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The Role of *Sharia Fintech* in the Development of MSMEs in the Digital Era: A Case Study in Bengkalis Regency

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Abstract

This study examines the role of Sharia fintech in supporting the development of Micro, Small, and Medium Enterprises (MSMEs) in Bengkalis Regency in the digital era. The objective of this study is to analyze the contribution of Sharia fintech to access to capital, ease of transactions, and the growth of Sharia-based MSMEs. The method used is descriptive qualitative research with a case study approach, through in-depth interviews with MSME actors and users of sharia fintech services, as well as field observations. The results show that sharia fintech plays a significant role in improving access to capital for MSMEs that have long been constrained in obtaining financing from conventional financial institutions. Furthermore, the digitalization of Sharia financial services has expanded the market reach of SMEs and improved operational efficiency. This study concludes that the synergy between the Sharia fintech ecosystem and SMEs in Bengkalis Regency requires support from local government policies as well as enhanced digital financial literacy among business operators.

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Introduction

The rapid development of information technology over the past two decades has given rise to various innovations in the financial sector, one of which is financial technology, or

fintech. In Indonesia, the growth of fintech has been significant, in tandem with increasing internet penetration and the use of digital devices among the public. This phenomenon has not only made financial transactions faster and more efficient but has also spurred the emergence of various new, more inclusive financial service models. One innovation that is growing rapidly is fintech based on Sharia principles, or Sharia fintech. Sharia fintech serves as a financial solution that not only meets the public's financial needs but also ensures that every transaction complies with Islamic principles, such as the prohibition of *riba*, *gharar*, and *maysir* (Supriadi, 2024). Given these characteristics, Sharia fintech has great potential to attract public interest, particularly in regions with a strong religious base.

Micro, Small, and Medium Enterprises (MSMEs) are the backbone of Indonesia's national economy. According to data from the Ministry of Cooperatives and MSMEs (2023), MSMEs contribute more than 61% to the national Gross Domestic Product (GDP) and employ approximately 97% of the workforce. This contribution demonstrates that MSMEs play a strategic role in maintaining economic stability and reducing unemployment rates. However, MSMEs still face various structural challenges that hinder their business development. These challenges include limited access to capital, low financial literacy, and minimal use of digital technology in business operations (Asep Risman & Mustaffa, 2023). In addition, some MSME operators still rely on traditional financial systems, which lack flexibility and are often unable to meet financing needs quickly.

In Bengkalis Regency, MSMEs play a vital role in driving the local economy. Various business sectors, such as fisheries, agriculture, handicrafts, and the culinary industry, are growing rapidly and have become the primary source of livelihood for the community. The region's abundant natural resources further support the development of various productive businesses. However, despite this potential, the majority of SME operators in Bengkalis Regency still face challenges in accessing formal financial services. Obstacles such as a lack of collateral, complex administrative procedures, and limited information are the main factors contributing to the low level of financial inclusion among SME operators. This situation highlights a gap between financing needs and access to financial institutions. In this context, the presence of Sharia fintech is expected to serve as an alternative solution capable of bridging the needs of SMEs with a financial system that is more inclusive, efficient, and in line with Sharia principles. Through digital platforms, Sharia fintech enables SME operators to access financing through processes that are faster, more transparent, and more flexible compared to conventional financial institutions (Melina, 2020). In addition, Sharia fintech has the potential to improve the public's financial literacy through various educational features available on its platform. Although many previous studies have examined the impact of fintech on the development of micro, small, and medium-sized enterprises in general, specific attention to Sharia fintech in regions such as Bengkalis Regency remains quite limited. On the other hand, social, economic, and cultural factors of the local community play a significant role in how effectively financial technology is adopted. Thus, the objective of this study is to bridge this gap by conducting an in-depth analysis of the role of Islamic fintech in the development of MSMEs in the digital era, particularly in Bengkalis Regency, as well as to identify various elements that influence the success of its implementation in driving regional economic growth.

Literature Review

Fintech Syariah

The digitalization of SMEs refers to the application of information and communication technology (ICT) in various aspects of business operations, such as production, marketing, financial management, and administration. In practice, the digitalization of SMEs can be achieved through the use of digital platforms such as websites, social media, mobile apps, and e-commerce services. One of the main benefits of SME digitalization is improving

business efficiency and productivity. By leveraging technology, SMEs can accelerate production processes and conduct marketing more effectively, while also managing inventory and finances more effectively. Additionally, the digitalization of micro, small, and medium enterprises can help expand their reach and enhance their competitiveness in the market. Businesses can participate in the global market by leveraging access to e-commerce platforms and digital marketplaces, as well as utilizing Sharia-compliant fintech as a form of Sharia-based digital financing for SMEs (Firdausya & Ompusunggu, 2023).

Islam contains various legal principles designed to regulate every activity within society. One of the principles of Islamic law that addresses the issue mentioned above is the prohibition of usury and the legitimacy of buying and selling. The legal basis for Sharia-compliant fintech, according to the hadith including that narrated by Bukhari from Ibn Abbas reads: “Sufyan told us from ‘Amr from Ibn Abbas, ‘In the past, the ‘Ukaz market, the Mijannah market, and the Dhu al-Majaz market were markets that existed in the pre-Islamic era, and Muslims felt sinful when reviving these markets; then the verse was revealed: ‘There is no sin upon you for seeking the bounty of your Lord during the Hajj season.’ From this hadith, it can be understood that the economic and financial systems that existed before Islam are sometimes adopted by the Islamic economic and financial system, which is based on adherence to Islamic legal principles.

Fintech in the Islamic context is a discussion of modern fiqh (Qadhaya Mu’ashirah). This is a subject of fiqh for which there are not yet fully established rulings, as the discussion has only emerged in recent times. However, to understand this, one must refer to the principles of *usul al-fiqh* the foundational principles of Islamic jurisprudence. In Jamal al-Banna’s work titled *Nahwa Fiqh Jadid*, he presents several reasons why *ijtihad* is necessary. One of them is the saying *ajtahidu ra’yii wala a’alu*, where scholars of *usul al-fiqh* interpret *ijtihad* as part of *qiyas*. As stated by Imam Shafi’i, *ijtihad* and *qiyas* differ in name but share a similar purpose. Furthermore, in the view of classical scholars, *ijtihad* is related to *istihsan*, *urf*, and *masalih mursalah* all of which are connected to the *maqasid al-shari’ah*. Thus, *ijtihad* itself focuses on the *maqasid al-shari’ah*. When referring to the views of the four schools of fiqh (Hanafi, Maliki, Shafi’i, and Hanbali) regarding the legal status of fintech, it is clear that no direct legal rules can be found, but the underlying legal principles can be identified. These principles are found in several foundational texts that also serve as legal references in Islam, such as the science of *usul al-fiqh* introduced by Imam al-Shatibi (d. 1388 CE) in his work *al-Muwafaqat*. Islamic Sharia has specific objectives encompassing three categories: primary objectives, secondary objectives, and tertiary objectives. The primary objective is a necessity that must be fulfilled for the sake of the good of religion and the world; without it, the order of religious and worldly life could be disrupted, leading to regret in the afterlife. This can be achieved if all the pillars are perfectly fulfilled, thereby avoiding corruption and emptiness.

Fatwa No. 117/DSN-MUI/II/2018 of the National Sharia Council-Indonesian Ulema Council (DSN-MUI) regarding Information Technology-Based Financing Services in Accordance with Sharia Principles was issued by the Indonesian Ulema Council and consists of eight elements. 1) general provisions; 2) legal provisions; 3) parties involved; 4) general guidelines for information technology-based financing services; 5) variants of information technology-based financing services; 6) provisions regarding methods and agreements; 7) conflict resolution; 8) termination conditions. This fatwa explains the legal provisions and challenges that form the Sharia basis for products offered by startups in Indonesia, as well as addresses the concerns of customers or users in the fintech business world. Thus, this fatwa can be considered to provide legal clarity that serves to increase public confidence in Sharia-compliant financing services offered by Sharia fintech startups, thereby increasing public interest in conducting financial transactions using technology (Muchtar & Zubairin, 2022).

Simply put, Sharia fintech refers to financial technology that operates in accordance with Islamic financial principles. Sharia fintech services include profit sharing financing (*mudharabah* and *musyarakah*), *riba* free digital payment services, digital Sharia insurance (*takaful*), and Sharia compliant investments via digital platforms (Ropiah, 2025). Indonesia's Financial Services Authority (OJK) regulates Sharia fintech through OJK Regulation No. 10/POJK.05/2022 on Information Technology-Based Crowdfunding Services. The core principles of sharia fintech are fairness, transparency, and the public good. This distinguishes sharia fintech from conventional fintech, which is solely focused on financial profit without considering ethical and social aspects (Nurhikmah & Attribution-ShareAlike, 2025).

UMKM di Era Digital

MSME stands for Micro, Small, and Medium Enterprises. This classification is based on business category, business scale, number of employees, and specific annual revenue or income. In Indonesia, MSMEs play a very important role in the economy due to their large number and their contribution to job creation and local economic growth. In Indonesia, MSMEs play a vital role in the economy due to their vast numbers and their contribution to job creation and local economic growth. MSMEs are a vital part of the Indonesian economy because there are so many of them and they play a major role in creating jobs and driving economic growth. MSMEs have enormous growth potential despite facing various challenges, particularly with the support of technology and government policies that empower MSMEs (Nurlinda Sari et al., 2025).

The current digital age presents both opportunities and challenges for SMEs. On the one hand, digitalization opens up broader market access through e-commerce platforms and social media. On the other hand, SMEs are required to adapt to ever-evolving technology. According to Setiyawan et al. (2025) SMEs that have successfully adopted digital technology tend to experience higher revenue growth than traditional SMEs.

Financial inclusion is a key factor in empowering MSMEs by leveraging Sharia compliant fintech as a source of financing. Fintech offers financing solutions that are more accessible than those provided by conventional banks, with more flexible requirements and faster processing times (M. Ramadhan et al., 2026)

Methodology

This study employs a descriptive qualitative approach, using the case study method as the primary foundation for evaluating the phenomenon under investigation. The case study method was chosen because this research addresses a specific and contextual phenomenon, namely the impact of Sharia fintech on the advancement of MSMEs in Bengkalis Regency in real-world field conditions. With this approach, the researcher can explore information more deeply and comprehensively regarding the dynamics at play, including the supporting and inhibiting factors in the implementation of Sharia fintech. This qualitative approach allows the researcher to understand the perspectives, experiences, and meanings attributed by informants regarding the implementation of Sharia fintech. Additionally, this method provides flexibility in exploring data more freely through interviews, observations, and documentation, ensuring that the research findings reflect social reality more comprehensively and deeply (Creswell, 2020).

Primary data was collected through in-depth interviews with five informants, consisting of MSME operators who use Sharia fintech and local MSMEs. Informants were selected using purposive sampling based on the following criteria: having used Sharia fintech services for at least one year and actively operating a business in Bengkalis Regency.

Secondary data in this study was drawn from various credible sources, such as

research articles, academic literature, and official reports relevant to the research theme. These sources were carefully selected to ensure the accuracy and quality of the information used. The data collection process involved searching for references published within the last five years, ensuring that the data obtained reflects up-to-date information aligned with the latest developments. Furthermore, the analysis method applied is qualitative descriptive analysis, which involves examining, comparing, and synthesizing various findings from the literature to gain a comprehensive understanding and support the research discussion in a systematic manner.

Results and Discussion

Based on research into the role of Sharia fintech in the development of MSMEs in the digital age, it can be concluded that the majority of MSMEs using Sharia fintech in Bengkalis Regency operate in the food and beverage sector (40%), followed by the general trade sector (60%). Most business owners are between the ages of 25 and 45, with varying levels of education, ranging from high school graduates to college graduates.

Table 1. Distribution of MSMEs Using Sharia Fintech by Business Sector.

Business sector	Quantity (units)	Persentase (%)
cuisine	2	40%
General merchant	3	60%
total	5	100%

Source: Primary data (2026)

One of the key findings of this study is that Sharia fintech plays a significant role in improving access to capital for MSMEs in Bengkalis Regency. Before becoming familiar with Sharia fintech, most informants reported difficulties in obtaining financing from conventional banks due to collateral requirements and complex administrative procedures. With the emergence of Sharia fintech platforms such as digital mudharabah and musyarakah-based financing SMEs can now access capital more easily and quickly.

“In the past, I had to wait months to apply for a loan from a bank, and I was often rejected because I didn’t have collateral. Now, with Sharia fintech, the financing process is easier and there’s no interest, which aligns with my religious principles,” said one of the informants, a food business owner in Bengkalis Regency. This finding is consistent with research Nurazizah & Vidiati, (2025) which found that Sharia fintech has a positive impact on improving access to financing for MSMEs in underdeveloped regions.

In addition to providing access to capital, Sharia fintech also has a positive impact on the growth of MSMEs. The digitization of payment systems also helps MSMEs expand their market reach from the local to the regional and even national levels through integration with e-commerce platforms.

These findings are consistent with research Siregar et al. (2026) which concluded that the adoption of digital financial technology has a positive impact on the competitiveness of MSMEs. In Bengkalis Regency, MSME operators who utilize Sharia-compliant digital payment services are able to serve customers from various regions without being hindered by geographical constraints

In addition to expanding access to financing and improving operational efficiency, Sharia fintech also has a significant impact on the growth of SMEs. One of the key impacts is the increase in Sharia financial inclusion, whereby SMEs which were previously difficult

for formal financial institutions to reach can now access financial services more easily and in accordance with Sharia principles (Anggraini et al., 2025). In addition, the use of fintech promotes transparency and accountability because every transaction is recorded digitally, thereby reducing the risk of fraud and increasing trust between businesses and financial service providers.

Furthermore, the adoption of Sharia-compliant fintech plays a role in improving understanding of digital finance and reducing operating costs for MSMEs. Businesses are increasingly familiar with financial management, payment methods, and financial products that comply with Sharia principles. The cost savings achieved provide opportunities for SMEs to use resources more efficiently for business development. Furthermore, Sharia-compliant fintech also enhances the competitiveness of SMEs by expanding market access to the national and even international levels, while strengthening a comprehensive and sustainable Sharia economic ecosystem (Hasan et al., 2020).

The digitalization of SMEs refers to the application of information and communication technology (ICT) in various aspects of business operations, such as production, marketing, financial management, and administration. In practice, the digitalization of SMEs can be achieved through the use of digital platforms such as websites, social media, mobile apps, and e-commerce services. One of the main benefits of SME digitalization is improving business efficiency and productivity. By leveraging technology, SMEs can accelerate production processes and conduct marketing more effectively, while also managing inventory and finances more effectively. Additionally, the digitalization of micro, small, and medium enterprises can help expand their reach and enhance their competitiveness in the market. Access to global markets can be achieved by utilizing e-commerce platforms and digital marketplaces.

Despite offering various benefits, the adoption of Sharia fintech among SMEs in Bengkalis Regency still faces several challenges. The main challenges identified include: (1) low digital financial literacy among MSME operators, particularly those over 45 years of age; (2) limited internet infrastructure in some rural areas of Bengkalis Regency; (3) concerns regarding data security and privacy; and (4) a lack of outreach from local governments and Sharia financial institutions regarding the benefits and proper use of Sharia fintech. These challenges need to be addressed through systematic training and mentoring programs, improvements in digital infrastructure, and synergy between local governments, the OJK, and Sharia fintech platforms to expand the reach of services. This is in line with the recommendations M. I. P. Ramadhan et al. (2026) that the development of the Sharia fintech ecosystem requires a comprehensive multi-stakeholder approach.

On the other hand, Sharia compliance is also a challenge in itself for fintech service providers. Every product and service must be ensured to be free of *riba*, *gharar*, and *maisir*, which in practice requires strict oversight and rigorous operational procedures. This issue is further complicated by regulatory conditions that are still in the developmental stage and have not yet fully adapted to innovations in the field of financial technology, thereby creating legal uncertainty for industry players and users (Gani, 2023).

In addition, the public still has low confidence in Sharia fintech. Concerns about system security, the clarity of contracts, and the risk of personal data misuse are factors influencing MSMEs' decisions to adopt this technology. Risks related to cybersecurity and data protection are critical issues because fintech relies on the processing of large volumes of digital data (Norrahman, 2023). In addition, the lack of integration between fintech platforms and the operational needs of SMEs such as financial record keeping and business management also poses a barrier to optimal utilization (Salim & Susetyo, 2025).

The development of Sharia financial technology (fintech) in Bengkalis Regency indicates significant potential for improving financial access based on Islamic principles, particularly among a population where the majority seeks Sharia-compliant financial services. However, the adoption rate of Sharia fintech in this region still faces a number of

challenges, primarily in the form of public concerns regarding the implementation of this technology. These concerns arise from the public's limited understanding of Sharia financial literacy, meaning many do not yet fully grasp the concepts, how it works, and the benefits of Sharia fintech compared to traditional financial services (Kahar Muzakkar et al., 2024). In addition, the high number of cases involving illegal fintech and digital fraud has also had a negative impact on public perception, causing people to be afraid to try fintech services, including those based on Sharia principles (Rozi et al. 2024). Another source of anxiety is uncertainty regarding Sharia compliance, as a small segment of the public still questions whether current operations are truly free from elements of *riba*, *gharar*, and *maisir*. On the other hand, concerns about personal data protection are also a critical issue, especially given the rising incidence of data breaches and the complexity of cybercrime.

To address public concerns in Bengkalis Regency, a planned and sustainable approach is needed. Enhancing understanding of Sharia finance can be a key solution implemented through direct education for the public, whether by conducting outreach in villages, at educational institutions, or by utilizing easily accessible digital platforms. This education aims to provide a comprehensive explanation of the concepts, benefits, and security of Islamic fintech, so that the public can feel more confident and not be easily influenced by misinformation (Utami et al., 2025). Furthermore, strengthening regulations and oversight by the Financial Services Authority is essential to ensure that operating fintech service providers are officially registered and supervised. Transparency regarding contracts, fees, and service mechanisms must also be improved so that the public feels safer and more confident in using these services. Ensuring technological security systems, such as data encryption and two-factor authentication, is also a crucial step in protecting user information. Additionally, collaboration between local governments, Islamic financial institutions, and academics in Bengkalis needs to be strengthened to create a trustworthy Islamic fintech ecosystem (Muslihun, 2024). Through these various measures, it is hoped that public concerns will be significantly alleviated, thereby enabling the use of Sharia fintech to grow and have a positive impact on the local economy.

Conclusion

This study reveals that Sharia fintech plays a crucial role in supporting the development of Micro, Small, and Medium Enterprises (MSMEs) in Bengkalis Regency in today's digital age. The existence of Sharia fintech not only serves as a tool for modern financial transactions but also as a strategic solution to address various long-standing challenges faced by MSME operators, particularly regarding access to capital, marketing, and operational efficiency. According to the study's findings, there are three main contributions of Sharia fintech. First, Sharia fintech offers improved access to funding through Sharia-based financing systems that are more open, easily accessible, and less complex than conventional financial institutions. This enables SME operators who previously lacked access to formal banking to obtain business capital more quickly and in accordance with Islamic principles. Second, Sharia fintech helps expand SME markets through the digitalization of payment and marketing methods. With digital platforms, business owners can reach a broader consumer base not only locally but also regionally and even nationally thereby creating greater opportunities for increased sales. Third, Sharia fintech can improve business operational efficiency, particularly in transaction processes, financial record keeping, and more organized business management. This efficiency directly impacts the reduction of operational costs and increased business productivity, which in turn contributes to the sustainable growth of SME revenue.

However, the implementation of Sharia fintech still faces obstacles due to low digital literacy, limited infrastructure, and insufficient outreach. Therefore, this study recommends that the local government of Bengkalis Regency, in collaboration with the OJK and sharia fintech industry players, develop a comprehensive and sustainable digital financial literacy

program, as well as promote the advancement of digital infrastructure throughout the regency to ensure that the benefits of sharia fintech can be felt by all parties involved in SMEs.

To address the concerns within the community of Bengkalis Regency, a planned and sustainable approach is essential. Enhancing understanding of Islamic finance can serve as the primary solution, implemented through direct education of the public whether through outreach in villages, at educational institutions, or by utilizing easily accessible digital platforms. This education aims to provide a comprehensive explanation of the concepts, benefits, and security of sharia fintech, so that the public can be more confident and not easily influenced by misinformation. Further research is recommended to conduct a more in-depth analysis of the regulatory aspects of Islamic fintech and to compare the development of the Islamic fintech ecosystem across various districts and cities in Riau Province to obtain a more comprehensive picture.

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