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Implementation of the Role of Sharia Economics in the Digital Era on Sharia Fintech and E-Commerce Platforms

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ABSTRACT

The digital era has instigated substantial transformations in multiple facets of society, including economics. The incessantly evolving digital technology offers both prospects and obstacles, especially with the implementation of the Islamic economy in Indonesia. This essay intends to examine the innovations and execution of the Islamic economy inside the framework of advancements in the digital age. The theoretical analysis encompasses the principles of Islamic economics, the impact of technology in the digital age, and the function of digital technology within the framework of Islamic economics. This study uses a literature review methodology to examine diverse innovations and applications within the Islamic economy. The study's findings demonstrate that Islamic fintech and partnerships with e-commerce platforms have enhanced access, transparency, and efficiency in financial transactions. Through technology advancements, the Islamic economy may develop an inclusive and sustainable economic framework that serves both people and society at large. Consequently, the integration of digital technology with the principles of Islamic economy improves efficiency and fortifies the standing of Islamic economy in the global economic arena.

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INTRODUCTION

"In recent decades, the world has experienced significant changes due to technological advancements, especially in the digital field. The digital era not only affects how individuals interact but also creates a major impact on various economic sectors, including Islamic economics. The transformation of the Islamic economic paradigm in the digital era has become a necessity to respond to challenges and seize existing opportunities. With the rapid growth in the use of information and communication technology, Islamic economics faces the challenge of adapting to continuously evolving innovations while adhering to fundamental Sharia principles.

Data from Statista shows that in 2022, the global e-commerce market reached approximately 5.2 trillion US dollars, with projected growth continuing to increase (Statista, 2022). In Indonesia, the report from the Indonesian Internet Service Providers Association (APJII) noted that internet users in Indonesia reached 202.6 million people in 2021, indicating a significant potential for the development of the digital economy, including Islamic economics. Therefore, it is important to understand how this transformation can take place and what challenges and opportunities are faced.

The development of digital technology has created new platforms that allow economic transactions to be conducted more efficiently. For example, Islamic fintech applications that are emerging in Indonesia offer various financial services that comply with Sharia principles, such as interest-free financing and halal investments. This not only provides convenience for the public to access financial services but also enhances financial inclusion, especially for those previously underserved by conventional banks. Thus, this digital transformation has the potential to change the face of Islamic economics and provide broader access to society. However, behind the existing opportunities, there are also challenges that must be addressed. One of them is the need for clear regulations to ensure that the digital services offered remain compliant with Sharia principles. For instance, the challenge of determining whether certain investment products meet halal criteria or not. Additionally, data security and privacy issues are major concerns in the use of digital technology. Society needs to be assured that their personal data is safe and not misused.

In this context, it is crucial to foster collaboration among various parties, including the government, financial institutions, and the public, to create an ecosystem that supports the growth of Islamic economics in the digital era. The government can play a role in formulating regulations that support innovation while maintaining compliance with Sharia principles. On the other hand, Islamic financial institutions need to adapt quickly to technological developments to remain relevant and competitive in the market.

The importance of the role of Fintech in the Islamic finance sector cannot be underestimated, because: (a) Fintech has become a catalyst for financial inclusion, enabling communities that were previously unserved by conventional financial institutions to access Islamic financial services; (b) Fintech brings efficiency to Islamic transactions and investments, allowing users to access quality services at lower costs (Marzuki, 2022).

The swift advancement of digital technology has profoundly transformed our interactions with the world, particularly within the financial sector. This phenomena encompasses swift advancements in information technology, telecommunications, artificial intelligence, data analytics, and numerous other technological innovations. The rapidity of these changes presents substantial opportunity to improve efficiency and broaden access to Islamic financial services. (Beck et al., 2019).

Despite significant prospects, Islamic banking encounters distinct hurdles in embracing digital revolution. Various limitations, including Sharia compliance requirements and societal acceptance, constrain the sector's capacity to fully use technological potential (Akhtar et al., 2020). Digital transformation can serve as a pivotal catalyst in attaining inclusive financial objectives and universal access for communities following Sharia principles. It is essential to comprehend how technology can be seamlessly integrated without violating Sharia compliance (Chapra, 2017).

The establishment of robust digital infrastructure and an enabling regulatory environment is essential for the successful digital transformation of Islamic finance. This encompasses elements of data security, privacy, and the preparedness of technology infrastructure (Farag & Mallin, 2017). Digital disruption has changed the way people conduct business and transactions. Customers prefer the smoothness and convenience of products and services, effectively receiving information about them through smartphones. Understanding the value of the digital revolution, banking no longer embodies the traditional model of operating through branches (Nguyen et al., 2020).

LITERATURE REVIEW

Fintech has proven its worth as an innovation in the financial services sector, improving financial inclusion by serving a varied clientele. Despite its relative novelty, Fintech has profoundly impacted the Islamic finance sector. The progression of Islamic Fintech has enabled the development of novel Shari'ah-compliant products for Islamic consumers, potentially augmenting the competitive edge of the Islamic banking sector. Islamic Fintech fundamentally differs from traditional Fintech as it requires compliance with Shari'ah standards. The emergence of Fintech solutions has provided Islamic financial institutions (IFIs) improved opportunities to expand their infrastructure and product offerings (Jamil & Seman, 2019). As a result, research on the application of Fintech in the Islamic financial sector has significantly increased in recent years (Abojeib & Habib, 2019; Biancone et al., 2019; Jamil & Seman, 2019). Baber (2019) made a substantial contribution by analyzing the effects of Fintech and crowdfunding on customer retention at Islamic banks in Malaysia and the United Arab Emirates. Malaysia was selected for this analysis due to its attainment of the highest score in the Islamic Finance Country Index. The United Arab Emirates was chosen for the comparative analysis because of its preeminent market position in Islamic finance. The results of a study involving 535 clients of specific Islamic banks demonstrate that Fintech-based services do not enhance customer retention in these institutions. However, crowdfunding programs enhance customer retention for Islamic banks in Malaysia and the UAE. The results contradict Aisyah's (2018) findings, which indicated that Islamic Fintech improves financial transactions, service offerings, and convenience, hence enhancing customer loyalty for Indonesian banks. As already said. Compliance with Shari'ah is essential for the prospective amalgamation of technology and Islamic finance. Islamic fintech firms have successfully synchronized their business models with Shari'ah standards by adhering to established Shari'ah principles and completing regulatory evaluations.

Nevertheless, Shari'ah compliance remains a crucial area of investigation in Islamic Fintech. Biancone et al. (2019) analyzed the Shari'ah-compliant business models of crowdfunding and Fintech companies, concluding that Shari'ah-compliant crowdfunding invests in halal products, mitigates investment risk, and circumvents interest charges. Biancone & Radwan (2019) emphasized the importance of the interest prohibition for the acknowledgment of Fintech business models as Shari'ah compliant. Fintech allows International Financial Institutions (IFIs) to improve transparency by creating a direct link between clients and investors from the project's outset. Prior studies have mostly focused on the Shari'ah viewpoint regarding bitcoin, a widely acknowledged cryptocurrency. The prevailing viewpoint on cryptocurrencies is that they are forbidden in Islam. Shaykh Shawki Allam, the Grand Mufti of Egypt, contends that bitcoin is linked to unlawful acts and has been employed for investments that violate Shari'ah principles (Abu-Bakar, 2018). The fatwa released by the Turkish Government declares that the trading of virtual money contravenes Shari'ah principles due to its vulnerability to speculative elements (excessive Gharar). The Palestinian fatwa institute concurs with the Turkish government's position, categorizing bitcoin and cryptocurrency as haram (forbidden). The primary rationale for this viewpoint is the lack of regulation and the difficulty in establishing the origin of bitcoin, rendering it untrustworthy and unreliable. Sheikh Imran (2017) contends that intrinsic value must be incorporated into financial evaluation, and that bitcoin fails to satisfy the criterion for intrinsic value. Shaykh Haitam asserted that bitcoin and other cryptocurrencies ought to be prohibited because they lack concrete support and are derived from non-existent value (Abubakar et al. 2018).

In contrast, other scholars hold a divergent view on cryptocurrencies, considering bitcoin to be non-compliant with Shari'ah. Oziev and Yandiev (2018) found no evidence suggesting that bitcoin violates Shari'ah; nonetheless, they observed that the considerable volatility of bitcoin's exchange rate, when utilized for savings, may involve excessive risk (Gharar) and speculation (Maysir). Thus, reducing the volatility of the bitcoin exchange rate can improve its Shari'ah compliance by aligning it with prominent world currencies. Bakar (2018) contends that bitcoin complies with Shari'ah and promotes the adoption of blockchain-based solutions to address allegations of its connection to money laundering and other unlawful actions. Kahf (2015) contends that bitcoin operates similarly to other currencies inside its ecosystem, so the conversion of bitcoin to other currencies must comply with analogous exchange regulations.

This criterion may include, but is not limited to, the exchange's geographical location and the prohibition on speculation related to that exchange.

The global proliferation and application of the internet and mobile technology have catalyzed the evolution of banking and the financial industry, resulting in the emergence of digital banking. Digital banking denotes the utilization of technology to facilitate banking activities efficiently and conveniently (Sardana & Singhania, 2018). Digital banking is commonly referred to as electronic banking, internet banking, and online banking. Furthermore, the implementation of digital banking has revolutionized banking services, rendering them more efficient and competitive (Riza, 2019).

Fintech's involvement in transforming the Islamic finance industry pertains to the contributions and beneficial effects that financial technology provides in redefining the finance landscape in accordance with Sharia standards (Irawan, 2023). This encompasses advancements in Islamic financial goods and services facilitated by information and communication technology, along with their effects on financial inclusion, operational efficiency, and adherence to Sharia principles in financial services (Aziz, 2022).

However, despite many innovations that have been made, various improvements must be addressed to maximize the potential of Islamic finance in the digital era. These improvements include low financial and digital literacy among the public, regulations that need to be updated to keep pace with technological advancements, and uneven technological infrastructure across regions. By understanding and analyzing this article in depth, we can see how innovations in Islamic finance can be applied in the era of digitalization, as well as how Sharia principles can contribute to building a more inclusive and sustainable economy. This article will explore various aspects of technological innovation in Islamic finance, its application in daily life, and the challenges and opportunities faced. Thus, we can understand the important role of Islamic finance in shaping a fairer and more sustainable economic future in the digital era.

METHODOLOGY

In this research, a literature review method is used. The literature review method is an important approach in research that is used to collect, analyze, and synthesize information from various relevant sources. This method is very useful for building a theoretical foundation, understanding the development of a topic, and identifying research gaps that need to be filled. In an academic context, a literature review serves as a basis for further research and helps researchers understand the broader context of the issue being studied. Researchers can build a strong foundation for their studies, identify valuable research gaps, and make significant contributions to the advancement of knowledge.

Fintech is a modern phenomenon, and there is less literary material about its integration inside the Islamic finance sector. Consequently, we have conducted a comprehensive analysis of the prospective application of Fintech solutions to enhance the appeal and Shari'ah compliance of offerings within the Islamic finance sector. We employed the literature review methodology developed by Stechemesser and Guenther (2012). Stechemesser and Guenther (2012) delineate three phases in the literature review process. The initial phase involves defining the study objective and gathering articles from databases. This phase enables the identification of pertinent literature concerning Islamic Fintech. Our literature assessment encompasses both theoretical and conceptual evaluations. The main aim of this project is to develop a research agenda for investigating novel methods of integrating Fintech technologies into the Islamic financial system. Consequently, we have integrated many terms into our database, including "Fintech," "Bitcoin," "Blockchain," "Islamic Finance," and "Shari'ah." We utilized the Elsevier, Emerald, Scopus, Springer, and Google Scholar databases for the literature search process. The initial search yielded a total of 58 items.

Despite facing various challenges, a systematic and critical approach to the literature review can yield deep and relevant insights in the chosen field of study. This method involves examining literature and previous research related to a specific topic. In the context of the research on the Implementation of the Role of Islamic Economics in Facing the Digitalization Era, literature analysis is crucial for understanding innovations and implementations in the current digital era. Researchers gather relevant literature from academic databases, journals, books, and articles, and then systematically review and analyze the literature to understand the methods, findings, and conclusions of previous studies.

RESEARCH RESULT AND DISCUSSION

Through literature studies, several important results regarding innovation and application of the role of Islamic economics in the digitalization era can be identified. These results cover various aspects, including the problems faced in integrating digital technology into Islamic economics. However, there are a number of problems faced in this integration process. One of them is the gap in understanding and application of digital technology among Islamic economic actors. This can hinder the progress of innovation and the maximum use of technology in supporting Islamic economics. In this case, Islamic economics provides the best service for the community based on Islamic values, innovation efforts continue to be carried out until they are implemented in various communities. Innovation and Implementation Provided by Islamic Economics:

a. *Fintech Syariah*

Uses and Benefits Literature studies show that Islamic fintech has experienced rapid growth in recent years. Islamic fintech provides various services such as digital payments, peer-to-peer (P2P) financing, and sharia-based investments. Research by (Saripudin et al., 2021), found that Islamic fintech is able to increase financial inclusion by reaching segments of society that were previously unserved by traditional financial institutions. This is very beneficial for Micro, Small, and Medium Enterprises (MSMEs), which are the backbone of the economy of many developing countries. MSMEs often have difficulty getting access to financing from traditional banks due to strict requirements or locations far from financial centers. With the existence of Islamic fintech, MSMEs can obtain financing with a simpler and faster process, so that they can grow faster and contribute more to the economy.

b. Collaboration with E-Commerce Marketplace

Collaboration with E-Commerce Marketplace in this innovation and implementation, the Islamic economy plays its role by looking for several aspects that are currently being developed. According to research (Mukharom et al., 2024), Partnerships between e-commerce marketplaces and sharia entrepreneurs, as well as sharia incubation centers, can increase market access and accelerate sharia-based economic growth. Through this partnership, sharia business actors gain access to a broad digital platform, enabling them to reach consumers more effectively and efficiently, both nationally and internationally. E-commerce marketplaces provide opportunities for sharia products to be known and purchased by various levels of society, increasing sales and expanding market share. On the other hand, sharia incubation centers provide essential support for sharia entrepreneurs, such as business guidance, training, and access to relevant professional networks, so that they can improve the quality and competitiveness of their products. With this collaboration, the sharia economic ecosystem can grow stronger and more dynamically, encouraging innovation and creating new jobs. In addition, technology integration through e-commerce also helps improve operational efficiency and transparency, which are important in maintaining consumer trust in sharia products. Overall, the synergy between e-commerce marketplaces, sharia business actors, and sharia incubation centers not only contributes to the growth of the sharia economy, but also supports the achievement of inclusive and sustainable economic development goals. Through this literature study, it can be seen that innovation and implementation in the sharia economy have had a positive impact in various aspects. Sharia fintech, blockchain, sharia crowdfunding and collaboration with E-Commerce marketplaces all offer innovative solutions to improve access, transparency, and efficiency in financial transactions.

Sharia-based financing provides a fairer and more sustainable alternative compared to the conventional interest system. In addition, empowering MSMEs and increasing financial inclusion through digital technology shows that the sharia economy can contribute significantly to more inclusive and sustainable economic development. However, there are still things that need to be addressed, such as the lack of financial and digital literacy among the community, regulations that need to be updated, and uneven technological infrastructure. Consequently, cooperative initiatives among the government, industry stakeholders, and the community are essential to address these challenges and optimize the potential of the sharia economy in the digital age. Islamic economics possesses significant potential to offer equitable and sustainable answers to the issues of the digital age. Through the application of technological innovation, Islamic economics may significantly contribute to the establishment of a more equitable and sustainable economic system that benefits both individuals and society at large. In this environment, Islamic economics offers innovative approaches to leverage technical advancements for the benefit of individuals and societal wellbeing.

The financial sector has significantly advanced due to the rise of Fintech, which integrates financial technology with services provided by financial institutions. Fintech companies are challenging traditional financial institutions by providing innovative services to a diverse clientele. Recent fintech technologies have transformed conventional banking and financial practices. Islamic financial institutions (IFIs) are seeing difficulties from Fintech enterprises. Blockchain technology has brought alternative currencies that complicate the operations of conventional financial institutions. The Islamic financial sector can greatly benefit from integrating blockchain and other Fintech technology into its product offerings. The integration of Fintech with the Islamic finance sector necessitates enhanced oversight to sustain the intricate relationships among agents and principal stakeholders. The lack of such control would create trust concerns, as is seen with all emergent technology. Fintech solution suppliers encounter heightened scrutiny from various governmental entities. This presents a significant issue, necessitating collaboration between Fintech solution providers and regulators to formulate a unified approach for the effective integration of innovation inside the Islamic financial system. A major barrier to the integration of Fintech with Islamic finance is the insufficient comprehension among stakeholders, stemming from the abstract characteristics of Fintech technology.

The insufficient development of varied Fintech infrastructures hinders a thorough comprehension of their potential and restricts market advancement marketplace, sharia business actors, and sharia incubation centers not only contribute to the growth of the sharia economy, but also support the achievement of inclusive and sustainable economic development goals. Through this literature study, it can be seen that innovation and implementation in the sharia economy have had a positive impact in various aspects. Sharia fintech, blockchain, sharia crowdfunding and collaboration with E-Commerce marketplaces all offer innovative solutions to improve access, transparency, and efficiency in financial transactions. Sharia-based financing provides a fairer and more sustainable alternative compared to the conventional interest system. In addition, empowering MSMEs and increasing financial inclusion through digital technology shows that the sharia economy can contribute significantly to more inclusive and sustainable economic development. However, there are still things that need to be addressed, such as the lack of financial and digital literacy among the community, regulations that need to be updated, and uneven technological infrastructure. Consequently, cooperation among the government, industry stakeholders, and the community is essential to address these challenges and optimize the potential of the sharia economy in the digital age. The Islamic economy possesses significant potential to offer equitable and sustainable answers to the issues of the digital age. Through the application of technological innovation, the Islamic economy may significantly contribute to the establishment of a more inclusive and sustainable economic system that benefits both individuals and society at large. The Islamic economy fosters innovation to use technical advancements for the benefit of individuals and societal wellbeing. Moreover, Fintech solutions are affected by security and privacy concerns.

The primary obstacle to the successful integration of Fintech in Islamic Finance is the perspective of numerous Shari'ah experts who argue that Fintech innovations, including bitcoin and other cryptocurrencies, contravene Shari'ah principles. Consequently, the effective incorporation of Fintech technology into the Islamic financial sector necessitates the establishment of a standards framework to guarantee the Shari'ah compliance of the provided products. Future study may concentrate on pinpointing regions necessitating attention while establishing criteria and discovering effective methods for monitoring Fintech transactions to bolster stakeholder confidence. Furthermore, it is essential to assess the potential incorporation of Fintech inside Islamic finance to enhance the competitiveness of Islamic financial products relative to those provided by conventional banking institutions. The emergence of Islamic Fintech companies influences market share within the global Islamic economic sector. Islamic fintech companies, through their tailored services, can address underserved portions of Muslim communities that conventional Islamic financial institutions have failed to reach owing to operational and regulatory constraints. Islamic financing institutions have facilitated access with a single click, but Islamic crowdfunding platforms function as venues for investors to engage directly with borrowers and oversee the project's progress from inception. Consequently, Islamic Fintech enterprises have heightened the demand for openness and accountability inside Islamic Financial Institutions. Islamic fintech firms are encountering difficulties regarding reporting and Shari'ah compliance. While many Islamic fintech companies have attained a commendable level of Shari'ah compliance by adhering to globally recognized Shari'ah standards set by regulatory bodies such as the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) and the Islamic Financial Services Board (IFSB), the majority of Islamic fintech firms have yet to reach these standards. Moreover, Islamic Fintech companies are not adhering to any recognized reporting standards, which frequently

CONCLUSION AND RECOMMENDATION

The Islamic economy plays a very important role in facing the development of the digital era in Indonesia. With the advancement of digital technology, the Islamic economy is able to increase the efficiency, accessibility, and security of transactions. The use of information and communication technology in the Islamic economy facilitates financial transactions, information management, and adaptation to global challenges. In the digital era, Islamic financing applications can reduce transaction costs and increase efficiency. Financial inclusion is also the main goal of the Islamic economy, with digital technology enabling easier and more affordable access to financial services for all levels of society. Overall, the Islamic economy has great potential to provide fairer and more sustainable solutions in facing the challenges of the digital era. By utilizing technological innovation, Islamic economics has great potential to create a more inclusive and sustainable economic system, which provides benefits not only for individuals but also for the wider community. With the development of the digital era, the future of Islamic economics looks promising, offering greater opportunities to create greater added value for the global economy. From this research, support is needed from the government, industry players, and the community to create a strong and dynamic ecosystem. To maximize the potential of Islamic economics in the digital era, continuous innovation and implementation of appropriate technology are needed.

ADVANCED RESEARCH

The intersection of the Islamic economy and digital technology represents a transformative opportunity to redefine economic paradigms in Indonesia, fostering a more inclusive, ethical, and sustainable financial system. Advanced research in this domain should explore the integration of blockchain for Sharia-compliant transactions, the development of AI-driven financial products tailored to Islamic principles, and the enhancement of digital platforms for Zakat, Waqf, and Islamic microfinance institutions. By leveraging big data analytics, researchers can identify patterns in financial behavior to optimize resource allocation and promote equitable growth. Additionally, the establishment of regulatory frameworks that harmonize Sharia law with emerging technologies is critical to ensuring trust and scalability in the sector. Such advancements not only position the Islamic economy as a key player in global digital transformation but also provide a blueprint for ethically aligned economic models that prioritize social welfare and sustainability. Collaboration between policymakers, academics, and industry leaders will be essential to cultivating a resilient ecosystem capable of addressing both local and global challenges in the digital age.

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