

RECONSTRUCTION OF THE ISLAMIC COOPERATIVE BUSINESS MODEL IN THE ERA OF DISRUPTION: INTEGRATION OF DIGITAL PLATFORMS AND THE GREEN ECONOMY BASED ON MAQASID SHARIAH



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Abstract

The era of digital disruption has transformed the global economic landscape, including the Islamic cooperative (Koperasi Syariah) sector in Indonesia. This transformation demands a business model reconstruction that is not only responsive to technology but also aligned with sustainability principles and Shariah values. This study employs a Systematic Literature Review (SLR) methodology, analyzing 30 top publications from 157 screened articles. Findings reveal that reconstruction requires three main pillars: Maqasid Shariah foundation, digital platform integration, and green economy practices. The proposed five-component framework provides a holistic roadmap for sustainable and Shariah-compliant cooperative transformation.

Keywords: Islamic Cooperative, Maqasid Shariah, Digital Transformation, Green Economy, Islamic Fintech, Business Model, Systematic Literature Review

INTRODUCTION

The era of digital disruption, marked by the emergence of artificial intelligence, big data, blockchain, and digital platform ecosystems, has fundamentally transformed the way economic entities operate, compete, and create value [1]. Islamic cooperatives, as one of the pillars of Indonesia's people-centered economy, cannot avoid this wave of transformation. On one hand, digital disruption presents opportunities for market expansion, operational efficiency, and broader financial inclusion [2]. On the other hand, it poses significant threats to conventional business models that have not yet adapted [3].

Historically, Islamic cooperatives in Indonesia have played a crucial role in empowering the economic welfare of the community, particularly for micro, small, and medium enterprises (MSMEs) [4]. However, various studies indicate that the majority of Islamic cooperatives still operate using traditional business models, which are vulnerable to stagnation and diminishing relevance amid competition from technology-based financial institutions [5]. Therefore, business model reconstruction has become a strategic imperative that can no longer be postponed.

At the same time, environmental sustainability (green economy) has become an increasingly important global concern. The Sustainable Development Goals (SDGs) and the Paris Climate Agreement require all economic entities including Islamic cooperatives to integrate environmental principles into their operations [6]. From an Islamic perspective, this aligns with the concept of *khalifah* (stewardship) and *amanah* (trust) over natural resources, which are integral components of *Maqasid Shariah* [7].

The urgency of this research is driven by three main gaps identified in the literature. First, there is a lack of studies that specifically integrate the three dimensions digital transformation, green economy, and *Maqasid Shariah* into a single framework for reconstructing the business model of Islamic cooperatives [8]. Second, there is a need for an integrated evaluative model that aligns ESG indicators with the objectives of *Maqasid Shariah* [8]. Third, there is an absence of evidence-based operational guidelines for practitioners and policymakers in implementing digital transformation that is aligned with both Sharia principles and environmental sustainability [9].

REVIEW OF LITERATURE

Concept of Islamic Cooperatives

Islamic cooperatives are collective economic entities that integrate cooperative principles with Islamic Sharia values, operating based on the principles of *ta'awun* (mutual assistance), *musyarakah* (partnership), and *amanah* (trust) [10]. In the Indonesian context, Islamic cooperatives are permitted to engage in various business sectors in accordance with applicable regulations. In addition to operating in the real sector, Islamic cooperatives in the financial sector have two main forms: Sharia Savings and Financing Cooperatives (*Koperasi Simpan Pinjam dan Pembiayaan Syariah* KSPPS) and Sharia Microfinance Institutions (*Lembaga Keuangan Mikro Syariah* LKMS), which are regulated by the Ministry of Cooperatives and the Financial Services Authority (*Otoritas Jasa Keuangan* OJK) [23].

The development prospects of Islamic cooperatives in Indonesia are highly promising, considering the country's predominantly Muslim population and the high demand for financial inclusion, particularly in remote areas [4]. However, studies also identify structural

weaknesses, including poor governance, limited human resources, and dependence on conventional business models.

Maqasid Shariah in Islamic Economics

Maqasid Shariah, etymologically meaning “the objectives of Sharia,” was initially conceptualized in classical Islamic jurisprudence by Imam al-Ghazali and later developed by al-Shatibi into five fundamental objectives: the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-‘aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*) [11].

In contemporary discourse, scholars and Islamic economists such as Ibn Ashur and Jasser Auda have expanded this framework to include social, environmental, and distributive justice dimensions [12]. Its relevance to Sharia cooperatives lies in its ability to provide a comprehensive normative framework for business decision-making, product development, and institutional governance [8, 10].

Digital Transformation and Islamic Fintech

Digital transformation in the context of Islamic finance (*Islamic fintech*) refers to the utilization of information and communication technologies to deliver Sharia-compliant financial services in a more efficient, inclusive, and transparent manner [13]. Several emerging models include Sharia-based peer-to-peer (P2P) lending, waqf and zakat-based crowdfunding, digital Sharia mutual fund investment platforms, and digital wallets integrated with Sharia payment systems [14].

A study by Satiadharmanto et al. (2024) on cooperative startups in Indonesia shows that platform-based cooperative models can effectively integrate technological innovation with the collective values inherent in cooperatives [15]. This model offers greater scalability and the ability to reach previously underserved market segments.

Green Economy in the Islamic Perspective

The green economy is defined by UNEP as an economy that improves human well-being and social equity while significantly reducing environmental risks and ecological scarcities. From an Islamic perspective, this concept strongly aligns with the principle of *khalifah* (stewardship of the earth) and the prohibition of *israf* (wastefulness) [7].

Research by Masduqie et al. (2021) on waste banks in Surabaya demonstrates how green economy practices can be integrated with *Maqasid Shariah* by incorporating *hifz al-bi’ah* (environmental protection) as a sixth objective [6]. Meanwhile, Satiadharmanto et al. (2024) propose a Sharia-based green economic transformation framework that includes industrial policy, technological innovation, and social development aligned with *maqasid* principles [15].

RESEARCH METHOD

Research Design

This study employs a *Systematic Literature Review* (SLR) design following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) 2020 guidelines. The SLR approach is selected for its ability to systematically and transparently identify, evaluate, and synthesize relevant scientific evidence, thereby producing conclusions that are verifiable and replicable [11].

Literature Search Strategy

The literature search was conducted across three major academic databases:

1. **SciSpace** (paper and full-text search): 3 query variations, yielding 300 potential results.

2. **Google Scholar:** targeted Boolean searches in both Indonesian and English, yielding 21 relevant results.
3. **Other academic databases** (PubMed, Scopus, Web of Science): additional searches to ensure comprehensive coverage.

The keywords used included: “Islamic Cooperative,” “Business Model,” “Digital Platform,” “Green Economy,” “Maqasid Shariah,” “Business Model Reconstruction,” “Islamic Fintech,” “Sustainable Islamic Finance,” along with their Boolean combinations.

Inclusion and Exclusion Criteria

Table 1.
Inclusion and Exclusion Criteria

Aspect	Inclusion	Exclusion
Language	Indonesian and English	Other languages
Period	2015–2025	Before 2015
Document Type	Journal articles, proceedings, books	Blogs, opinions, non-academic reports
Topic	Islamic cooperatives, Islamic fintech, green economy, Maqasid Shariah	Out-of-scope topics
Accessibility	Full-text available	Abstract only
Relevance	Covers at least two main variables	Only one variable

Selection and Screening Process

The selection process was conducted in four stages:

1. Identification: 157 unique articles were identified after merging and removing duplicates from all databases.
2. Title and Abstract Screening: conducted using AI-assisted relevance assessment and manual review, resulting in 75 eligible articles.
3. Full-Text Eligibility: 50 articles were downloaded and assessed against the inclusion criteria.
4. Final Inclusion: 30 articles were selected as the main corpus based on relevance, methodological quality, and contribution to the research questions.

Data Extraction and Analysis

Data were extracted using a standardized form covering: author and year, title, journal/conference, methodology, key findings related to digitalization and green economy, and the role of Maqasid Shariah within the study context. The analysis was conducted using a narrative synthesis approach combined with thematic analysis to identify recurring themes, convergence of findings, and existing knowledge gaps.

RESULTS AND DISCUSSION

Characteristics of the Analyzed Literature

Of the 30 articles analyzed, the temporal distribution shows a significant increase in publications since 2020, reflecting the acceleration of academic interest in Islamic financial digitalization and sustainability in the post-COVID-19 era. The majority of articles (67%)

were published in Indonesian-language journals or international journals focusing on Southeast Asia, while the remaining 33% were English-language publications in reputable international journals. Methodologically, 40% of the articles used qualitative approaches (case studies, document analysis), 30% used quantitative approaches (surveys, statistical analysis), and 30% applied mixed methods or literature reviews [8, 11].

Digital Transformation in Islamic Cooperatives

Urgency and Benefits of Digitalization

The literature study by Latifah et al. (2025) shows that digital transformation in Islamic cooperatives offers significant opportunities, including improved financial inclusion, service innovation, and increased competitiveness [2]. Digital transformation is no longer merely an option but a strategic necessity for Islamic cooperatives. The main benefits identified include:

1. Market expansion: Digital platforms enable cooperatives to expand their market segmentation from local to national/global levels [16].
2. Operational efficiency: Business process automation through mobile applications reduces transaction costs and enhances service speed [3].
3. Transparency and accountability: Blockchain technology and smart contracts increase member trust through immutable transaction records [17].
4. Financial inclusion: Islamic fintech provides access to financial services for unbanked and underbanked segments [13].

Digital Platform Model for Islamic Cooperatives

Satiadharmanto et al. (2024) identify the startup coop model as a strategic innovation for cooperatives to transform into multi-sided platforms that connect producers, consumers, and investors within an integrated Islamic ecosystem [15]. This model has been implemented in various sectors, including halal agriculture [17] and sustainable fisheries [7].

The study by Zhu and Marjanovic (2021) on platform cooperatives provides a comparative perspective showing that platform-based cooperative models have advantages over conventional platforms in terms of fairer value distribution to members, which aligns with Sharia principles [18].

Supporting Technologies

Several key technologies identified in the literature that support the digital transformation of Islamic cooperatives include:

1. Islamic mobile banking and digital wallets [3]
2. Sharia-based P2P lending [17]
3. Blockchain for halal supply chain transparency [17]
4. Artificial intelligence for Sharia-compliant financing assessment [1]
5. Big data analytics for product personalization [19]

Integration of Green Economy in Islamic Cooperative Operations

Theological Foundation

The integration of the green economy in Islamic cooperatives (Syariah Cooperatives) has a strong theological foundation. The Qur'an explicitly prohibits *فساد في الأرض* (*fasad fi al-ardh* / corruption or destruction on earth) and commands humans to maintain environmental balance (*mizan*) [7]. Environmental crises (such as climate change and land degradation) are no longer merely external issues but pose threats to the preservation of human life (*Hifz al-Nafs*) and future generations (*Hifz al-Nasl*) [14].

Fauzia (2016) argues that *hifz al-bi'ah* (environmental protection) should be considered the sixth objective of Maqasid Shariah in the contemporary context, given the urgency of the global environmental crisis [6]. The urgency of reconstructing the Islamic cooperative business model is driven by increasingly evident global environmental crises, including climate change and ecosystem degradation that threaten human welfare. Contemporary literature emphasizes that responding to this crisis is not merely an ethical option, but a manifestation of Maqasid Shariah in preserving life and wealth in a sustainable manner [14, 20].

Green Economy Operational Practices

Several green economy practices relevant to Islamic cooperatives include:

1. Green accounting: Transparent reporting of environmental impacts as part of Shariah accountability [20].
2. Circular economy: Waste reduction and optimization of resource use within the supply chain [6].
3. Green financing: Financing environmentally friendly projects through Islamic instruments such as green sukuk and productive waqf [21].
4. Halal-green supply chain: Integration of halal standards with sustainable agricultural and production practices [17].

Integration of ESG and Maqasid Shariah

Putri et al. (2025) identify a significant alignment between ESG (Environmental, Social, Governance) principles and Maqasid Shariah objectives. The Environmental dimension of ESG corresponds to *hifz al-bi'ah*; the Social dimension corresponds to *hifz al-nafs* and *hifz al-nasl*; while the Governance dimension corresponds to *hifz al-'aql* and *hifz al-mal*. The integration of both can produce a more comprehensive and measurable evaluative framework [8].

The Role of Maqasid Shariah as a Reconstruction Foundation

Maqasid as an Ethical Compass

Maqasid Shariah functions as an ethical compass guiding every business decision in Islamic cooperatives, ensuring that technological innovation and green practices do not compromise fundamental Islamic values [12]. In the context of business model reconstruction, Maqasid Shariah provides:

1. Technology selection criteria: Ensuring adopted technologies comply with Shariah principles and support public welfare [19].
2. Product development guidelines: Ensuring that products and services meet members' real needs and are free from *gharar*, *maysir*, and *riba* [10].
3. Governance framework: Ensuring transparency, accountability, and fairness in the distribution of benefits and risks [22].

Maqasid-Based Economic Law Reconstruction

Istiqomah (2025) emphasizes the importance of reconstructing Islamic economic law not only in a textual (*zahiri*) manner but also in a contextual (*maqasidi*) way [12]. This approach enables the adaptation of Islamic law to digital economic realities without losing its normative substance. In practice, this means conducting *ijtihad* that is responsive to fintech innovations, platform business models, and new green financial instruments.

Implementation Challenges and Solutions

A comprehensive mapping of challenges and strategic interventions derived from the literature is provided in Table 2.

Table 2.
Main Challenges and Recommended Solutions in the Literature

No	Challenge	Impact	Solution
1	Low digital literacy	Barrier to platform adoption	Integrated digital literacy programs [2]
2	Immature regulation	Legal uncertainty in fintech	Regulatory harmonization and strengthening across authorities (OJK and Ministry of Cooperatives) [9]
3	Lack of ESG–Maqasid model	Non-comprehensive evaluation	Development of integrated indicators [8]
4	Limited green financing	Difficulty funding sustainable projects	Optimization of green sukuk and productive waqf [21]
5	Platform security risks	Decreased member trust	Blockchain and end-to-end encryption [17]
6	Limited human resources	Slow implementation	Partnerships with universities [14]

Business Model Reconstruction Framework

Framework Description

Based on the literature synthesis, this study proposes the Islamic Cooperative Business Model Reconstruction Framework (ICBMRF), which consists of five integrated components:

ICBMRF Framework: Five Integrated Components

1. Maqasid Shariah Foundation — Establishing core values and operational objectives based on the six maqasid objectives (including hifz al-bi'ah)
2. Digital Platform Layer — Integration of sharia fintech, e-commerce, and cooperative startup models for transactions and access to financing
3. Operational Green Economy Practices — Green accounting, circular economy, and green financing products
4. Governance and ESG-Maqasid Metrics — An integrated sharia supervisory system with measurable ESG indicators
5. Capacity and Strategic Partnerships — Digital literacy, cross-sector collaboration, and partnerships with regulators and technology providers

Framework Visualization

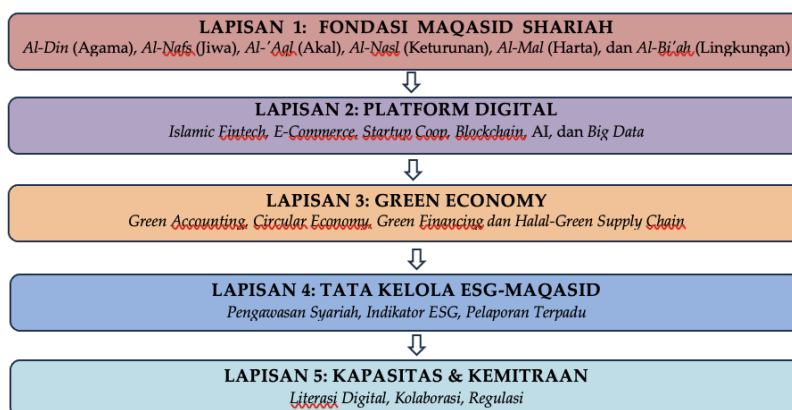


Figure 1.
Islamic Cooperative Business Model Reconstruction Framework (ICBMRF)

Gradual Implementation Guidelines

The implementation of ICBMRF is recommended to be carried out in four stages:

1. Diagnosis Stage (Months 1–3): Maqasid and initial environmental audit, digital capacity mapping, and identification of key stakeholders [10].
2. Design Stage (Months 4–6): Design of digital-green products, development of ESG-Maqasid governance systems, and formulation of internal policies [8].
3. Piloting Stage (Months 7–12): Small-scale mobile application implementation on selected member segments, intensive monitoring, and feedback-based adjustments [3].
4. Scaling Stage (Year 2+): Expansion through public-private strategic partnerships, business model replication, and policy advocacy to achieve a sustainable economy [14].

CONCLUSION

This study, through a *Systematic Literature Review* of 157 scientific publications, has generated several key findings and conclusions:

1. Digital transformation is a strategic imperative for Islamic cooperatives in the era of disruption, with Islamic fintech, startup coop models, and blockchain technology serving as key instruments [2, 3, 15].
2. The integration of the green economy in the operations of Islamic cooperatives has a strong theological foundation in the concept of *khalifah* and can be operationalized through green accounting, circular economy practices, and Islamic green financing instruments [6,7,21].
3. *Maqasid Shariah* functions as a comprehensive normative foundation that not only provides Sharia legitimacy but also offers concrete operational guidance for business model reconstruction [8, 10, 12].
4. The main gaps identified include: (a) the lack of an integrated ESG–Maqasid evaluative model, (b) the incomplete harmonization of regulations across authorities (OJK and the Ministry of Cooperatives), and (c) limited digital literacy among cooperative members [8, 9].

5. The ICBMRF framework as a holistic solution: the proposed ICBMRF framework integrates maqasid-based foundations, digital platforms, green practices, ESG governance, and capacity building into a coherent ecosystem. This model is projected to enhance the resilience of Islamic cooperatives and gradually realize a sustainable economy.

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