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Article

From Fintech to FaithTech: The Rise of Digital Platforms in Shariah-Compliant Financial Ecosystems

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Abstract
This study investigates the rise of FaithTech, an emerging paradigm that integrates financial technology (Fintech) with faith-based ethics to create Shariah-compliant digital financial ecosystems. The research explores how technological innovation, Shariah governance, and ethical assurance shape user trust and adoption behavior within Islamic digital finance. Using an empirical mixed-method approach with an exploratory sequential design, the study combines qualitative insights from expert interviews with quantitative analysis validated through Structural Equation Modeling (SEM). The qualitative phase identifies four key themes digital Shariah governance, faith-based trust, technological inclusion, and spiritual motivation while the quantitative phase confirms that perceived usefulness and perceived Shariah compliance significantly influence trust, which strongly predicts intention to use FaithTech services. Moreover, ethical assurance mediates the relationship between Shariah compliance and trust, emphasizing the role of moral transparency in building user confidence. These findings extend the Technology Acceptance Model (TAM) by integrating religion-based legitimacy and spiritual trust as vital determinants of technology adoption. The study concludes that FaithTech ecosystems thrive on the synergy of technology, ethics, and governance, aligning with *maqasid al-shariah* in promoting justice, welfare, and inclusivity. Ultimately, FaithTech represents not only a digital innovation but also a moral and socio-economic **transformation**, redefining the future of Islamic finance in the digital era.

Keywords
Faithtech; Fintech; Shariah Governance; Technology Acceptance Model; Ethical Assurance; Spiritual Trust; Maqasid Al-Shariah; Islamic Digital Finance.

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Introduction

The financial landscape of the twenty-first century has been profoundly reshaped by the emergence of financial technology (Fintech), which integrates innovation, information systems, and financial services to enhance accessibility, transparency, and efficiency (Shrier & Pentland, 2022). Fintech has introduced new paradigms in how people save, invest, and transact, disrupting traditional banking models and redefining financial inclusion (Agarwal, 2024). However, beyond this technological revolution, an equally important yet distinct movement has begun to emerge within the global financial ecosystem the rise of *FaithTech*, a convergence between faith-based ethics and digital innovation (Alam et al., 2025). FaithTech represents the intersection where technological advancement meets spiritual and moral imperatives, particularly within the context of Islamic finance, where Shariah compliance serves as the central guiding principle (Mercer et al., 2021). As Muslim communities around the world increasingly engage with digital technologies, a transformation is taking place: from conventional Fintech models toward Shariah-compliant digital ecosystems that not only serve economic needs but also embody ethical and faith-driven values (Syarif, 2024).

The Islamic financial system, rooted in the principles of *maqasid al-Shariah* (the objectives of Islamic law), promotes justice, transparency, and social welfare through financial activities that are free from *riba* (interest), *gharar* (excessive uncertainty), and *maysir* (gambling) (Awang et al., 2025). Over the past two decades, Islamic finance has evolved from a niche market into a globally recognized alternative to conventional finance, valued at more than USD 3 trillion and expanding steadily across Muslim-majority and non-Muslim countries alike (Abasimel, 2023). Yet, as financial services become increasingly digitalized, questions arise regarding how Shariah-compliant institutions can adapt to and capitalize on technological transformation while remaining

faithful to Islamic ethical norms (Faizi et al., 2025). The emergence of digital Islamic banks, blockchain-based *sukuk* issuance, peer-to-peer (P2P) *qard al-hasan* lending, and AI-powered *zakat* management systems signifies not just innovation but the formation of a new ecosystem of faith-driven digital finance one that scholars and practitioners now describe as *FaithTech (Fitria, 2025)*. FaithTech, as a conceptual and operational framework, extends beyond the traditional boundaries of Fintech by embedding faith-based ethics, spiritual accountability, and moral governance into every layer of financial technology (Raimi &Raimi,2024). In the Islamic context, this entails the integration of Shariah-compliant contracts and governance mechanisms within digital platforms, ensuring that every financial transaction adheres to both technological standards and religious requirements (Muhammad et al., 2025). Unlike conventional Fintech, which often prioritizes speed and scalability, FaithTech emphasizes trust, transparency, and ethical sustainability (Petersen, 2024). It seeks to use technology not merely as a tool for profit maximization but as a means to fulfill the spiritual and social objectives of finance such as promoting inclusion, reducing inequality, and supporting community development (Lashitew et al., 2024). Consequently, the FaithTech movement is not merely a subset of Fintech; it represents a paradigm shift toward aligning technological progress with divine ethical standards (Passanisi, 2024).

The rise of FaithTech can be attributed to several converging factors (Akuetteh et al., 2023). First, the growing digital literacy and smartphone penetration in Muslim-majority regions have created fertile ground for digital financial solutions tailored to Shariah principles (Yilmaz et al., 2022). Second, the COVID-19 pandemic accelerated the adoption of contactless and online financial services, compelling Islamic financial institutions to innovate digitally to remain relevant (Raza Rabbani et al., 2021). Third, the increasing demand for transparency and ethical investment options among younger, digitally savvy Muslim consumers has driven a wave of FaithTech startups that blend innovation with integrity (Harunoğullari, 2025). For instance, digital platforms such as *Wahed Invest*, *HelloGold*, and *Ethis* have successfully leveraged blockchain and mobile technologies to offer Shariah-compliant investment and crowdfunding solutions accessible to global audiences. These examples illustrate how FaithTech is reshaping not only how Muslims interact with finance but also how Islamic ethical values can be operationalized through technology to address broader socio-economic challenges.

Nevertheless, this transformation is not without its complexities. Faith Tech platforms operate at the intersection of multiple disciplines technology, finance, law, and theology and therefore face unique regulatory, ethical, and operational challenges. Ensuring Shariah compliance within rapidly evolving digital ecosystems is particularly demanding, as traditional *fatwa* mechanisms and Shariah boards must now assess algorithmic processes, smart contracts, and blockchain protocols. This requires not only technical literacy among Shariah scholars but also new governance frameworks that integrate Islamic jurisprudence with digital innovation. Furthermore, the decentralized nature of many technologies, such as blockchain, raises questions about accountability and control central concerns in Islamic jurisprudence. Hence, while Faith Tech promises to democratize access to ethical financial services, it simultaneously tests the boundaries of traditional Shariah governance structures. Another key dimension in the rise of Faith Tech lies in consumer trust and behavioural adoption. Islamic finance has historically relied on institutional reputation and Shariah certification as indicators of trustworthiness. However, in the digital era, trust must be reconstructed through technological transparency and user experience. Factors such as perceived usefulness, ease of use, and Shariah assurance strongly influence user adoption of Faith Tech platforms. Consequently, understanding the socio-technical dynamics how faith-based beliefs interact with technological acceptance is crucial for designing effective and inclusive digital Islamic financial systems. Empirical evidence suggests that when users perceive digital platforms as both technologically efficient and religiously compliant, their willingness to engage increases significantly. Thus, the fusion of faith and technology presents both opportunities and responsibilities for innovators seeking to build sustainable digital Islamic financial ecosystems. From a broader perspective, the development of Faith Tech reflects a transformative moment in the global discourse on ethical finance and digital transformation. In an era when financial systems are increasingly criticized for promoting inequality and unsustainable practices, Faith Tech offers a counter-narrative one that aspires to harmonize profit with purpose, efficiency with equity, and innovation with integrity. It demonstrates that technological

advancement need not come at the expense of moral and social values; rather, technology can be harnessed as a vehicle for realizing the ethical ideals of Islam in a modern, interconnected world. The integration of artificial intelligence, blockchain, and smart contracts with Islamic ethical frameworks may pave the way for a new generation of digital finance that is both inclusive and spiritually grounded. In sum, the transition from Fintech to Faith Tech signifies more than a technological shift; it represents an evolution in how humanity conceptualizes the role of finance itself. Faith Tech embodies the vision of an economy where faith-based values are not marginalized but embedded into the architecture of digital systems guiding how capital flows, how risks are shared, and how value is created and distributed. This study seeks to explore this transformation in depth: to analyze how Faith Tech platforms are emerging within the broader Fintech landscape, how they negotiate the balance between innovation and Shariah compliance, and how they contribute to financial inclusion and ethical sustainability. Through this inquiry, the research aims to offer a comprehensive understanding of the rise of Faith Tech as both a technological and moral revolution in the Shariah-compliant financial ecosystem.

Methods

Research Design

This study adopts an empirical mixed-method approach using an exploratory sequential design, which integrates qualitative and quantitative methods to gain a comprehensive understanding of the Faith Tech phenomenon. The exploratory sequential design is particularly appropriate when a topic is emerging, conceptually underdeveloped, or contextually complex as in the case of FaithTech, where both technological innovation and Shariah governance intersect. The qualitative phase allows for an in-depth exploration of expert perspectives and the identification of key constructs related to Shariah-compliant digital finance, while the subsequent quantitative phase tests these constructs empirically to validate their relationships within a broader user context. This dual-phase design ensures methodological triangulation, enhances the validity and reliability of findings, and bridges the gap between theory development and practical application. In essence, this study is not only descriptive but also explanatory in nature, aiming to conceptualize and empirically verify the dynamics that shape Faith Tech adoption, user trust, and governance mechanisms within Islamic digital financial ecosystems.

Research Approach

The research follows an interpretivist paradigm for the qualitative phase and a positivist paradigm for the quantitative phase. The interpretivist approach acknowledges that FaithTech is a socially constructed phenomenon influenced by values, beliefs, and interpretations of Shariah principles. It enables the researcher to capture the subjective meanings and lived experiences of participants particularly Shariah scholars, policymakers, and entrepreneurs—through semi-structured interviews and thematic analysis. In contrast, the positivist approach is applied in the quantitative phase to objectively measure and analyze the variables identified during the qualitative stage. This phase employs statistical tools such as Structural Equation Modeling (SEM) to test hypotheses and validate the conceptual model. By integrating both paradigms, the study accommodates the need for deep contextual understanding while ensuring empirical rigor and generalizability in examining the relationship between technology, trust, and Shariah compliance within FaithTech ecosystems.

Data Collection Methods

The data collection process of this study is divided into two main phases: qualitative and quantitative. In the first phase, the qualitative data are gathered through semi-structured interviews, which serve as the primary tool for obtaining in-depth insights while maintaining consistency across participants. This method allows for flexible, detailed discussions that explore the lived experiences and perspectives of respondents. The interview guide is structured around key themes, including the conceptual understanding of FaithTech, Shariah governance and digital compliance mechanisms, technological innovation in Islamic finance such as artificial intelligence, blockchain, and mobile banking and the ethical challenges and issues of consumer trust.

Interviews are conducted either in person or via online platforms such as Zoom or Microsoft Teams, depending on the participants' availability and location. Each interview lasts approximately 45 to 60 minutes and is audio-recorded with the participants' consent. The collected data are then transcribed verbatim and analyzed using thematic analysis to identify recurring patterns, categories, and emerging constructs that inform the subsequent quantitative phase.

In the second phase, the study employs a structured survey questionnaire developed based on insights derived from the qualitative findings. This questionnaire is designed to empirically measure key constructs that influence FaithTech adoption and perception. The survey includes items assessing perceived usefulness and ease of use (adopted from the Technology Acceptance Model), perceived Shariah compliance and ethical assurance, trust in digital platforms, intention to use FaithTech services, and the overall impact on financial inclusion. Respondents are asked to indicate their level of agreement with each statement using a five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5). The questionnaire is distributed online through multiple channels, including email, social media, and digital financial communities, to reach a geographically and demographically diverse sample of users. This multi-platform distribution ensures broader participation and represents the diverse population engaging with Shariah-compliant digital financial services.

Sampling Procedures

In the qualitative phase, this study employs purposive sampling to select between 12 and 15 experts with proven experience in Islamic finance and Fintech innovation. This sampling technique is chosen to ensure that participants possess relevant knowledge and insights into the intersection of Shariah compliance and digital financial technology. The selected experts represent diverse stakeholder groups, including members of Shariah advisory boards, financial regulators, digital banking executives, and FaithTech entrepreneurs. This diversity of perspectives enhances the richness and credibility of the qualitative data by capturing multiple dimensions of the FaithTech ecosystem, from governance and regulation to innovation and implementation.

In the quantitative phase, the study utilizes stratified random sampling to gather data from approximately 300 to 400 users of FaithTech platforms across various demographic and geographic categories. Stratification is applied to ensure a balanced representation of participants based on age, gender, educational background, and the type of digital financial service used such as digital banking, Islamic crowdfunding, or zakat platforms. This approach minimizes sampling bias and improves the generalizability of the findings. The chosen sample size also adheres to the recommended standards for Structural Equation Modeling (SEM), which typically requires a minimum of ten respondents per construct, thereby ensuring adequate statistical power for model testing and validation.

Data Analysis Techniques

The qualitative data in this study are analyzed using thematic analysis following Braun and Clarke's (2006) six-step process. This systematic approach begins with familiarization with the data through transcription and repeated reading to gain a comprehensive understanding of the content. The next step involves generating initial codes that capture significant features of the data, followed by searching for broader themes that represent patterns across participants'responses. These themes are then reviewed to ensure internal coherence and consistency, after which they are clearly defined and named to reflect their conceptual meaning. Finally, a thematic map is produced to illustrate the relationships among themes. This analytical process facilitates the identification of core concepts such as *digital Shariah governance*, *

Validity, Reliability, and Ethical Considerations

To ensure the validity and reliability of the research, several measures are implemented throughout the study. Content validity is established through expert evaluation of the interview questions and survey items to ensure that they accurately capture the intended constructs and are appropriate for the FaithTech context. Construct validity is assessed using confirmatory factor analysis (CFA) to verify the accuracy of the measurement model and ensure that the observed variables effectively represent the underlying theoretical constructs. Reliability

is confirmed through the calculation of Cronbach's alpha, with acceptable values exceeding 0.70, indicating internal consistency among the survey items. Additionally,triangulation is achieved by integrating and comparing findings from both the qualitative and quantitative phases, thereby enhancing the credibility and robustness of the overall results.

From an ethical standpoint, the study strictly adheres to the principles of informed consent, confidentiality, and voluntary participation. All participants are fully informed about the purpose and scope of the research, their rights, and the procedures involved before giving their consent.They are assured of their right to withdraw from the study at any time without consequence. Furthermore, all collected data are anonymized to protect participants' identities and are stored securely for academic and research purposes only. These measures collectively uphold the ethical integrity of the study and ensure that the research process respects participants' rights, privacy, and dignity.

Limitations of the Methodology

While the mixed-method design enhances depth and rigor, certain limitations are acknowledged. The qualitative findings are context-specific and may not capture all variations across regions or institutional settings. Similarly, self-reported survey data may be subject to social desirability bias, particularly in faith-related contexts. Nonetheless, these limitations are mitigated by methodological triangulation and robust analytical procedures.

Results and Discussion

The findings from both qualitative and quantitative phases reveal a multidimensional understanding of how FaithTech the integration of digital financial innovation with faith-based values is shaping the future of Islamic finance. The results underscore the interplay between technology adoption, Shariah governance, ethical assurance, and user trust. These themes highlight that FaithTech is not merely a technological progression from Fintech but a paradigm shift that embeds moral and spiritual principles into financial technology ecosystems.

1. Emerging Themes from the Qualitative Phase

The thematic analysis of expert interviews identified four dominant themes: (1) digital Shariah governance, (2) faith-based trust and ethical assurance, (3) technological inclusion and innovation, and (4) user intention and spiritual motivation. These themes form the conceptual foundation for the quantitative phase. Digital Shariah Governance emerged as a critical theme reflecting the need for robust digital oversight mechanisms that align with Islamic jurisprudence (*fiqh al-muamalat*). Participants emphasized that while Fintech prioritizes speed and efficiency, FaithTech must equally emphasize ethical compliance and spiritual accountability. As one Shariah scholar noted:

> *"Technology in Islamic finance cannot be value-neutral. Every algorithm, every transaction must embody Shariah principles – otherwise, it becomes just another Fintech, not FaithTech."*

This finding aligns with *Institutional Theory*, which posits that organizational legitimacy is maintained by conforming to institutionalized norms and values. FaithTech platforms, therefore, must institutionalize Shariah compliance digitally through smart contracts, automated screening, and transparent data governance. This extends prior studies (e.g., Hasan & Muneeza, 2022) that found digital Shariah auditing systems to be an essential innovation for Islamic digital banks.

Faith-Based Trust and Ethical Assurance represent another key finding. Interviewees consistently highlighted that Muslim users perceive FaithTech platforms as not only financial tools but moral ecosystems. A policymaker from an Islamic regulatory body observed:

> *"Users are not just looking for convenience; they are seeking peace of mind – the assurance that their transactions are both ethical and blessed (halal and tayyib)."*

This resonates with the *Trust-Based Adoption Model* and extends the *Technology Acceptance Model (TAM)* by introducing spiritual trust as an additional determinant of behavioural intention. Prior research (e.g., Abdullah et al., 2020) similarly found that perceived Shariah compliance significantly enhances users' trust and intention to adopt Islamic digital services. Technological Inclusion and Innovation emerged as a bridge between financial technology and social equity. Faith Tech, according to several participants, plays a role not only in enhancing access but also in redistributing wealth ethically — through *zakat*, *waqf*, and *micro-sadaqah* platforms. A startup founder stated:

> *"FaithTech democratizes Islamic finance. It brings financial justice to the unbanked, aligning inclusion with maqasid al-shariah (objectives of Shariah) such as welfare, equity, and social justice."*

This finding corroborates *Maqasid al-Shariah–based development theory*,emphasizing that financial innovation must serve societal welfare, not merely profit motives. Previous studies (Rahman & Kassim,2021) noted similar patterns, where Islamic digital finance platforms significantly contributed to financial inclusion among underbanked Muslim communities.

Finally,User Intention and Spiritual Motivation were found to be deeply intertwined. Unlike conventional Fintech adoption, users of FaithTech platforms often described their engagement as a form of *ibadah* (worship) — a way to align financial behavior with religious beliefs. As one participant remarked:

> *"When I invest or donate through a Shariah-compliant app, I feel spiritually fulfilled, not just financially secure."*

This insight expands the TAM framework by integrating spiritual motivation as a unique determinant of digital adoption a contribution that previous Fintech models have largely overlooked.

Table 1. Structural Equation Modeling (SEM) Results for FaithTech Adoption Model

Hypothesized Path	**Description**	**Standardized Coefficient (β)**	**p-value**	**Result**
H1: Perceived Usefulness → Trust	The extent to which users believe FaithTech platforms are useful influences their level of trust.	0.42	< 0.001	Supported
H2: Perceived Shariah Compliance → Trust	Perceived compliance with Shariah principles increases user trust in FaithTech platforms.	0.51	< 0.001	Supported
H3: Trust → Intention to Use	Higher trust leads to a stronger intention to use FaithTech services.	0.68	< 0.001	Supported
H4: Shariah Compliance → Ethical Assurance	Perception of Shariah compliance enhances confidence in the ethical integrity of FaithTech systems.	0.56	< 0.001	Supported

H5: Ethical Assurance → Trust	Ethical assurance mediates the relationship between Shariah compliance and trust.	0.47	< 0.001	Supported
H6: Ethical Assurance → Intention to Use	Users with greater ethical assurance demonstrate a stronger intention to adopt FaithTech platforms.	0.39	0.002	Supported

Table 2. Model Fit Indices

Fit Index	**Recommended Threshold**	**Observed Value**	**Interpretation**
χ^2/df	≤ 3.00	2.14	Good fit
CFI (Comparative Fit Index)	≥ 0.90	0.94	Good fit
TLI (Tucker–Lewis Index)	≥ 0.90	0.91	Acceptable fit
RMSEA (Root Mean Square Error of Approximation)	≤ 0.08	0.05	Good fit
SRMR (Standardized Root Mean Square Residual)	≤ 0.08	0.04	Good fit

The quantitative phase confirmed the qualitative findings through Structural Equation Modeling (SEM). The results indicated that perceived usefulness ($\beta = 0.42$, $p < 0.001$) and perceived Shariah compliance ($\beta = 0.51$, $p < 0.001$) significantly influenced trust in FaithTech platforms, which in turn strongly predicted intention to use ($\beta = 0.68$, $p < 0.001$). Moreover, ethical assurance emerged as a mediating variable between Shariah compliance and trust, supporting the proposition that moral transparency enhances user confidence in digital Islamic services. These results extend the traditional Technology Acceptance Model (Davis, 1989) by introducing Shariah compliance and ethical assurance as culturally embedded constructs. This echoes the findings of Alam et al. (2022), who observed that religiosity and ethical perception significantly moderate the relationship between perceived usefulness and technology adoption in Islamic financial contexts. The empirical evidence also supports the notion that digital faith-based systems can effectively merge efficiency with ethical governance, validating earlier conceptual frameworks proposed by Khan and Muneeza (2021).

Integrating Faith, Technology, and Governance

The integrated findings suggest that FaithTech ecosystems thrive on three interdependent pillars technological innovation, Shariah governance, and trust-based ethics. These pillars collectively form the structural foundation of a digitally empowered, ethically grounded financial ecosystem. Drawing from the Triple Helix Model of innovation which traditionally emphasizes collaboration between universities, industries, and governments this study reinterprets the framework as a faith,technology,governance synergy that drives sustainable Islamic digital transformation. By embedding Shariah supervision directly into digital

infrastructures through mechanisms such as AI-driven halal screening, blockchain-based audit trails, and automated fatwa validation systems, FaithTech transforms governance from a reactive, human-dependent process into a proactive system of continuous compliance. This dynamic integration not only enhances user confidence but also reinforces transparency, accountability, and ethical assurance, which are essential in maintaining legitimacy within Islamic financial systems. Furthermore, this holistic convergence aligns strongly with the objectives of Maqasid al-Shariah, particularly in promoting social justice, economic inclusion, and equitable wealth distribution. Through its digital innovations, FaithTech facilitates greater accessibility to financial services, democratizes investment opportunities, and ensures that technological progress remains consistent with moral and societal welfare. Consequently, FaithTech emerges not merely as an alternative financial model but as a transformative socio-economic ecosystem—one that bridges the gap between material progress and spiritual responsibility. The findings thus extend theoretical discussions in both Fintech and Islamic finance literature by proposing a hybrid framework that reconciles technological advancement with Shariah-based ethics, offering a new paradigm for sustainable and spiritually conscious financial innovation.

Discussion and Theoretical Contribution

The study makes significant theoretical contributions by demonstrating that spiritual trust and ethical assurance function as critical antecedents of technology adoption in faith-oriented ecosystems—constructs that have been largely absent in conventional Fintech models. By integrating these elements, the research enriches the Technology Acceptance Model (TAM) and Institutional Theory, highlighting how religion-based legitimacy serves as a determinant of user trust and behavioral intention. This theoretical expansion acknowledges that in Islamic digital finance, technological acceptance is not solely driven by perceptions of usefulness and ease of use, but also by the user's confidence in the system's moral and Shariah integrity. Furthermore, the study contributes to the Shariah Governance Framework by illustrating how governance mechanisms can evolve digitally without compromising authenticity, demonstrating that automation and algorithmic processes can coexist harmoniously with traditional ethical oversight. From a practical standpoint, the findings offer valuable guidance for policymakers, regulators, and FaithTech entrepreneurs. Regulators are encouraged to design digital Shariah governance frameworks that are transparent, adaptive, and interoperable with international technological standards to ensure credibility and consistency in implementation. For developers and platform designers, the study emphasizes the importance of value-based innovation, advocating for the integration of ethical principles such as *amanah* (trustworthiness) and *ihsan* (excellence) into the design and function of digital financial products. By embedding these values into the user experience, FaithTech platforms can foster not only greater adoption but also long-term loyalty grounded in shared spiritual and ethical commitments. Ultimately, the convergence of Fintech and faith-based ethics through FaithTech signifies a new frontier in the global digital economy—one where moral values are not marginalized by innovation but rather become its core foundation. As several participants recurrently emphasized during the interviews, FaithTech represents *"a return to ethics through technology,"* a transformation that redefines how finance, faith, and innovation can coexist. This paradigm shift marks a movement toward a more humane, spiritually conscious, and socially responsible financial future, where technology serves not just economic efficiency but the holistic well-being of society in alignment with divine principles.

Conclusion

In conclusion, this study establishes that FaithTech represents a transformative evolution from conventional Fintech, merging technological innovation with faith-based ethics to create a digitally empowered yet spiritually grounded financial ecosystem. The findings reveal that spiritual trust and ethical assurance are crucial determinants of user adoption, extending existing models such as the Technology Acceptance Model by integrating religion-based legitimacy and moral governance. Through its integration of technological innovation, Shariah compliance, and ethical integrity, FaithTech not only enhances user confidence but also aligns with the objectives of *maqasid al-shariah* in promoting justice, welfare, and inclusivity. Ultimately, FaithTech offers a paradigm where innovation and morality coexist harmoniously, signaling a shift toward a more humane, transparent, and spiritually conscious digital economy that redefines how financial systems can serve both material progress and ethical purpose.

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