovations through the four implementation criteria proposed in this study. From a practical perspective, the findings may serve as a reference for regulators, Islamic financial institutions, zakat management organizations, Islamic fintech providers, MSME practitioners, and halal certification authorities in designing, implementing, and evaluating economic policies that not only fulfill formal Sharia compliance but also generate optimal public benefit and support the realization of the objectives of *maqashid al-syari'ah*.

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