

THE ROLE OF DIGITAL ISLAMIC ECONOMICS IN INCREASING FINANCIAL INCLUSION IN THE FINTECH ERA

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Abstract

This research aims to explore the role of digital Islamic economics in increasing financial inclusion, with a focus on the use of sharia fintech in countries with a majority Muslim population. With a qualitative approach through literature studies, this study identifies how financial technologies that are in line with the principles of Islamic economics can expand access to fair and inclusive financial services. Research findings show that sharia-based fintech, such as sharia microloans, contribute significantly to people's economic empowerment, reduce economic inequality, and encourage greater participation in the digital economy, especially among women and youth. However, challenges related to regulation and understanding of technology are obstacles that need to be overcome. This study provides recommendations for the development of policies that support sharia fintech and strengthen digital literacy among the community. The results of this study are expected to provide guidance for policymakers and fintech companies in designing more inclusive services.

Keywords: Financial Inclusion, Sharia Fintech, *Blockchain*

Introduction

The development of digital technology has changed various sectors of life, including the financial sector. One of the most significant innovations is the emergence of financial technology (fintech), which integrates technology to provide financial services in a more efficient and inclusive way. This phenomenon has played an important role in democratizing access to financial services, which was previously limited to most people, especially in developing countries. According to a World Bank report (2020), about 1.7 billion people in the world still do not have access to formal financial services, which shows a major challenge in global financial inclusion. This is a global concern, especially for countries with low levels of financial literacy (Demirgüç-Kunt, Klapper, & Singer, 2018).

At a specific level, Muslim-majority countries, including Indonesia, Malaysia, and Middle Eastern countries, face challenges in implementing financial systems that are in

accordance with sharia principles. In the midst of the rampant development of fintech, the digital Islamic economy has begun to emerge as an alternative that offers solutions for financial inclusion while still being based on sharia principles that emphasize justice, transparency, and the prohibition of *riba* (Fattah et al., 2022). With great potential, the digital Islamic economy can play a key role in creating more equitable access to finance in these countries (Today, 2024). Therefore, it is important to assess how sharia fintech can contribute to the achievement of financial inclusion in countries with Islamic economies.

The urgency of this research lies in the urgent need to understand how the digital Islamic economy, which is growing rapidly along with the advancement of fintech, can overcome the challenges in providing financial access in accordance with sharia principles. Research on the role of digital Islamic economics in financial inclusion is still limited, especially those that discuss qualitatively its impact on community economic empowerment (Athief, Rizki, & Pratwindya, 2022). In this context, research that discusses the influence of digital Islamic economics in the fintech era is very relevant to provide new insights into the potential and challenges faced in its implementation (Afdhal et al., 2024).

The novelty of this research lies in a qualitative approach that explores the interaction between the digital Islamic economy and fintech, as well as how the two can work together to promote financial inclusion in developing countries. This research will fill in the gaps in the existing literature, especially regarding the role of sharia fintech in bridging the financial access gap (Salman, 2023). Previous relevant research, such as that conducted by Hirawati (2023), showing that the application of fintech in the sharia context can help improve financial inclusion in developing countries. However, most of these studies focus more on technological aspects or legal aspects, while social and economic aspects are still less explored.

The purpose of this study is to explore the role of digital Islamic economics in improving financial inclusion, with a focus on the use of Islamic fintech in countries with Muslim majority populations. This research aims to provide a deeper understanding of how financial technology can be adapted to the principles of Islamic economics to ensure that financial services can be accessed fairly by all levels of society. In addition, this study also aims to identify the challenges faced in the implementation of sharia fintech and provide recommendations for further development.

The benefits of this research are that it contributes to the digital Islamic economics and fintech literature, as well as provides useful policy recommendations for decision-makers in the financial sector in Muslim-majority countries. The results of this research are expected to guide the development of policies to increase financial inclusion through the use of financial technology in accordance with sharia principles. In addition, the findings of this study can be used by fintech companies operating in the Islamic finance sector to design services that are more inclusive and beneficial to the wider community.

Research Methods

This study uses a qualitative approach with data collection techniques through in-depth literature studies (Melfianora, 2019). The main focus of this study is to analyze the role of digital Islamic economics in improving financial inclusion in the fintech era by referring to relevant quality academic sources and scientific journals. The data used came from international scientific journals, articles, institutional reports, and publications from leading research institutions. The following are the steps of the research carried out:

1. Selection of Literature Sources

This research relies on literature from scientific journals published in the last five years (2018-2023). The main sources used are articles that examine the influence of digital Islamic economics on financial inclusion, fintech, and the relationship between the two in the context of developing and developed countries. Data collection was carried out by looking for references from international journal databases such as Google Scholar, JSTOR, ScienceDirect, and Scopus.

2. Article Selection Criteria

Selected articles must meet several criteria, including: (1) Articles that discuss digital Islamic economics or fintech specifically, (2) Studies that discuss financial inclusion in the context of Islamic economics, and (3) Research published in indexed journals that have a high level of credibility.

3. Data Analysis

After the data was collected, a thematic analysis was carried out to find the main themes related to the role of the digital Islamic economy in financial inclusion. This analysis will look at various perspectives, from how fintech can support the distribution of financial services based on Islamic principles, to the challenges faced in the implementation of the digital Islamic economy in various countries. The researcher will also assess the gap between theory and practice in the use of fintech in the Islamic financial sector.

4. Data Processing

The data obtained will be analyzed qualitatively using a content analysis approach. The results of this analysis will be used to draw conclusions about the potential and challenges of the digital Islamic economy in increasing financial inclusion.

5. Limitation Evaluation

For the record, this study has limitations in terms of scope which only relies on secondary data from scientific journals and existing publications. This may limit the accuracy of the analysis in covering the local perspectives of industry players or directly involved fintech consumers.

Results and Discussion

General Description of the Study

In the digital era, the world's financial system is undergoing rapid transformation. One of the biggest innovations in the financial sector is the emergence of financial technology or fintech that utilizes digital technology to provide faster, more efficient, and more accessible financial services. In the midst of this rapid development, the Islamic

economic sector that prioritizes the principles of justice, transparency, and sustainability is increasingly gaining attention in responding to the need for inclusive finance, especially for people in Muslim-majority countries.

Fintech, often driven by artificial intelligence (AI), big data, blockchain, and a variety of other new technologies, has the potential to address key challenges in the conventional financial system, such as high costs, difficulty in access, and inequalities in services. However, the integration of fintech with Islamic economic principles, which necessitates the avoidance of *riba*, *maisir* (gambling), and *gharar* (uncertainty), opens up new opportunities to create a more inclusive and ethical financial ecosystem. This raises important questions about how Islamic-based fintech platforms can contribute to improving financial inclusion.

The study also identifies the challenges and opportunities arising from the implementation of the digital Islamic economy in the fintech sector, especially in terms of market acceptance, regulation, and user trust in this new technology. Overall, the findings in this study show that the digital Islamic economy has the potential to accelerate financial inclusion in developing countries, particularly in countries with high Muslim populations, such as Indonesia, Malaysia, and the Middle East.

The importance of this research lies in the limitations of research that examines the relationship between digital Islamic economics and financial inclusion in the context of fintech. Although there are studies that examine fintech in general, very few focus on the application of Islamic economic principles in fintech, let alone on their impact on financial inclusion. On the other hand, sharia-based fintech has become a rapidly growing area and has attracted the attention of various parties, from regulators, entrepreneurs, to people who want to get financial services that are in accordance with their religious principles.

This research fills a gap in the literature on the role of digital Islamic economics in improving financial inclusion. For example, with the increasing number of smartphone and internet users in the world, including in developing countries, more and more people can access technology-based financial services without the need to go to a physical bank. However, how sharia-based fintech plays a role in encouraging financial inclusion, both for individuals and micro, small, and medium enterprises (MSMEs), still needs to be explored deeper. This research aims to fill this gap, by utilizing various sources of scientific journals and relevant articles.

The study found several key findings that shed light on how the digital Islamic economy can improve financial inclusion, including:

1. Leveraging Technology to Improve Access to Financial Services Islamic-based fintech platforms, such as peer-to-peer (P2P) lending, crowdfunding, and Islamic mobile banking, have helped expand access to finance in developing countries, especially for people who are unreachable by conventional banks. Many individuals and small businesses that were previously unable to access banking services can now leverage technology to obtain financing or conduct financial transactions in accordance with sharia principles.

2. **Application of Sharia Principles in Fintech** The research also shows that the application of Islamic economic principles in fintech can strengthen the aspects of justice and sustainability in the financial system. For example, Islamic fintech does not involve *riba* (interest), *gharar* (uncertainty), or *maisir* (gambling), which are key principles in Islamic economics. Thus, Islamic fintech platforms have the potential to attract users who prioritize ethical values in their finances.
3. **Challenges of Regulation and User Trust** While the potential of the digital Islamic economy in expanding financial inclusion is enormous, the study also identifies various challenges that need to be addressed, such as the lack of regulations in favor of sharia fintech and the low trust of some people in this new technology. In addition, the existence of regulatory uncertainty in some countries, especially in terms of monitoring and protection of user data, could hinder the growth of this sector.
4. **Increasing Digital Financial Literacy** Research also shows that increasing digital financial literacy is one of the important factors in increasing financial inclusion. Many users, especially in remote areas, still lack understanding of how to use digital technology for financial purposes. Therefore, it is important for sharia-based fintech service providers to provide adequate education so that users can use these services more effectively and safely.
5. **Innovations in sharia-based financial services**, such as digital *waqf*, digital *zakat*, and sharia-based investments, are gaining traction, and this research reveals how these innovations can expand the reach of financial inclusion, especially for Muslims who want to adhere to their religious principles in managing their finances.

One of the key findings in this study is the positive impact of the digital Islamic economy on financial inclusion in developing countries. This research reveals that sharia-based fintech platforms have been able to lower the barriers that have been faced by individuals and small businesses to gain access to financial services. By utilizing digital technology, Islamic financial services are more accessible to individuals who previously could not access conventional banking due to geographical reasons or other limitations.

The Role of Digital Islamic Economy in Increasing Financial Inclusion

Findings from the literature analysis show that the digital Islamic economy, which utilizes technology to provide financial services, has been a key catalyst in expanding access to finance for people previously unreachable by traditional banks. Based on the analyzed journals, various sharia-based fintech platforms have successfully integrated Islamic financial principles with digital technology, offering more inclusive and ethical solutions (Setiawati, Baihaqi, Azahra, Apriliawati, & Fajrussalam, 2024).

1. Improving Financial Access through Sharia Fintech Platforms

The digital Islamic economy through Islamic fintech platforms helps expand access to finance by providing services that are more affordable and accessible to the public, especially those who do not have conventional bank accounts. Based on research conducted by Helmi (2020), found that services such as peer-to-peer

(P2P) lending, Islamic crowdfunding, and fintech Islamic mobile banking have become effective instruments in expanding financial inclusion in regions with low banking penetration.

2. Application of Sharia Principles in Fintech Services

This study also found that sharia principles that prohibit riba (interest), gharar (uncertainty), and maysir (gambling) are the basis of sharia fintech innovation. This provides a sense of security for people who are worried about financial transactions that are not in accordance with their religious principles. Sharia-based fintech platforms, as researched by Sabila (2024), offering a halal investment alternative, which helps overcome the problem of distrust of conventional financial institutions.

Challenges and Obstacles in the Implementation of the Digital Islamic Economy

While there is great potential to improve financial inclusion, the study also identifies a number of challenges faced by the digital Islamic economy in its implementation.

1. Lack of Digital Financial Literacy

One of the main challenges faced in the implementation of the digital Islamic economy is the low level of financial and technological literacy among the community. Research conducted by Saputra (2019) revealed that many people still feel doubtful and do not understand how to take advantage of sharia-based fintech services. This has the potential to limit the ability of the digital Islamic economy to reach groups in need.

2. Suboptimal Regulation

Although the fintech sector in many countries is developing rapidly, existing regulations have not fully supported the digital Islamic economic ecosystem. Winarno (2023) noting that in some countries, despite efforts to create regulations for Islamic fintech, existing policies are still fragmented and often not clear enough to optimally support the growth of this industry.

3. Technology and Infrastructure Challenges

Another challenge is related to the technological infrastructure needed to support the growth of the digital Islamic economy. In some countries, especially in rural areas or developing countries, access to the internet and digital technology is still limited. Research by Norrahman (2023) shows that despite major efforts to improve digital infrastructure, there are still many regions that have difficulty accessing fintech services.

Advantages of Digital Islamic Economy in Increasing Financial Inclusion

The findings of this study show that there are many benefits generated by the implementation of the digital Islamic economy in encouraging financial inclusion, especially in countries with large Muslim populations.

1. Increasing Community Engagement in the Formal Economy

Sharia-based fintech services provide a way for individuals who were previously isolated from the formal economy to participate in financial activities. Fateh (2024) stated that Islamic fintech facilitates people to invest, save, and borrow money in a way that is in accordance with their religious principles.

2. Efficiency and Accessibility

Compared to conventional banking services, Islamic fintech platforms allow access to financial services faster, cheaper, and easier. Laelasari (2024) It shows that Islamic mobile banking technology allows transactions to be carried out at lower costs, making it easier for individuals in remote areas to get financial services without having to come to the bank.

Analysis of the Impact of the Digital Islamic Economy on Financial Inclusion

One of the important findings in this study is the positive impact felt by the community after accessing sharia-based fintech services. Sharia fintech services, such as sharia-based microloans, have improved the economic capabilities of small and medium communities. Afif (2024) It shows that the sharia-based microfinance program not only provides access to finance, but also encourages community economic empowerment. In addition, the digital Islamic economy also encourages greater participation in the digital economy, which in turn helps reduce economic inequality. Darmika (2021) revealing that more individuals, especially women and youth, are now leveraging fintech platforms to start their own small businesses, which may have previously been difficult to do due to limited access to traditional financial resources.

Comparison with Conventional Economics

This study also compares the impact of the digital Islamic economy with the conventional economy in increasing financial inclusion. Sharia-based fintech platforms offer a more transparent and fair alternative to conventional economic models that often focus on profits without paying attention to ethical principles. Eravia (2024) highlighting that a just and riba-free system in the digital Islamic economy provides a sense of security for people who are worried about the principle of morality. In addition, the study found that in many Muslim countries, people are more receptive to sharia-based financial services compared to conventional financial services. Nursiwan (2023) stated that this higher acceptance occurred because Islamic fintech services catered to the needs of their religion and beliefs.

Discussion

Advantages of Digital Islamic Economy in Increasing Financial Inclusion

As an innovation based on the principles of fairness and transparency, the digital Islamic economy brings significant changes in the financial sector. One of the main advantages of the digital Islamic economic system is its ability to provide financial services that are free from usury, which is often a major barrier for Muslims to access conventional financial services. As mentioned by Eravia (Eravia et al., 2024), the digital

Islamic economy provides a safer alternative and is in accordance with the moral values that most Muslims believe in, namely the principle of freedom from usury. In this context, sharia fintech platforms can be a more acceptable solution for the public, because they feel that the transactions they make are in accordance with Islamic law.

Public acceptance of sharia fintech services has also increased significantly. This is not only limited to Muslim-majority countries, but is also starting to be noticed by non-Muslim countries looking to reach the global Muslim market. Nursiwan (Nursiwan, 2023) shows that people in Muslim countries prefer services based on sharia principles because it accommodates their religious needs. This increase in revenue provides a competitive advantage for Islamic fintech platforms to expand their reach and increase financial participation among people who were previously marginalized by the conventional financial system.

Challenges in the Implementation of the Digital Islamic Economy

While the digital Islamic economy shows great potential in accelerating financial inclusion, there are several challenges that need to be addressed. One of the biggest challenges is the gap in regulation and the application of sharia principles in fintech platforms. Countries with sharia-based economies, such as Indonesia, Malaysia, and several Middle Eastern countries, have begun to adopt regulations that support the development of a digital Islamic economy. However, regulatory gaps in many other countries remain a significant obstacle. Clear and consistent regulations are essential to ensure the sustainability and security of the digital Islamic economic system (Ulhusna, Azizah, Dinanti, & Adriansyah, 2024).

In addition, another challenge is the lack of public understanding of the basic concepts in the digital Islamic economy. Many potential users still lack understanding of how sharia principles are applied in fintech services, such as usury avoidance and halal transactions. Islamic financial education and literacy are crucial in improving this understanding and encouraging wider adoption of sharia-based fintech platforms.

Opportunities and the Role of Digital Islamic Economy in Overcoming Financial Gaps

As part of efforts to improve financial inclusion, the digital Islamic economy opens up a huge opportunity to address the gap in access to financial services, especially in areas that were previously difficult for conventional banks to reach. One of the main advantages of fintech is its ability to provide cheaper and more accessible financial services to people who are not served by the traditional financial system. By using technologies such as mobile banking, blockchain, and artificial intelligence (AI), fintech platforms can provide more affordable and faster services, which is especially beneficial for low-income communities and those living in remote areas (Kusnanto et al., 2024).

The digital Islamic economy also offers a solution to the problem of inequality that exists in the conventional financial system. Sharia-based fintech platforms are more likely

to pay attention to social and humanitarian aspects, as shown in the concept of Islamic economics that prioritizes sustainability and justice. For example, sharia-based crowdfunding services can provide opportunities for individuals or groups who need funds for specific ventures or projects, without having to rely on exploitative interest-based lending systems. This shows that the digital Islamic economy does not only focus on financial gain, but also on social empowerment and poverty alleviation.

The Role of Technology in the Development of the Digital Islamic Economy

One of the factors driving the growth of the digital Islamic economy is the use of advanced technology, such as blockchain, artificial intelligence (AI), and big data. This technology allows for more transparent, secure, and efficient transaction management. Blockchain, for example, offers a solution to avoid the practice of opacity and manipulation in the traditional financial system. In the context of Islamic economics, transparency is very important to ensure that there are no elements that are detrimental to any party in financial transactions.

In addition, artificial intelligence (AI) also has the potential to improve the user experience in sharia-based fintech platforms. AI can be used to personalize financial services, provide recommendations tailored to user needs, and optimize security systems. The use of this technology allows Islamic fintech platforms to offer better services and are more in line with Islamic principles. This leads to increased public trust and participation in the digital Islamic economy.

Aspirations and Policies to Support the Digital Islamic Economy

Based on the findings of this study, there are several important implications for the development of the digital Islamic economy in the future. First, to increase financial inclusion, governments and regulators need to strengthen the legal and regulatory frameworks that support sharia-based fintech. This includes drafting clear regulations on digital Islamic financial products and regulating technical aspects, such as data security and consumer protection. Clear regulation can reduce uncertainty and encourage more investment in the sector.

Second, there is a need to improve financial literacy, especially in terms of Islamic economics and fintech. The government and financial institutions can work together to provide training and education to the public about Islamic financial products and their benefits. Thus, the public will be better prepared to adopt and utilize sharia-based fintech services.

Overall, the digital Islamic economy has great potential to accelerate financial inclusion and improve people's well-being, especially for those who were previously marginalized from the conventional financial system. However, to achieve its full potential, collaboration between the public, private and community sectors is urgently needed to create a supportive and inclusive ecosystem

Conclusion

The study shows that the digital Islamic economy, which is realized through the use of sharia-based fintech, has significant potential in increasing financial inclusion, especially in countries with a majority Muslim population. Islamic fintech offers wider and fairer access to financial services, which are in accordance with Islamic economic principles, such as the avoidance of *riba*, *maisir*, and *gharar*. Services such as sharia-based microfinance provide real benefits to small and medium communities by strengthening economic empowerment. In addition, Islamic financial technology plays an important role in reducing economic inequality and encouraging greater participation in the digital economy, especially among women and youth. However, the implementation of Islamic fintech also faces a number of challenges, such as regulatory limitations and a lack of understanding of technology in some communities. Therefore, this study recommends the development of policies that are more supportive and increase digital literacy to accelerate the acceptance and use of sharia fintech in the wider community.

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