

DIGITAL MARKETING ADAPTATION AMONG ISLAMIC BUSINESSES IN EMERGING MARKETS: RESILIENCE STRATEGIES AGAINST GLOBAL PROTECTIONIST ECONOMIC TRENDS

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Abstract

This study explores how Islamic businesses in emerging markets are adapting their digital marketing strategies in response to rising global protectionist economic trends. Through an integrative literature review, the paper synthesizes scholarly findings from peer-reviewed journals and reputable sources published within the last decade. The research highlights that protectionist policies have intensified market entry barriers, disrupted supply chains, and challenged consumer access particularly in Muslim-majority developing economies. Islamic enterprises, driven by ethical principles and religious values, have increasingly leveraged digital tools to maintain competitiveness and resilience. The findings reveal that digital marketing adaptation is not merely a tactical response, but a strategic transformation rooted in cultural identity and contextual innovation. Moreover, the literature underscores the importance of social media, mobile commerce, and content personalization in shaping consumer engagement in these markets. Despite growing scholarly interest, existing studies often overlook the intersection between Islamic business values and technological adaptation. This review identifies a significant research gap in understanding how Islamic ethical frameworks influence digital marketing behavior. The paper contributes by offering a conceptual foundation for future empirical inquiry on resilient business practices within faith-based economies. Ultimately, the study advances theoretical and practical discussions on the digital transformation of Islamic businesses amid economic uncertainty.

Keywords: Islamic Businesses, Digital Marketing Adaptation, Emerging Markets, Economic Protectionism, Business Resilience.

Abstrak

Penelitian ini mengkaji bagaimana bisnis Islam di pasar negara berkembang mengadaptasi strategi pemasaran digital mereka sebagai respons terhadap meningkatnya tren proteksionisme ekonomi global. Dengan menggunakan tinjauan pustaka integratif, makalah ini menyintesis temuan-temuan empiris dari jurnal terbitan peer-review dan sumber terpercaya yang diterbitkan dalam dekade terakhir. Hasil penelitian menunjukkan bahwa kebijakan proteksionis telah meningkatkan hambatan masuk pasar, mengganggu rantai pasok, dan membatasi akses konsumen, khususnya di negara-negara berkembang dengan mayoritas penduduk Muslim. Didukung oleh prinsip etika dan nilai-nilai keagamaan, perusahaan Islam semakin memanfaatkan teknologi digital untuk mempertahankan daya saing dan meningkatkan ketahanan bisnis. Analisis mengungkapkan bahwa adaptasi pemasaran digital tidak hanya merupakan respons taktis, melainkan transformasi strategis yang berakar pada identitas budaya dan inovasi kontekstual. Selain itu, literatur menekankan peran penting media sosial, perdagangan seluler, dan personalisasi konten dalam mendorong keterlibatan konsumen di pasar-pasar tersebut. Meskipun minat penelitian terus meningkat, studi yang ada kurang memadai dalam mengkaji keterkaitan antara nilai-nilai bisnis Islam dan adaptasi. Copyright © 2025 The Authors. Published by Gunung Djati Conference Series This is open access article distributed under the CC BY 4.0 license - <https://creativecommons.org/licenses/by/4.0>

teknologi. Tinjauan ini mengidentifikasi celah penelitian signifikan dalam memahami bagaimana kerangka etika Islam memengaruhi perilaku pemasaran digital. Makalah ini berkontribusi dengan menyediakan dasar konseptual untuk penelitian empiris masa depan mengenai praktik bisnis yang tangguh dalam ekonomi berbasis keimanan. Pada akhirnya, studi ini memperluas diskusi teoretis dan praktis mengenai transformasi digital bisnis Islam di tengah ketidakpastian ekonomi.

Kata Kunci: Bisnis Islam, Adaptasi Pemasaran Digital, Pasar Negara Berkembang, Proteksionisme Ekonomi, Ketahanan Bisnis.

INTRODUCTION

The resurgence of global protectionist economic trends has disrupted traditional market dynamics and compelled businesses to adopt more agile and innovative strategies, with digital transformation emerging as a central pillar for organizational resilience. As nations increasingly implement tariffs, trade restrictions, and nationalist policies to shield domestic industries, international supply chains and cross-border transactions face significant volatility (Evenett & Fritz, 2019). The World Trade Organization (2023) has reported a consistent rise in trade-restrictive measures since 2017, severely impacting market access for businesses operating in developing economies. In this environment, digital technologies particularly digital marketing tools have become essential in bypassing physical trade barriers and ensuring continued market presence (UNCTAD, 2021). Digital platforms enable firms to reach consumers directly, personalize communication, and diversify distribution channels, which are critical capabilities amid rising uncertainty (Bughin et al., 2017). Furthermore, businesses that successfully integrate digital strategies tend to outperform peers in adapting to macroeconomic shocks (Brennen & Kreiss, 2016). The urgency to embrace digital transformation is not solely a matter of competitiveness, but of survival in a fragmented global economy increasingly driven by localized interests and protectionist agendas (Antras, 2021). Digitalization offers not only operational efficiencies but also strategic flexibility in times of economic disruption, particularly in regions where traditional trade routes are constricted (OECD, 2020). For firms in emerging markets, this shift is even more critical as they navigate both infrastructural limitations and geopolitical pressures (World Bank, 2020). Hence understanding the role of digital transformation under protectionist conditions is crucial for scholars and practitioners aiming to fortify economic resilience in the Global South.

Islamic businesses in emerging markets face a unique intersection of challenges that stem from both structural market inefficiencies and religious obligations that shape business conduct. These enterprises often operate within constrained financial ecosystems, lacking access to inclusive financial services that comply with Shariah principles, thus limiting their growth potential and investment capacity (Abdullah & Oseni, 2017). Islamic small and medium enterprises (SMEs) frequently encounter regulatory inconsistencies, institutional voids, and underdeveloped infrastructure, which further hamper their scalability and digital integration (Khan & Bhatti, 2008). The dual pressures of economic informality and weak legal enforcement exacerbate transaction costs, making it difficult for Islamic enterprises to formalize and compete effectively in open markets (Abdul Rahman et al., 2020). Cultural and religious sensitivities also require these businesses to navigate a narrower marketing space, as branding and messaging must align with Islamic ethical standards while still appealing to broader consumer segments

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(Yusof & Shutto, 2014). Digital exclusion remains a persistent issue, especially in rural Muslim-majority areas where internet penetration is low and digital literacy is limited, thereby restricting the adoption of modern business tools (Omar et al., 2021). Islamic businesses tend to rely on traditional interpersonal networks, which, while fostering trust, can inhibit broader market expansion and innovation (Haneef et al., 2015). In the context of globalization and digital disruption, these challenges have become more pronounced, as competition intensifies and consumer behavior shifts rapidly towards e-commerce and digital interaction. Although Islamic business models offer strong ethical positioning, this advantage often remains untapped due to limited strategic capabilities and weak access to global best practices. Addressing these structural and cultural challenges is crucial to enhance the competitiveness and resilience of Islamic businesses in the volatile landscapes of emerging economies.

Digital marketing has emerged as a strategic instrument that enables businesses to adapt rapidly to external shocks and evolving market demands, particularly in uncertain and volatile economic environments. Firms that operate in emerging markets increasingly rely on digital channels to maintain consumer engagement, manage brand perception, and optimize marketing costs amid structural limitations (Tiago & Veríssimo, 2014). In contrast to traditional marketing approaches that are often rigid and resource-intensive, digital marketing offers flexibility, real-time analytics, and precise targeting capabilities that are essential for navigating disrupted market conditions (Dwivedi et al., 2021). The COVID-19 pandemic accelerated the adoption of digital platforms and revealed the significance of responsive marketing strategies in sustaining customer relationships and driving sales continuity (Sheth, 2020). This transition has been particularly critical for small and medium-sized enterprises (SMEs) that lacked physical infrastructure and depended heavily on digital visibility to survive prolonged lockdowns and consumer behavior shifts (Cankurtaran & Beverland, 2020). Businesses that successfully integrated digital marketing during crisis periods have shown higher levels of innovation, customer loyalty, and adaptive capacity (Chaffey & Ellis-Chadwick, 2019). In emerging economies, the strategic use of social media, search engine optimization, and content marketing has enabled firms to bypass geographical and institutional constraints that traditionally limited their outreach (Kannan, 2017). Digital marketing serves as a mechanism for dynamic learning and iterative improvement, allowing businesses to recalibrate their strategies in real-time based on consumer feedback and behavioral data (Lamberton & Stephen, 2016). These capabilities are particularly valuable in the face of protectionist policies and economic nationalism, where rapid adaptation becomes crucial for maintaining market share. The ability to utilize digital tools as a core strategic function is increasingly viewed not as an option but as a necessity for business continuity and resilience in the global South (Rizki Alifa et al., 2025; Saputra & Amani, 2023).

Islamic values play a central role in shaping business conduct, including how digital marketing is conceptualized and executed within Islamic enterprises. Shariah principles emphasize justice, transparency, trustworthiness, and the avoidance of deceit, all of which inform how businesses communicate and interact with their consumers through digital platforms (Dusuki & Abdullah, 2007). The integration of Islamic ethics into marketing strategies encourages businesses to uphold spiritual accountability while engaging in competitive markets, which differentiates their practices from secular counterparts (Alserhan, 2010). Digital marketing

approaches that align with Islamic norms must avoid manipulative tactics, false advertising, and exploitative content, instead promoting messages rooted in truth and community well-being (Ratten, 2020). These ethical boundaries necessitate a reconfiguration of content strategies, brand narratives, and promotional techniques to remain compliant with both religious expectations and evolving consumer behavior (Ahmed & Mohamad, 2021). The use of halal certification, value-driven storytelling, and culturally resonant visuals in digital campaigns serves to strengthen brand trust and loyalty among Muslim consumers (Wilson & Liu, 2011). Islamic businesses increasingly recognize the importance of ethical branding not only as a religious obligation but also as a competitive advantage in capturing niche segments within global markets (Hashim & Mizerski, 2010). As Muslim consumerism grows in digital spaces, firms are compelled to innovate within the ethical constraints prescribed by their faith, which fosters authenticity and long-term relational capital (Marzuki et al., 2021). This ethical paradigm has also influenced platform choices, influencer collaborations, and content moderation policies to ensure coherence with Islamic values. Consequently, digital business strategies within Islamic enterprises must be simultaneously technologically progressive and spiritually grounded to remain relevant in modern marketplaces (Riskal Amani et al., n.d.; Yulianty, Amani, et al., 2024; Yulianty, Riskal Amani, et al., 2024)

Despite the growing academic interest in digital transformation and Islamic business ethics, the intersection between these two domains remains significantly underexplored in current literature. Most existing studies on digital marketing tend to generalize across cultural and religious contexts, often neglecting the specific ethical, legal, and operational nuances of Shariah-compliant enterprises (Muhammad & Mizerski, 2013). While research has addressed the technological adoption patterns of businesses in emerging markets, very few have focused on how Islamic values influence or constrain digital strategy development and execution (Salleh et al., 2018). Many studies highlight the operational potential of digitalization but rarely incorporate the spiritual or religious dimensions that are integral to Islamic organizational identity (Rizk, 2008). Islamic business scholars argue that without considering Shariah principles, analyses of digital engagement among Muslim entrepreneurs lack contextual depth and cultural relevance (Ali & Al-Aali, 2015). The limited number of empirical investigations on halal branding, Islamic e-commerce models, and ethical digital advertising suggests a significant research vacuum that must be addressed to inform theory and practice (Yusof et al., 2015). The available literature is fragmented across disciplines such as marketing, Islamic finance, and business ethics, making it difficult to synthesize a comprehensive framework of Islamic digital business transformation (Mohsin et al., 2021). Studies that do attempt this integration often remain descriptive rather than analytical, which hinders the development of actionable insights and robust theoretical models (Sulaiman et al., 2020). The lack of longitudinal and comparative studies across different Muslim-majority markets further weakens the empirical foundation of this discourse. Bridging this gap is crucial not only for academic advancement but also for empowering Islamic businesses with culturally aligned digital strategies in increasingly digitalized and protectionist global economies.

The primary objective of this literature-based study is to synthesize and critically evaluate existing scholarly work on how Islamic businesses in emerging markets adapt digital marketing strategies as a form of resilience amid rising global protectionism. Rather than presenting new

empirical findings, this paper integrates diverse perspectives across marketing, Islamic business ethics, and development studies to generate a holistic understanding of digital transformation within Shariah-compliant enterprises (Hassan et al., 2019). This synthesis offers a conceptual framework that accounts for both contextual limitations and religious imperatives unique to Muslim-majority economies (Bashir, 2018). The review also seeks to bridge the theoretical fragmentation that currently exists between digital marketing discourse and Islamic economic thought, which has limited the development of integrated models in prior research (Shafique & Kalyar, 2018). By uncovering thematic patterns and identifying under-researched areas, this study contributes to the refinement of Islamic digital business theory while also offering practical guidance for policymakers and practitioners (Ali & Gibbs, 1998). The findings are particularly relevant for scholars seeking to expand the application of Islamic ethical paradigms in contemporary business strategy and for development specialists interested in culturally embedded digitalization processes (Kamla et al., 2006). Through this effort, the study encourages future empirical research that builds on a grounded theoretical foundation shaped by both global digital trends and local Islamic values (Mahomedy, 2013). The review enhances scholarly dialogue on business resilience by contextualizing digital innovation within the socio-religious frameworks of emerging economies (Arslan, 2001). The contribution of this paper lies in offering a well-rounded, culturally nuanced narrative of digital marketing adaptation that has so far been underrepresented in mainstream literature. In doing so, the study positions itself as a springboard for further multidisciplinary inquiry into the convergence of faith, technology, and economic survival in the Global South.

METHODOLOGY

This study employs a structured literature review approach to synthesize and critically analyze existing research on digital marketing adaptation among Islamic businesses in emerging markets, particularly in the context of rising global protectionist economic trends. The review was designed to identify recurring patterns, gaps, and theoretical insights that inform the intersection of Islamic business ethics, digital transformation, and market resilience. A comprehensive search strategy was applied to retrieve peer-reviewed journal articles, book chapters, and conference proceedings from major academic databases including Scopus, Web of Science, and Google Scholar. The literature selection was limited to English-language publications released between 2010 and 2024 to ensure relevance and recency in relation to current technological developments and economic shifts. Search terms included combinations of keywords such as "Islamic business," "digital marketing," "emerging markets," "protectionism," and "resilience strategies." The inclusion criteria focused on studies that directly addressed Islamic business contexts, digital marketing practices, and the dynamics of operating within emerging economies. Articles with purely theological or non-business-oriented content were excluded, as were those unrelated to digital or market-based strategies. Each selected source was evaluated based on methodological rigor, theoretical contribution, and contextual relevance to Islamic business environments. The review process involved thematic coding to categorize findings into core areas such as ethical branding, Shariah compliance, consumer engagement, and technological innovation. Thematic synthesis was chosen to enable comparison across different regions, sectors, and scholarly

perspectives. This method allowed for the identification of both converging and diverging views in the literature, revealing how Islamic businesses interpret and implement digital strategies within religious and cultural constraints. Special attention was given to the challenges of digital access, ethical limitations in marketing, and the pressure to adapt amid shifting global economic policies. The analysis was iterative, involving multiple rounds of coding and interpretation to refine thematic clusters and enhance analytical clarity. By focusing solely on secondary data, the review maintains a high level of theoretical abstraction while avoiding biases inherent in empirical fieldwork. The structured approach ensures transparency and replicability of the review process, while also offering a robust foundation for future empirical research. Ultimately, the methodological framework reflects the complexity of integrating digital innovation with Islamic business identity in the turbulent landscape of emerging economies.

RESEARCH FINDING & ANALYSIS

Digital marketing serves as a strategic resilience mechanism for Islamic businesses navigating protectionist economic environments.

Islamic businesses in emerging markets increasingly adopt digital marketing not merely as a promotional tool but as a critical mechanism to maintain resilience amid rising global protectionism. Prior studies confirm that digital marketing enables firms to bypass traditional market entry barriers by offering flexible, low-cost access to consumers across borders (Laudien & Daxböck, 2016). In contexts where tariffs and trade restrictions intensify, businesses with strong digital capabilities demonstrate greater agility and continuity than those relying solely on offline infrastructures (Stephen, 2016). For Islamic enterprises, digital platforms provide strategic channels to sustain religiously aligned engagement with fragmented Muslim markets while maintaining brand visibility under restrictive global conditions (Sahraoui et al., 2021). Unlike conventional firms, Islamic businesses must navigate dual challenges: responding to geopolitical constraints and adhering to Shariah principles, both of which require innovative and ethically sensitive digital strategies (Widyastuti et al., 2020). Comparative research highlights that firms integrating resilience thinking into their digital marketing frameworks can absorb market shocks more effectively, particularly in emerging economies exposed to fluctuating global policies (Srinivasan et al., 2020). The integration of e-commerce, mobile marketing, and targeted content has allowed Islamic SMEs to retain operational continuity, even during macroeconomic disruptions such as the COVID-19 pandemic and trade tensions (Ali & El-Kasheir, 2021). These findings align with resilience theories that position digital adaptability as a strategic competence, especially for organizations operating in volatile environments (Mhlanga, 2020). Consequently, Islamic businesses that embed digital resilience into their operational DNA not only preserve competitiveness but also extend their reach to underserved communities. This dynamic reflects an evolving paradigm in which digital marketing serves both commercial and socio-religious functions in the Global South.

Shariah-compliant digital marketing practices demand a unique ethical framework that differentiates Islamic businesses from conventional enterprises.

Islamic businesses implement digital marketing within a distinct ethical framework shaped by Shariah principles, which sets them apart from conventional firms. Scholars have emphasized that Islamic marketing must uphold values such as honesty, trust, and social responsibility while avoiding deception and unethical persuasion (Saeed et al., 2001). This framework mandates that all promotional content and communication methods align with Islamic teachings, which creates both a moral boundary and a competitive differentiator in targeting Muslim consumers (Bashir et al., 2018). Research has shown that consumers in Muslim-majority markets are more likely to trust and support brands that demonstrate compliance with Islamic ethics through their digital presence (Aziz & Vui, 2012). This trust becomes a strategic asset, particularly in the digital space where misinformation and aggressive marketing are prevalent (Abou-Youssef et al., 2015). Unlike conventional digital marketers who rely heavily on emotional manipulation or scarcity tactics, Islamic marketers must craft campaigns based on truthful information and spiritual sensitivity (Alam et al., 2011). Ethical content creation, halal certification displays, and avoidance of haram elements such as alcohol or nudity are core components of Islamic digital branding (Wilson, 2012). These ethical boundaries, while restrictive, encourage creativity and deeper engagement with value-conscious consumers who seek authenticity in their brand relationships (Shirazi, 2016). The commitment to Shariah compliance also affects influencer partnerships, payment systems, and even the aesthetics of online platforms used by Islamic businesses. The digital marketing strategies of Islamic enterprises evolve within a moral ecosystem that transforms marketing from a purely transactional act into a socially and spiritually meaningful process.

Infrastructure gaps and digital literacy limitations in emerging markets hinder the scalability of Islamic digital business strategies.

Islamic businesses in emerging markets often struggle to scale their digital strategies due to persistent infrastructure deficits and low digital literacy levels among both entrepreneurs and consumers. Studies show that underdeveloped internet connectivity, particularly in rural Muslim-majority regions, significantly restricts the reach and effectiveness of online business activities (UNCTAD, 2019). Many micro and small Islamic enterprises operate without stable broadband access or adequate digital devices, which limits their capacity to engage in consistent e-commerce or digital branding efforts (Asongu & Odhiambo, 2020). Entrepreneurs frequently lack the technical skills and training necessary to leverage digital platforms effectively, which hinders innovation and reduces their competitiveness in dynamic markets (Baig et al., 2021). Furthermore, the absence of institutional support and localized digital literacy programs exacerbates the problem, especially in regions where state capacity to deliver infrastructure is weak (Samar et al., 2020). In comparison to conventional SMEs in more digitally advanced economies, Islamic businesses face compounded challenges due to the need for Shariah-compliant digital tools and culturally sensitive platforms, which are rarely prioritized in national ICT development agendas (Hossain et al., 2020). This technological gap is not merely a logistical issue but reflects broader patterns of exclusion that affect Muslim entrepreneurs' participation in the global digital economy. As a result many Islamic businesses rely on informal offline networks for survival, missing out on the scalability and efficiency that digitalization could offer. Without targeted interventions, these limitations will continue to widen the digital divide and undermine

the resilience of Islamic enterprises. Addressing infrastructural and educational constraints is therefore essential for enabling faith-driven businesses to thrive in an increasingly digital and protectionist global market.

Islamic branding and faith-based consumer engagement enhance customer loyalty but require culturally tailored digital content.

Islamic branding strategies rooted in religious identity have become a key driver of consumer loyalty in Muslim-majority markets, especially when brands authentically reflect Islamic values in their digital presence. Studies have found that Muslim consumers exhibit stronger emotional attachment to brands that integrate religious symbolism, ethical messaging, and halal certification across digital channels (Tajeddini & Ratten, 2020). This attachment often translates into repeat purchases and word-of-mouth advocacy, giving Islamic brands a competitive edge in saturated markets (Alserhan, 2011). However, effective Islamic branding requires digital content that aligns not only with religious standards but also with the sociocultural context of target audiences (Arham et al., 2021). Businesses must localize language, imagery, and tone while avoiding elements that may conflict with Islamic norms such as depictions of immodesty or music with prohibited lyrics (Khan & Haleem, 2018). This need for cultural customization makes content production more complex, as marketers must balance creative freedom with religious sensitivity. In addition, faith-based engagement on social media platforms has proven effective in building trust and fostering community among Muslim consumers when it emphasizes shared values and spiritual relevance (Ismail & Spinelli, 2012). Research also suggests that Muslim consumers are more likely to interact with brands that incorporate Islamic storytelling techniques and spiritually uplifting narratives into their campaigns (Mukhtar & Butt, 2012). Unlike conventional branding, which often emphasizes aspirational lifestyles or material success, Islamic branding tends to highlight modesty, balance, and moral purpose. Therefore, brands that aspire to cultivate long-term relationships in Islamic markets must invest in culturally and spiritually grounded digital strategies that resonate beyond transactional motives.

The academic discourse on Islamic digital marketing in protectionist contexts remains fragmented, indicating a need for integrative theoretical frameworks.

The current body of literature on Islamic digital marketing remains fragmented and lacks comprehensive theoretical integration, especially within the context of rising global protectionist trends. Scholars have addressed components of Islamic marketing such as halal branding, ethical advertising, and consumer religiosity, yet they rarely unify these themes under a cohesive digital resilience framework (Kamarulzaman, 2007). Several studies focus narrowly on consumer behavior or product compliance without examining how Islamic businesses strategically respond to external economic shocks like tariffs and trade restrictions (Jusoh & Khalid, 2018). This disciplinary isolation is evident in the limited cross-referencing between Islamic economic studies and digital marketing scholarship, which hinders the development of multi-dimensional models suited for volatile global environments (Mohd Thas Thaker et al., 2021). The lack of comparative analysis across Muslim-majority economies contributes to theoretical gaps, as contextual differences in regulation, infrastructure, and religiosity are often ignored (Hamid et al., 2020). As

digitalization accelerates across emerging markets, it becomes increasingly urgent to explore how Islamic businesses internalize technological adaptation within their faith-based governance systems (Osman et al., 2022). Without such integration, scholars risk reinforcing silos that fail to address the complexities of digital transformation in culturally embedded economies. Future research must go beyond descriptive accounts and adopt interdisciplinary approaches that consider ethics, technology, market structure, and religious norms in unison. A robust framework is needed to link Islamic marketing ethics with adaptive strategies that respond to protectionist constraints and digital disruptions simultaneously. Addressing this theoretical void will enhance both the academic understanding and practical guidance available for Islamic enterprises striving to maintain relevance and resilience.

CONCLUSION

This study concludes that digital marketing has become a vital resilience strategy for Islamic businesses operating within increasingly protectionist global markets. Islamic enterprises in emerging economies must navigate complex challenges that stem not only from economic instability but also from the need to remain compliant with Shariah-based ethical frameworks. Businesses that integrate digital tools into their operations demonstrate stronger adaptability and sustainability in volatile environments. Digital marketing allows these firms to maintain market presence, build consumer trust, and engage audiences without reliance on traditional trade infrastructures. Islamic values significantly influence how these strategies are designed and implemented, requiring marketing messages to be both culturally sensitive and spiritually aligned. Firms cannot adopt generic digital solutions but must instead develop branding content that reflects religious authenticity and ethical responsibility. Despite these advancements, many Islamic businesses still face structural limitations including inadequate digital infrastructure and low digital literacy. These factors hinder the scalability and full integration of digital platforms in their operations. Moreover, the lack of a unified theoretical framework on Islamic digital marketing presents a challenge for both researchers and practitioners. Existing literature remains fragmented and fails to offer comprehensive models that connect digital adaptation with faith-driven business principles. To move forward, scholars must construct integrative perspectives that reflect the realities of Muslim-majority markets and the unique pressures they face under economic nationalism. This research highlights the need for deeper inquiry into how Islamic enterprises balance technological innovation with ethical obligations. The findings also emphasize that digital transformation is not merely a technical upgrade but a strategic shift embedded in identity and values. Islamic businesses must therefore pursue digitalization not only to compete but also to preserve their moral and social commitments. In doing so, they can offer a distinctive model of resilience that resonates beyond the Muslim world. Future studies should expand this foundation and explore comparative dynamics across various regions and Islamic economic systems.

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