

Innovation of Islamic Financial Products and Services in the Digital Era

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ABSTRACT

The advancement of digital technology has led to significant changes in various areas of the industry, including Islamic banking. The digital Era has created new opportunities for Islamic banking to innovate in developing products and services that are more accessible, efficient, and in accordance with Islamic principles. This research uses qualitative method with literature study approach. Library sources can be obtained from books, journals, magazines, research results (theses and dissertations), and other relevant sources (internet, newspapers, and others). The results show that innovation of products and services related to Islamic finance in the digital era has significant potential to improve financial accessibility, improve operational efficiency, increase transparency, develop products and services that are more in line with the needs of Micro, Small, Medium and large enterprises, and increase awareness of financial products. This paper provides guidance on how to improve the innovation of Islamic banking products and services in the digital era, such as improving more personalized products and services, improving standards of financial literacy and education.

Keywords: innovation, Islamic financial products, Islamic financial services, digital era

INTRODUCTION

The digital Era has brought a variety of positive changes that can be used to the fullest. Today's increasingly advanced digital technology has changed the world drastically, with the emergence of various digital innovations. Various walks of life can now easily access information through various methods and enjoy the benefits of digital technology freely and in a controlled manner. However, along with that, the digital era also causes various negative impacts that create new challenges for human life today. These challenges include various fields such as politics, economics, socio-culture, defense, security, and information technology itself.¹

¹ Januariansyah Arfaizar et al., "Dinamika Kontemporer Dalam Transaksi Perbankan Syariah Dan Problematikanya," *Wadiab* 7, no. 2 (2023): 163–91, <https://doi.org/10.30762/wadiab.v7i2.327>.



People in modern times can transact, communicate, and share data more efficiently and effectively. For example, digital technology enables the development of applications that improve efficiency, save time, and quality of life. It enables the development of better information management systems, faster electronic payment systems, and more interactive education systems.² The era of digitalization has also changed the way we shop, entertain, and work. With the presence of e-commerce applications, people can shop online and buy their needs and desired products from various places without having to leave home.³

In the era of digitalization, many aspects of life have undergone major changes, especially in the economic and business sectors. The technological revolution is not only changing the way people interact and communicate, but it is also changing the way businesses think and work, providing new opportunities and challenges for businesses. This technological change is critical in today's digital age, as it enables the development of more efficient digital products, increases operational efficiency, and triggers industrial transformation. Technology can also encourage innovation and creativity and enable better business-individual collaboration and relationships.

The rapid development of digital technology has brought about a significant transformation in the global Islamic finance industry, with Indonesia as one of the pioneers. Adoption of Islamic fintech continues to increase, including innovations such as Islamic P2P lending financing platforms, blockchain technology for smart contracts and sharia-based audits, as well as artificial intelligence (AI) for product personalization and sharia-compliant fraud detection. Recent Data shows that investment in this sector continues to grow, driven by the need for more efficient, transactional and inclusive services, while maintaining strict sharia compliance through adaptive regulatory implementation and careful oversight from relevant authorities.

The global financial system, including the Islamic financial sector, has been transformed by rapid technological advances. With the advancement of digital technology, people are now easier to get goods and services of the Islamic economy. Islamic finance businesses such as banking, insurance, and investment can be easily accessed through online platforms such as websites and mobile apps. In addition, Sharia financial transactions can now be conducted online, which makes it easier for individuals and companies to conduct Sharia-compliant transactions.⁴

The development of Sharia fintech in Indonesia shows a positive trend, where the number of Sharia fintech platforms continues to increase, from 12 platforms in 2021 to 25

² Wildan Mahendra Ardiansyah, "Peran Teknologi Dalam Transformasi Ekonomi Dan Bisnis Di Era Digital," *JMEB Jurnal Manajemen Ekonomi & Bisnis* 1, no. 1 (2023): 11–22.

³ Ahmad Farhan and Nur Alda Fanny Roroa, "Strategi Maksimalisasi Teknologi E-Commerce Dalam Meningkatkan Kinerja Bisnis Di Era Digital," *Innovative: Journal Of Social Science Research* 4, no. 1 (2024): 10110–19.

⁴ Azizah Shodiqoh Rafidah and Happy Novasila Maharani, "Inovasi Dan Pengembangan Produk Keuangan Syariah: Tantangan Dan Prospek Era Revolusi Industri 4.0," *Jurnal Ilmiah Edunomika* 8, no. 1 (2024): 1–14.

platforms in 2023, in line with the growth of Sharia fintech financial inclusion which rose from 10% to 20% in the same period. Data from the Financial Services Authority (OJK) as of March 31, 2024 shows a total of 101 registered and licensed fintech peer-to-peer lending or fintech lending companies, although specific data for Sharia ones are not detailed separately. Meanwhile, the adoption of blockchain technology in Islamic finance in Indonesia is still in an early but promising stage. The Sharia economic Masterplan 2019-2024 provides support for the use of blockchain technology, with potential applications including smart contracts in Sharia banking, optimizing zakat collection, increasing Waqf benefits, creating halal value chains, and implementing blockchain on retail sukuk bonds, in order to increase transparency, efficiency, and transaction security according to sharia principles.

The Islamic economy utilizes digital technology to improve efficiency and ease of transactions as well as improve accessibility and security in various aspects of the economy, both micro and macro. The digitalization of the Islamic economy includes the use of information and communication technologies to facilitate transactions, improve information management, and increase the ability to face global challenges. By using the right technology, the Islamic economy can offer financial solutions that are fair, transparent, and beneficial to all levels of society and more adaptive to the Times. Although technology has opened up many new opportunities, digital transformation has also brought new challenges and problems to the Islamic finance sector. To maximize the potential of the sharia economy in the digital era, there are many improvements that must be made. Such improvements include a society that lacks understanding of digital finance, the need to update regulations to keep up with technological developments, and uneven technological infrastructure in some regions.

Research by Muhammad Rizky Dwi Kurniawan and Fauzatul Laily Nisa focusing on the role of technology in the transformation of the Islamic economy and Islamic business in the digital age. The study shows that Islamic fintech, blockchain, Islamic crowdfunding, and collaboration with e-commerce marketplaces have improved access, transparency, and efficiency of Islamic financial transactions. Islamic economics can help build an inclusive and sustainable economic system that benefits society and individuals as a whole by using technological innovation.⁵

Although previous research has provided an overview of the innovation of Islamic financial products and services in the digital era, there is still a significant research gap. The studies tend to focus on general analysis and innovation potential, but lack real implementation, specific regulatory challenges, and market acceptance of these innovations in Indonesia. For

⁵ Muhammad Rizky Dwi Kurniawan and Fauzatul Laily Nisa, "Analisis Inovasi Dan Implementasi Peran Ekonomi Syariah Dalam Menghadapi Era Digital," *Jurnal Ekonomi Bisnis Dan Manajemen* 2, no. 3 (2024): 127–33, <https://doi.org/10.59024/jise.v2i3.789>.

example, this study may not have comprehensively analyzed the impact of blockchain on the transparency of Sharia contracts, or have not empirically tested consumer preferences for Sharia fintech products. Therefore, it is necessary to conduct further empirical research and case studies, focusing on the adoption of specific innovations, as well as measuring the effectiveness and impact of digital innovations on Sharia financial inclusion and sharia compliance in Indonesia, given the dynamics of regulation and the rapidly growing digital ecosystem.

This article will discuss in more depth how Islamic financial products and services can be used in the digital age by understanding and analyzing these facts. In addition, it will discuss how Shariah principles can help more inclusive and sustainable economic development. In this article, we will discuss various aspects of technological advances in the Islamic economy and how they can be applied in everyday life, as well as the problems and opportunities encountered. As a result, we can understand how Islamic economics plays an important role in creating a better, fair, and sustainable economic future in today's computer and internet age.

RESEACH METHOD

This research conducted a literature study stating that library studies, also known as literature studies, is a research approach that is carried out by analyzing and studying various reading sources related to the subject of research.⁶ The researcher will search for similar theories and findings of previous research by collecting as much information as possible from the literature relevant to the research topic. This will help them build a theoretical foundation for the problem to be investigated. Library sources can come from books, journals, magazines, theses and dissertations, as well as related sources such as the internet, newspapers, and others.

Written sources such as journal articles, books, research reports, and other documents related to the research subject are identified, selected, and examined during the literature study. This study aims to gain a better understanding of the findings and theories related to the idea of sharia economics as an alternative to a just and sustainable economic system. The study is expected to not only add to the academic literature, but also help practitioners and policy makers develop strategies for a more inventive Islamic economic future that can lead to equitable and sustainable prosperity.

RESULT AND DISCUSSION

Some important findings about the role of Islamic Economics in the era of digitalization can be found through literature research. These results cover a wide range of issues, including the

⁶ Miza Nina Adlini et al., "Metode Penelitian Kualitatif Studi Pustaka," *Jurnal Edumaspul* 6, no. 1 (2022): 974–80.

difficulties that arise when digital technologies are incorporated into the sharia economy. However, there are a number of problems encountered in this integration process. One of them is the gap in understanding and application of digital technology among Sharia economic actors. This can hinder the progress of innovation and the optimal use of technology to support the Islamic economy. Based on Islamic values, the sharia economy provides the best benefits to society. Innovation continues to be carried out to apply it to various communities.

Innovation Of Islamic Financial Products And Services In The Digital Era

Consumer behavior is changing due to technological advances and Business Trends. Because it is easy to search, access, and use as needed, people tend to use digital information. The development of Islamic financial institutions largely depends on their ability to provide attractive goods and services that meet the needs and desires of the community. Therefore, innovation is the key to becoming more competitive and developing faster according to the needs of society.

Some of the Islamic financial products and services commonly offered by Islamic financial institutions are financial instruments made under Islamic law:

a. Sharia Fintech

According to research, Sharia fintech has grown rapidly in recent years. Digital payments, financing between people, and sharia-based investments are some examples of Sharia fintech. Study Saripudin it found that Sharia fintech has the ability to increase financial inclusion by accessing groups of people not previously served by conventional financial institutions.⁷ Micro, Small and Medium Enterprises (MSMEs) are the economic pillars of many developing countries. Due to strict requirements or their location far from financial centers, MSMEs often have difficulty getting financing from conventional banks. The existence of Sharia fintech allows MSMEs to obtain financing with a faster and easier process, which allows them to grow faster and contribute more to the economy.

b. Sharia Blockchain

Blockchain can help Islamic economic transactions become more transparent and efficient. According to research conducted by Muhammad Bahanan and Muhammad Wahyudi, the function of the blockchain is to record transactions permanently and irreversibly, which is very important to guarantee that Sharia principles are met.⁸ With this technology, digital transactions that cannot be deleted or changed can be recorded. Therefore, Sharia blockchain is very beneficial to guarantee sharia principles such as honesty and security of transactions. It has great potential to improve compliance with Sharia principles in Islamic financial transactions as

⁷ Saripudin Saripudin, Prameswara Samofa Nadya, and Muhammad Iqbal, "Upaya Fintech Syariah Mendorong Akselerasi Pertumbuhan UMKM Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 7, no. 1 (2021): 41, <https://doi.org/10.29040/jiei.v7i1.1449>.

⁸ Muhammad Bahanan and Muhammad Wahyudi, "Analisis Pengaruh Penggunaan Teknologi Blockchain Dalam Transaksi Keuangan Pada Perbankan Syariah," *I'Thisom Jurnal Ekonomi Syariah* 2, no. 1 (2023): 43–54.

well as allow related parties to verify. Transactions are safer from hacking thanks to a distributed verification system. Sharia Blockchain can be a powerful tool to drive inclusive and sustainable finance for everyone. Thus, blockchain can be used to manage zakat and Waqf, where every donation and donation is recorded clearly and transparently, facilitating audits, and ensuring that funds are used in accordance with donor intentions.

c. Sharia Crowdfunding

Sharia Crowdfunding has developed into an important tool for raising funds for projects that follow Islamic rules. Study Khairunnisa Harahap and Tapi Rumondang indicates that the Sharia crowdfunding platform allows entrepreneurs to obtain funds from many small investors with an agreement for a fair and transparent outcome.⁹ The advantage of this platform is that entrepreneurs can get funds from many small investors, so it does not depend on one large investor. Investors also act as funders, not just funders. These results are based on the principles of justice, transparency, and sustainability, all of which are in line with Islamic values. In this case, there are not only wider funding opportunities, but also make society more involved in the economy.

Prospects Of Islamic Finance In The Digital Age

When digital technology, artificial intelligence, and the Internet of Things (IoT) are combined, Islamic Finance sees a promising future. New technologies such as artificial intelligence and big data can help Islamic finance thrive and make better decisions. This allows Islamic financial institutions to provide services that are more flexible and fit everyone's needs.

Islamic financial institutions can reach a wider audience by switching to digital platforms. Applications and online platforms for Islamic financial products encourage financial inclusion. Leveraging the latest technology to offer products that comply with Sharia principles, such as yield-based or equity financing, the digital age enables the development of innovative Islamic financial products. Fintech companies and Islamic financial institutions can work together strategically to open up new opportunities to develop innovative goods and services while maintaining Islamic principles. It is very important in this era to increase awareness and knowledge about Islamic finance. To improve people's understanding of Islamic finance, online and digital platforms can be used¹⁰.

In addition, Sharia entrepreneurs, Sharia incubation centers, and e-commerce markets contribute to the innovation and implementation of the current sharia economy. According to

⁹ Khairunnisa Harahap and Tapi Rumondang Sari Siregar, "Analisis Securities Crowdfunding Syariah Sebagai Alternatif Pendanaan UMKM Dalam Pandangan Maqashid Syariah," *Mumtaz: Jurnal Ekonomi Dan Bisnis Islam* 2, no. 2 (2023): 100–109, <https://doi.org/10.55537/mumtaz.v2i2.657>.

¹⁰ Ahsani Takwim et al., "Inovasi Produk dan Layanan Keuangan Syariah," 2024, 205–13.

Mukharom et al., Sharia entrepreneurs and Sharia incubation centers can work together to improve market access and accelerate sharia-based economic growth.¹¹ Sharia business actors can access a broad digital platform through this collaboration. This allows them to reach consumers more efficiently, both domestically and abroad. The e-commerce market allows Sharia goods to be known and purchased by various walks of life, which results in increased sales and market share development.

Instead, Sharia entrepreneurs receive essential assistance from sharia incubation centers, such as business guidance, training, and access to relevant professional networks. Thus, these centers help them improve the quality and competitiveness of their products. By working together, the Islamic economic ecosystem can become stronger and more dynamic, driving innovation and creating new jobs. In addition, the integration of technology through e-commerce increases operational efficiency and transparency, which is an important factor in maintaining customer confidence in Sharia products. Overall, the e-commerce market, Sharia business people, and Sharia incubation centers are working together to promote sharia economic growth and achieve the goal of inclusive and sustainable economic development.

This study shows that innovation and implementation in the Islamic economy has had positive effects in various ways. Innovative solutions to improve access, transparency, and efficiency in financial transactions are offered by Islamic fintech, blockchain, Islamic crowdfunding, and collaboration with e-commerce marketplaces. Compared to conventional interest systems, financing based on sharia principles is more equitable and sustainable. In addition, there is evidence that the Islamic economy can help more inclusive and sustainable economic development through the empowerment of MSMEs and increased financial inclusion through digital technology.

Shariah Finance Opportunities In The Digital Age

Islamic finance business has many opportunities to advance and develop in today's technological era. Islamic finance can improve services, reach a wider audience, and contribute significantly to inclusive and sustainable economic growth by using the latest technology. With the right strategy, Islamic finance can take advantage of this opportunity to improve its position both in the global market and in society.¹²

¹¹ Mukharom Mukharom, Ahmad Dwi Nuryanto, and Khaidar Alifika El Ula, "Peran Lembaga Keuangan Sosial Syariah Di Indonesia Menuju Transformasi Digital," *Jurnal Ilmiah Mahasiswa Perbankan Syariah (JIMPA)* 4, no. 1 (2024): 365–82, <https://doi.org/10.36908/jimpa.v4i1.335>.

¹² Ayu Sukreni Hakim and Fauzatul Laily Nisa, "Pengembangan Ekonomi Syariah: Tantangan Dan Peluang Di Era Digital," *Jurnal Rumpun Manajemen Dan Ekonomi* 1, no. 3 (2024): 143–56.

In addition, other opportunities owned by Islamic banks in developing their products to be up to date according to the Times and market developments, among others:

a. Qualified human resources (HR)

In the recruitment system of Islamic banking resources, technological capabilities must be the standard that applicants must have, not just communication and marketing skills or mastering the postulates of Syar'i. The Industrial Revolution 4.0 makes technological capabilities a measure of gaining the necessary market share.

b. Technological Sophistication

To support the success of today's technology-based products, information technology systems that are easily accessible to the public will be needed. In addition to providing ease of access, this information system should be able to record the personal information of consumers who use this product to prevent unwanted things from happening, such as allowing dispute resolution if the customer does not fulfill the agreement. The development of digital-based Islamic banking industry is strongly influenced by advances in Information Technology. Since almost everyone has social media that stores personal data, software technology can be used to assess the risk of potential consumers.

c. Products needed by the community

Banking products that have been known by the public will be difficult to access, but in the current digital era banking must dare to evolve to become an institution that provides convenience and generosity to the community in providing financing transparency to the community. Considering that today many banks are in terms of financing taken over by start-up companies through fintech programs. As an intermediate institution, banks should be able to provide answers to their customers' wishes to present products that are digitalable and easy to operate. Thus, there will be many opportunities for benefits that will be felt by this Islamic bank Financial Institution. Fintech is one of the innovations in financial services by using technology so that people can easily access financial products and services.

The Challenges Of Islamic Finance In The Digital Age

Although technology has created many new opportunities, this digital transformation has also brought new challenges and problems that the Islamic finance sector must face. There are still various improvements that must be made to maximize the potential of the sharia economy in the digital era. These improvements include low digital financial literacy among the public, regulations that need to be updated to keep up with technological developments, and uneven technological infrastructure in various regions. Therefore, collaborative efforts between the

government, industry players, and the community are needed to overcome this problem and maximize the potential of the sharia economy in the digital era.¹³

In addition, technological advances have changed many aspects of human life, including the financial sector. With its unique principles, Islamic finance faces particular difficulties in adopting this new technology. Some of these problems are:

a. Maintain Sharia principles in technology adoption

One of the main challenges is ensuring that the use of new technologies remains aligned with Sharia principles. Technologies such as AI and blockchain should be used in a way that does not violate sharia principles, such as avoiding uncertainty (gharar) and speculation (maysir).

b. Ensuring security and compliance in digitization

As Islamic financial services move to digital platforms, maintaining data security becomes an important challenge. In addition, ensuring that all digital transactions remain Shariah compliant is a necessity that is not simple.

c. Overcoming Bias in Big Data and AI

The use of big data and AI in risk analysis and new product development must be done with extreme caution to avoid bias. This challenge is important because Sharia principles emphasize on fairness and transparency

d. Strategic partnership with Fintech technology

Building effective partnerships between Islamic financial institutions and fintech startups is a challenge, especially in maintaining a balance between innovation and tradition.

e. Invest in sustainable projects

Despite the opportunities, challenges exist in developing and marketing Islamic financial instruments to support sustainable projects. Understanding how sharia principles can be translated in the context of sustainable finance is key.

In the face of today's digital era, Islamic finance faces unique challenges that require creative thinking and innovative solutions. Maintaining a balance between traditional principles and technological innovation is key to ensuring that Islamic finance not only survives but also thrives in the future. With the right approach, Islamic finance can overcome these challenges and take advantage of the opportunities that the digital age offers.

CONCLUSION

¹³ Muhammad Zia Ulhaq and Muhammad Rasyad Al Fajar, "Peluang Dan Tantangan Bank Syariah Di Era Digital," *Jurnal Ekonomi Syariah* 5, no. 1 (2022): 49–61.

Based on the results of an assessment of various existing literature, it can be concluded that the Islamic financial system plays a very important role in facing the development of the digital era in Indonesia. Digital technology has created new opportunities to develop products and services that are more accessible, efficient, and in accordance with Islamic principles. With the advancement of digital technology, Islamic finance is able to improve the efficiency, accessibility, and security of transactions. The use of information and Communication Technology in the Islamic financial system facilitates financial transactions, information management, and adaptation to global challenges.

Overall, despite significant challenges, the Islamic financial system has great potential to provide a more equitable and sustainable solution to the challenges of the digitalization era. By utilizing technological innovation, the Islamic economy has great potential to create a more inclusive and sustainable financial system, which provides benefits not only for individuals but also for society at large. With the development of the digital age, the future of Islamic finance looks promising, offering ever greater opportunities to create greater added value for the global financial system.

Based on the above discussion, the author suggested that the government should make supportive policies to overcome these challenges must be faced with a strategy so that Islamic banks can still keep up with the development of digitalization now. Given the development of Islamic banks that continue to rise will greatly help the government for the country's economy. In addition, as the provision of infrastructure, it is necessary to expand access to digital technologies in remote areas, and increase knowledge about green finance.

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