



The Transformation of Islamic Finance in the Digital Era: Opportunities and Challenges for Muslim Communities

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ABSTRACT

This article aims to discuss the transformation of Islamic finance in the digital age by examining the opportunities and challenges it presents for Muslim communities. This study employs a qualitative approach using library research methods, involving an analysis of books, journal articles, official documents, regulations, fatwas, and scientific publications related to Islamic finance, the digital economy, Sharia fintech, digital Sharia financial literacy, and maqāṣid al-sharī'ah. The study's findings indicate that digital Islamic finance presents significant opportunities to expand access to Sharia-compliant financial services, enhance financial inclusion, support the development of halal SMEs, and optimize the management of zakat, infak, sedekah, and waqf through digital platforms. However, this transformation also faces challenges such as low digital Sharia financial literacy, data security risks, the public's limited understanding of contracts, Sharia compliance, regulations, and users' ethical awareness. Therefore, the strengthening of digital Islamic finance must be achieved through improved public literacy, Sharia oversight, adaptive regulations, consumer protection, and collaboration among the government, Sharia financial institutions, religious scholars, academics, educational institutions, and digital industry players. This article emphasizes that digital Islamic finance is not merely a form of financial service modernization but also a vital instrument in building an inclusive, secure, just, and public-interest-oriented economy for the Muslim community.

Keywords: Digital Islamic Finance; Sharia Fintech; Sharia Financial Literacy; Digital Economy; Muslim Community



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INTRODUCTION

Advances in digital technology have transformed the way people conduct economic activities. Financial transactions, which were previously mostly conducted in person, are increasingly shifting to digital services, such as mobile banking, e-wallets, QR-based payments, online investments, digital zakat, and other technology-based financial services (Aulia, 2020). This shift indicates that the digital economy not only offers convenience but also shapes new patterns in how people manage their finances. In the context of Muslim communities, the development of digital finance must be viewed through the lens of Islamic finance. Muslim communities require not only financial services that are fast, easy, and efficient but also services that align with Sharia principles. These principles include justice, transparency, public interest, as well as prohibitions against *riba*, *gharar*, and *maysir*. Therefore, digital Islamic finance has become a critical necessity to ensure that advancements in financial technology remain aligned with Islamic values (Ningtyas, 2025). The transformation of Islamic finance in the digital era presents significant opportunities for Muslim communities. Digitalization can expand access to Sharia-compliant financial services, facilitate halal transactions, strengthen financing for small businesses, and optimize the management of zakat, infak, sedekah, and wakaf (Maulida et al., 2025). Bank Indonesia has also positioned the digital economy and finance as a key component of the national payment system development strategy through the Indonesia Payment System Blueprint 2030, which is being implemented in phases from 2025 to 2030. However, the rapid development of digital Islamic finance has not been accompanied by an equivalent increase in public literacy and participation. According to the 2024 National Survey of Financial Literacy and Inclusion (SNLIK), Indonesia's Islamic financial literacy index reached 39.11 percent, while the Islamic financial inclusion index remained at only 12.88 percent. This significant gap suggests that although awareness of Islamic finance is gradually increasing, actual utilization of Islamic financial products remains relatively low. Such conditions indicate that technological advancement alone is insufficient to strengthen Islamic financial ecosystems without adequate public understanding and engagement. This gap constitutes an important issue that requires further examination, particularly regarding how digital Islamic finance can expand opportunities while simultaneously addressing existing challenges.

This situation demonstrates that the rapid expansion of the global digital economy has accelerated the integration of financial technology into various sectors, including Islamic finance. Across many Muslim-majority countries, digital financial services are increasingly viewed as strategic instruments for improving financial accessibility, reducing transaction costs, and supporting inclusive economic development. This global trend indicates that digitalization is no longer merely a technological innovation but has become a fundamental component of contemporary financial systems.

The transformation of digital Islamic finance cannot be viewed merely as a technological shift. Digital Islamic finance is also related to the public's understanding of contracts, Sharia compliance, data security, transaction risks, and the ethics of using financial services. Without adequate literacy, the public may use digital services practically, but may not necessarily understand the halal aspects, benefits, risks, and Sharia responsibilities involved. Conceptually, this article adopts the perspectives of *maqāṣid al-sharī'ah* and digital Sharia financial literacy. *Maqāṣid al-sharī'ah* positions economic activities as part of efforts to uphold



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public interest, protect wealth, prevent loss, and foster social justice. Meanwhile, digital Sharia financial literacy emphasizes the public's ability to understand products, contracts, benefits, risks, and the security of technology-based financial services in accordance with Islamic principles (Wasito et al., 2025). Previous studies have primarily focused on technological innovation, fintech development, and the growth of Islamic financial services. However, limited attention has been given to examining digital Islamic finance from an integrated perspective that simultaneously considers opportunities, challenges, financial literacy, Sharia compliance, and the objectives of *maqāṣid al-sharī'ah*. Therefore, this article seeks to fill this gap by providing a comprehensive analysis of digital Islamic finance within the broader context of Muslim community development.

Based on this discussion, this article aims to explore the transformation of Islamic finance in the digital era by examining its opportunities and challenges for Muslim communities. The discussion focuses on the concept of digital Islamic finance, its opportunities for expanding access to and inclusion in Islamic finance, the challenges of literacy and Sharia compliance, as well as strategies for strengthening the digital Islamic financial ecosystem in accordance with the value of public interest (Omar, 2025).

RESEARCH METHOD

This study employs a qualitative approach using the library research method. A qualitative descriptive approach was selected because the objective of this study is not to measure statistical relationships or test hypotheses but to interpret concepts, ideas, and developments related to digital Islamic finance. Compared to quantitative methods, qualitative descriptive analysis enables a deeper understanding of the opportunities and challenges associated with digital transformation while accommodating normative perspectives derived from Islamic finance principles and *maqāṣid al-sharī'ah*.

This method was chosen because the article focuses on a conceptual analysis of the transformation of Islamic finance in the digital age, particularly its opportunities and challenges for Muslim communities. This study does not use field data but relies on an examination of various written sources related to Islamic finance, the digital economy, Sharia fintech, digital financial literacy, and *maqāṣid al-sharī'ah*. The data sources in this study consist of primary and secondary sources. Primary sources include official documents, regulations, fatwas, and institutional reports related to Islamic finance and digital financial services. Secondary sources include books, journal articles, research reports, and other academic publications relevant to the development of digital Islamic finance. These sources were used to understand the conceptual foundations, practical developments, and challenges of Islamic finance within the digital ecosystem. Data collection was conducted through documentation by searching for, selecting, and reviewing relevant literature. The data obtained is then classified into several main themes: the concept of digital Islamic finance, opportunities for the Muslim community, challenges in implementing digital Islamic finance, and strategies for strengthening the digital Islamic finance ecosystem. This categorization ensures the discussion remains focused on the article's core objectives. Data is analyzed using descriptive-qualitative analysis. The analysis was conducted by interpreting the selected literature based on Islamic finance principles and the *maqāṣid al-sharī'ah* framework. Through this method, the article seeks to explain that the transformation of Islamic finance in the digital era is not only related to technological innovation but also to Sharia compliance, financial literacy, ethical awareness, and the realization of public welfare.



RESULT AND DISCUSSION

The analysis process involved several stages. First, relevant literature was identified and selected based on its relevance to digital Islamic finance. Second, the collected data were coded into thematic categories, including digital transformation, financial inclusion, literacy, Sharia compliance, digital risks, and strengthening strategies. Third, each theme was interpreted using Islamic finance principles and the maqāṣid al-sharī'ah framework. Finally, findings from different sources were compared and synthesized to generate comprehensive conclusions regarding the opportunities and challenges of digital Islamic finance.

A. Transformation of Islamic Finance in the Digital Era

Research results indicate that the transformation of Islamic finance in the digital era represents a significant shift in how Muslims access, use, and understand financial services. Previously largely conducted through physical financial institutions, Islamic finance is now increasingly evolving through technology-based services, such as digital Islamic banking, Islamic fintech, digital payments, online Islamic investments, digital zakat (alms), digital infaq (donation), digital alms (sadaqah), and digital waqf (waqf). This change demonstrates that Islamic finance is inseparable from the development of the digital economy (Wulandari et al., 2025).

This transformation is not only related to changes in service media but also to changes in societal behavior. People now require financial services that are faster, easier, more flexible, and accessible at any time. In this context, digital Islamic finance exists as a response to the Muslim community's need for modern financial services that remain based on Sharia principles. Therefore, the digitalization of Islamic finance must be understood as a process of integrating technology, Sharia principles, regulations, and societal needs (Evi, 2023).

Bank Indonesia, through its 2030 Indonesian Payment System Blueprint, positions strengthening the digital payment system as part of accelerating the national digital economy. The 2030 Indonesian Payment System Blueprint comprises five main initiatives: infrastructure, industry, innovation, internationalization, and the Digital Rupiah, with gradual implementation from 2025 to 2030. This demonstrates that digitalization of the financial system is a crucial direction in Indonesia's economic development, including for the development of digital Islamic finance.



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For Islamic financial institutions, this policy framework provides opportunities to accelerate the adoption of digital services while maintaining compliance with Sharia principles. The development of digital payment infrastructures, interoperable financial systems, and innovation-friendly regulations can facilitate the expansion of Islamic banking, Sharia fintech, and digital Islamic social finance platforms.

From an Islamic financial perspective, digitalization should not solely pursue efficiency and ease of transactions. Every digital financial service that adheres to Sharia principles must maintain clarity of contracts, the permissibility of the transaction object, fairness, transparency, and the prohibition of *riba* (usury), *gharar* (gharar), and *maysir* (gambling). Therefore, the transformation of digital Islamic finance must proceed in two directions simultaneously: service modernization and upholding Sharia values (Syaichoni & Sy, 2025).

B. Opportunities in Digital Islamic Finance for the Muslim Community

Digital Islamic finance opens up significant opportunities for expanding public access to Sharia financial services. Through digital services, people no longer need to visit financial institution offices to conduct transactions. Account opening, payments, financing, investments, *zakat* (alms), and *almsgiving* (*sadaqah*) can all be done digitally. This provides convenience for the Muslim community, especially those in areas with limited access to Islamic financial services.

Another opportunity is increasing Islamic financial inclusion. Digitalization enables communities previously excluded from formal financial services to enter the Islamic financial ecosystem. Ease of access through applications can expand the reach of Islamic financial services to small businesses, the younger generation, Islamic boarding school communities, rural communities, and lower-middle-class communities. Thus, digital Islamic finance can be an instrument for equitable economic access.

Digital Islamic finance also has the potential to strengthen the Muslim economy, particularly through support for halal-compliant MSMEs. Muslim entrepreneurs can use digital payments to expedite transactions, expand markets, and build consumer trust. Furthermore, technology-based Islamic financing can be an alternative source of business capital that is more in line with Islamic principles. If managed properly, this service can strengthen the economic independence of the Muslim community.



Another opportunity lies in the management of Islamic social funds. Zakat, infaq, sadaqah, and waqf can be managed more easily, quickly, transparently, and broadly through digital platforms. Digitization enables Islamic social fund management institutions to reach more muzaki (recipients of zakat), munfik (donors of zakat), and waqif (endowers of waqf). Furthermore, digital systems can help improve accountability in fund management, as the public can more transparently view information on collection and distribution.

Beyond service aspects, the digital space also offers significant opportunities for Islamic financial education. The public can obtain information about Islamic financial products through social media, official financial institution websites, webinars, educational apps, and other digital channels. This opportunity is crucial because literacy is fundamental for the public, enabling them not only to use digital services but also to understand Sharia principles, benefits, risks, and responsibilities in every transaction.

Despite these opportunities, actual adoption remains uneven across different segments of society. Rural communities, elderly populations, and individuals with limited digital literacy often face barriers in accessing and utilizing digital Islamic financial services. Therefore, the potential benefits of digital Islamic finance can only be fully realized when technological accessibility is accompanied by improvements in literacy, infrastructure, and institutional trust.

C. Challenges of Digital Islamic Finance for the Muslim Community

Despite its significant potential, studies show that digital Islamic finance also faces serious challenges. The first challenge is the low level of public Islamic financial literacy. Data from the 2024 National Sharia Financial Report (SNLIK) shows that the Indonesian public's Islamic financial literacy index is 39.11 percent, while the Islamic financial inclusion index is 12.88 percent. These figures indicate that understanding and use of Islamic financial services is still far below the public's need for digital financial services. This low literacy rate can lead to people becoming mere users of technology, but not yet critical users. Many people are able to use digital financial applications, but they do not necessarily understand the contracts, legality of institutions, transaction risks, data security, and product compliance with Sharia principles. In this context, the "Sharia" label on a digital service is insufficient to guarantee the public's safety without adequate understanding.



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The second challenge is Sharia compliance. Digital Islamic financial products must truly comply with Sharia principles, not simply use Islamic terminology as a marketing tool. Each service must have a clear contract, fair transaction mechanisms, and strong Sharia oversight. The Indonesian Ulema Council (DSN-MUI) has issued Fatwa Number 117/DSN-MUI/II/2018 concerning information technology-based financing services based on Sharia principles, indicating that Sharia fintech services require a clear legal basis and Sharia guidelines.

The third challenge is data security and consumer protection. Digital financial services carry risks such as data breaches, online fraud, identity theft, account misuse, and illegal digital loans. These risks can harm society if not balanced with digital security literacy and strong oversight. From the perspective of the *maqāṣid al-sharīʿah* (the principles of sharia), the protection of assets, or *ḥifẓ al-māl* (property of wealth), is a crucial principle that must be upheld in the development of digital Islamic finance.

The fourth challenge is regulation and institutional readiness. Technological development is rapid, while regulation and supervision require adjustment. Therefore, digital Islamic finance requires adaptive regulations to ensure continued innovation, while not neglecting consumer protection and Sharia compliance. Through the 2023–2027 Roadmap for the Development and Strengthening of Indonesian Islamic Banking, the Financial Services Authority (OJK) also prioritizes accelerating the digitalization of Islamic banking as a key focus for strengthening the national Islamic banking industry.

The fifth challenge is user ethical awareness. The Muslim community needs to understand that using digital financial services is not only a matter of convenience but also a moral responsibility. Digital transactions must be conducted safely, legally, productively, and in accordance with Islamic principles. Without ethical awareness, financial technology can encourage consumptive, speculative behavior, or the use of services that are inconsistent with Sharia values.

D. Analysis of Digital Islamic Finance from the Perspective of *Maqāṣid al-Sharīʿah*

From the perspective of *maqāṣid al-sharīʿah*, the transformation of digital Islamic finance must be directed towards achieving the public good. Islamic finance aims not only to create economic profit but also to maintain justice, protect assets, prevent losses, and improve social welfare. Therefore, the success of digital Islamic finance is not solely measured by the number of



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app users or the speed of transactions, but also by the extent to which the service upholds Sharia values and provides tangible benefits to society.

The principle of wealth protection, or *ḥifẓ al-māl*, is a crucial aspect of digital Islamic finance. Asset protection not only means avoiding usury (*riba*), *gharar* (*gharar*), and *maysir* (gambling), but also protects users from digital fraud, illegal transactions, data manipulation, and harmful financial products. Therefore, digital security and consumer protection are integral Sharia values that must be considered in the development of digital Islamic financial services.

The findings of this study demonstrate that concerns regarding data security, online fraud, and weak consumer protection are directly related to the objective of *ḥifẓ al-māl*. The persistence of these risks indicates that the development of digital Islamic finance should not focus solely on innovation but must also prioritize mechanisms that protect users' assets and financial rights.

Furthermore, digital Islamic finance must also support justice and economic inclusion. Digital services should not be limited to urban communities or specific economic groups, but should also reach low-income communities, MSMEs, Islamic boarding school communities, and groups lacking access to Sharia finance. If digitalization only strengthens those who already have access, the goal of public welfare will not be optimally achieved. In this context, the *maqāṣid al-sharī'ah* directs that technology should be a means, not an end in itself. Financial technology should be used to strengthen economic justice, expand access to sharia services, protect users, and improve the welfare of the community. Therefore, the transformation of digital Islamic finance must remain guided by sharia values, ethics, regulations, and principles.

E. Strategies for Strengthening Digital Islamic Finance

Based on the findings, strategies for strengthening digital Islamic finance should be prioritized according to their urgency and potential impact. Improving literacy and consumer protection should receive immediate attention, followed by strengthening Sharia governance, adaptive regulations, educational support, and ecosystem collaboration.

The second strategy is strengthening Sharia supervision. Every digital Islamic financial product must have a clear contractual basis and be supervised by a competent Sharia authority. This supervision is crucial to ensure that the services offered not only use Islamic symbols but are truly compliant with Sharia principles. With strong supervision, public trust in digital Islamic financial services can increase.



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The third strategy is strengthening regulations and consumer protection. The government, the Financial Services Authority (OJK), Bank Indonesia, the National Sharia Council (DSN-MUI), Sharia financial institutions, and digital industry players need to build strong collaboration. Adaptive regulations are needed to ensure that technological developments are accompanied by clear rules, particularly regarding data security, service legality, product transparency, and consumer dispute resolution.

The fourth strategy is to enhance the role of Islamic educational institutions. Islamic boarding schools (*pesantren*), *madrasahs* (Islamic schools), and Islamic universities can become centers for digital Islamic financial literacy. Islamic educational institutions hold a strategic position because they can shape the Muslim generation's understanding from an early age about the importance of managing finances in a halal, safe, productive, and responsible manner. Thus, digital Islamic financial literacy becomes not only an economic discourse but also part of character education and ethical transactions.

The fifth strategy is to strengthen ecosystem collaboration. Digital Islamic finance cannot develop through a single institution alone. Collaboration is necessary between regulators, Islamic financial institutions, educational institutions, religious scholars, academics, technology practitioners, and the community. This collaboration is crucial for maintaining digital innovation while remaining within the framework of sharia and the public interest.

Therefore, the results of this study confirm that the transformation of Islamic finance in the digital era offers significant opportunities for the Muslim community, but also requires readiness in terms of literacy, regulation, sharia supervision, digital security, and ethical awareness. Digital Islamic finance should not be understood simply as a technical shift from physical services to app-based services. Rather, it is an effort to build a modern, inclusive, secure economic ecosystem that remains grounded in Sharia values.

Agricultural Land Pawn Practices from the Perspective of *Rahn* Theory

From the perspective of Islamic commercial jurisprudence (*fīqh mu'āmalah*), *rahn* is a debt-security contract intended to protect creditors' rights without eliminating the fundamental rights of debtors. Ideally, *rahn* functions as a form of *ta'āwun* (mutual assistance) and should be free from any element of exploitation. However, the findings indicate that agricultural land pawn practices in Montorna Village have experienced a shift in function. The appropriation of all



harvest proceeds by the *murtabin* without any reduction of the debt reflects an imbalance in the economic relationship between the parties. Consequently, the practice does not fully conform to the principle of justice in *mu'āmalah*, as economic benefits are disproportionately enjoyed by the capital owner.

These findings are consistent with the study by Amorcha et al. (2023), which found that land pawn practices in rural communities tend to grant complete control to the *murtabin* without a mechanism for sharing benefits or reducing debt obligations. Similarly, Zulaekah et al. (2022) argue that the control of agricultural yields by pledge holders may create structural economic inequalities between smallholder farmers and capital owners.

***Maqāsid al-Sharī'ah* Analysis and Normative Foundations**

From the perspective of *maqāsid al-sharī'ah*, every economic activity should promote public welfare (*maṣlaḥah*) and prevent harm (*mafsadah*). In this case, two key objectives are affected: *ḥifẓ al-māl* and *ḥifẓ al-nafs*.

a. *Ḥifẓ al-Māl* (Protection of Wealth)

The practice whereby the *murtabin* controls all harvest proceeds without reducing the debt demonstrates an imbalance in wealth distribution. Such a condition potentially deprives the *rabin* of legitimate economic rights over their productive asset.

This situation contradicts the Islamic principle of justice as stated in the Qur'an:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ

Translation: "O you who believe, do not consume one another's wealth unjustly..."

(Qur'an, Surah An-Nisā' [4]: 29; NU Online Translation, 2026).

In addition, a well-known legal maxim in Islamic jurisprudence states:

كُلُّ قَرْضٍ جَرَّ مَنفَعَةً فَهُوَ رِبَاٌ

Translation: "Every loan that generates an additional benefit is considered *riba*."

This maxim indicates that deriving excessive economic benefits from a debt-based transaction may violate the principles of fairness in Islamic commercial dealings.

These findings are supported by Ahmad & Wardi (2024), who argue that the utilization of productive collateral generating excessive profits may evolve into a form of economic exploitation. Similarly, Manara & Pani (2023) found that land-based financing systems in rural areas frequently create unequal distributions of benefits between lenders and borrowers.



b. *Hifz al-Nafs* (Protection of Life and Livelihood)

Another consequence of agricultural land pawn practices is the decline in the economic sustainability of farming households. The loss of access to productive land often forces *rahn* to abandon farming activities and seek employment as agricultural laborers. This finding demonstrates that the impact of land pawn arrangements extends beyond property rights and affects the socio-economic stability of farming families.

This phenomenon aligns with the findings of Ullah et al. (2024), who argue that the dominance of informal financing in the agricultural sector can generate long-term economic dependency and increase the risk of exploitation among low-income communities. Likewise, Fauziyah et al. (2025) identify limited access to productive land as one of the primary factors contributing to the economic vulnerability of Indonesian farmers.

The findings also reinforce the conclusions of Ullah et al. (2024), who emphasize that informal agricultural financing systems often create persistent dependency relationships. Furthermore, Fauziyah et al. (2025) confirm that restricted access to productive land remains a major driver of rural poverty and economic insecurity among smallholder farmers.

The study reveals a substantial gap between the ideal concept of *rahn* in Islamic law and its practical implementation in the field. Normatively, *rahn* should function as an instrument of *ta'awun*; however, in practice, it tends to evolve into an economic relationship that disproportionately benefits one party.

The absence of a clearly defined contract duration, the failure to apply harvest proceeds toward debt reduction, and the weak bargaining position of farmers all indicate the need for reconstructing the land pawn system to ensure greater fairness and conformity with the principles of *maqāṣid al-sharī'ah*.

When compared with the study conducted by Pattenden & Wastuti (2023), a similar pattern emerges in rural agrarian relations, where capital owners exercise greater control over production processes, thereby reinforcing the structural economic dependency of smallholder farmers.

CONCLUSION



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The transformation of Islamic finance in the digital era demonstrates that technological developments have brought about significant changes in the financial services system for the Muslim community. Digital Islamic finance not only facilitates transactions but also opens opportunities for expanding access to Islamic financial services, increasing financial inclusion, strengthening halal MSMEs, and optimizing the management of zakat, infaq, sadaqah, and waqf. With technological support, Islamic finance has greater room to develop as a modern, inclusive economic system that meets the needs of today's society.

However, this transformation also presents various challenges. Low digital Islamic financial literacy, data security risks, weak understanding of contracts, Sharia compliance, regulations, and user ethical awareness are issues that require attention. Digital Islamic finance cannot simply rely on technological convenience; it must also uphold Sharia principles, such as fairness, transparency, benefit, and the prohibition of *riba* (usury), *gharar* (gharar), and *maysir* (gambling).

Therefore, strengthening digital Islamic finance requires increased public literacy, robust sharia oversight, adaptive regulations, consumer protection, and collaboration between the government, Islamic financial institutions, religious scholars, academics, educational institutions, and digital industry players. With these strategies, digital Islamic finance can become a crucial instrument in building a secure, productive, equitable, and well-being-oriented Muslim economy.

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