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Analysis Of The Development Of Sharia Fintech In Supporting The Islamic Digital Economy In Indonesia

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Abstract

The development of digital technology has driven significant transformation in the financial sector and opened new opportunities for the development of the Islamic economy in Indonesia. One form of this transformation is the development of Sharia financial technology (fintech), which integrates technological innovation with Islamic financial principles. This study aims to analyze the development of Sharia fintech in supporting the Islamic digital economy in Indonesia, particularly in the aspects of financial inclusion, MSME financing, transaction digitalization, and the opportunities and challenges of its development. The study used a qualitative descriptive approach with library research methods. Data were obtained from reports from Bank Indonesia, the Financial Services Authority (OJK), relevant ministries, scientific journals, books, and relevant regulatory documents. The analysis was conducted through identification, reduction, grouping, interpretation, and drawing conclusions from various data and literature. The results show that Sharia fintech has strategic potential in expanding access to Sharia financial services, increasing financing for MSMEs, supporting digital transactions, and developing a halal economic ecosystem. The development of digital payment infrastructure, marked by the increasing use of QRIS (Qualifying Transaction Recognition System) and the growth of digital financing, further strengthens the opportunities for Sharia fintech development. However, its development still faces

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challenges such as low levels of Sharia and digital financial literacy, public trust, data security, consumer protection, risk management, governance, and compliance with Sharia principles. Therefore, strengthening regulations, literacy, technological innovation, oversight, and collaboration among stakeholders is necessary to ensure Sharia fintech can develop inclusively, reliably, and sustainably to support the Islamic digital economy in Indonesia.

Keywords: Sharia Fintech; Islamic Digital Economy; Financial Inclusion; MSMEs; Sharia Finance

INTRODUCTION

The development of digital technology has brought fundamental changes to the structure and mechanisms of the global economy, including in the financial services sector. This transformation is marked by the increasingly widespread use of the internet, smartphones, digital applications, artificial intelligence, *big data* , *cloud computing* , and electronic payment systems in people's economic activities. In Indonesia, this change is evident in the increasing volume of digital economic and financial transactions. Bank Indonesia reported that in the fourth quarter of 2025, the volume of digital payment transactions reached 14.26 billion transactions, growing 39.21% year-on-year (yoy). Transactions via *mobile applications* and the internet grew 12.10% and 15.10%, respectively, while QRIS transactions even grew 139.99% year-on-year. This condition indicates that Indonesians are increasingly accustomed to conducting economic activities through digital channels, resulting in a growing demand for fast, easy, flexible, and accessible financial services without geographical boundaries. This development also creates a significant opportunity for *the financial technology* (fintech) industry to become a key driver of Indonesia's digital economy (Azizah et al., 2026).

In the context of Islamic economics, the development of the digital economy has broader dimensions because it is not only related to transaction efficiency but also how economic activities are conducted in accordance with sharia principles. Sharia fintech exists as an innovation that integrates financial technology with Islamic economic principles, such as the prohibition of usury (riba), gharar (gharar), maysir (gambling), transactions involving haram (forbidden) objects, and the implementation of sharia-compliant contracts. Sharia fintech can develop in various forms, including sharia - *compliant peer-to-peer financing* , sharia-compliant *securities crowdfunding* , digital payments, sharia-compliant investments, digital management of zakat and waqf

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(endowments), and digital financial services that support halal business activities. This development is crucial for Indonesia because the national sharia economy has enormous market potential. The Coordinating Ministry for Economic Affairs reported that Indonesia's total Islamic financial assets increased from IDR 6,193 trillion in 2021 to IDR 10,257 trillion in 2025, while Indonesia achieved third place in *the Global Islamic Economy Indicator* 2024–2025, up from 11th place in the previous period. Thus, Islamic fintech can be positioned not only as a financial sector innovation but also as a vital part of the development of the Islamic digital economy ecosystem in Indonesia (Zuchroh, 2025).

The development of Islamic fintech also has strong relevance for increasing financial inclusion and financing for the micro, small, and medium enterprises (MSMEs). One of the challenges faced by MSMEs is limited access to formal financing sources, particularly for those in areas with limited banking access or lacking adequate financial documentation. Islamic fintech offers an alternative through the use of digital technology, enabling faster and more efficient financing applications, assessments, disbursements, and monitoring (Nur et al., 2026). Research by Askandar, Alrasyid, and Asri (2026) shows that despite the rapid growth of Islamic fintech, MSME financial inclusion still faces barriers in terms of literacy, trust, and ease of use. This demonstrates that the development of Islamic fintech cannot be measured solely by the growth in the number of platforms or transaction value; it also needs to be analyzed based on the fintech's ability to expand financial access, increase MSME capacity, and create financial services that are easily understood and trusted by the public (Syafitri & Trisena, 2025). From an Islamic economic perspective, this success must also be linked to the principles of justice, welfare, transparency, and protection of assets (*hifz al-mal*).

Institutionally, the development of Indonesia's Islamic financial ecosystem demonstrates that technology is increasingly integrated with various Islamic financing instruments. One example is Islamic *Securities Crowdfunding* (SCF), which can provide alternative financing for MSMEs through the issuance of IT-based securities or sukuk. Financial Services Authority (OJK) data shows that as of the second quarter of 2024, there were 17 SCF providers, with three providers operating entirely based on Islamic principles, while six providers had facilitated sukuk issuance through SCF. During that period, 121 MSMEs issued sukuk through the SCF mechanism. This development demonstrates that Islamic fintech is beginning to bridge productive financing needs with public funding sources through digital mechanisms. This development is further reinforced by the OJK's policy of issuing guidelines for cooperation between Islamic rural banks (BPRS) and fintech P2P financing, as well as encouraging innovation and

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diversification of Islamic financial products. Thus, Islamic fintech has the opportunity to build a more integrated financing ecosystem, particularly for MSMEs and the halal economy sector (Purba et al., 2025).

The significant opportunities for Islamic fintech are increasingly evident in the development of digital payment systems and the increasing use of technology by the public. As of the first semester of 2025, QRIS had reached 57 million users and 39.3 million merchants, with 93.16% of these merchants being MSMEs. During the same period, QRIS transactions reached 6.05 billion transactions with a value of IDR 579 trillion. This data demonstrates that financial digitization has penetrated economic activities on a very broad scale, including the MSME sector. For the development of the Islamic digital economy, this situation opens up opportunities to integrate payment services with the halal ecosystem, such as payments for halal products, zakat, infaq, sedekah, waqf, halal MSME financing, and Sharia-based investments (Masitoh, 2026). Bank Indonesia also emphasized that economic and financial digitalization is one of the keys to future economic growth and that QRIS has been used by nearly 60 million users, with approximately 93% of these users being MSMEs. Therefore, the development of payment technology can become a critical infrastructure for the formation of a more inclusive and connected Islamic digital economy ecosystem (Putra & Yadi, 2025).

Despite its significant potential, the development of Islamic fintech in Indonesia still faces various challenges that could hinder its optimal contribution to the Islamic digital economy. These challenges include low levels of Islamic financial literacy and digital literacy, public trust in digital platforms, limited understanding of Islamic contracts, data security, consumer protection, default risk, quality of governance, and the need for consistent Islamic compliance monitoring. A study by Said (2025) shows that Islamic fintech has significant potential to increase financial inclusion for underserved communities, but its development still faces challenges such as regulatory ambiguity, low financial literacy, and public trust issues. Other research also indicates that digital literacy and Islamic financial literacy are important factors in building trust in Islamic fintech services, while regulatory fragmentation and ecosystem limitations continue to challenge the development of Islamic financial inclusion. Therefore, the development of Islamic fintech cannot be viewed solely in terms of technological growth but requires a comprehensive analysis based on economic, social, technological, regulatory, and Islamic compliance aspects (Ikhwan et al., 2025).

Based on these conditions, an analysis of the development of Sharia Fintech in supporting the Islamic digital economy in Indonesia is crucial to understand the extent to

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which the development of Sharia-based financial technology can contribute to the formation of an inclusive, productive, and Islamic-compliant digital economic ecosystem. This analysis is increasingly relevant given the rapid growth of national digital transactions, while the development of the Sharia economy also shows a significant increase in assets and activity. Bank Indonesia noted that in the first quarter of 2025, digital transactions reached 10.76 billion transactions, a 33.50% year-on-year (yoy) growth, while in the third quarter of 2025, they increased to 12.99 billion transactions, a 38.08% year-on-year (yoy) growth. At the same time, the Sharia financial sector continues to grow; as of October 2025, Sharia banking assets reached IDR 1,028.18 trillion, with financing reaching IDR 685.55 trillion, a 7.78% year-on-year (yoy) growth, while fundraising grew 14.26% year-on-year (yoy). These conditions demonstrate a significant opportunity to integrate digital technology developments with the needs of the Islamic economy. Therefore, this research aims to analyze the development of Islamic fintech, its contribution to inclusion and activity in the Islamic digital economy, the opportunities and challenges of its development, and the importance of strengthening regulations, literacy, innovation, security, and Sharia compliance so that Islamic fintech can become a strategic instrument in realizing a sustainable and community-oriented Islamic digital economy ecosystem in Indonesia.

METHOD

This study uses a qualitative descriptive approach with library research methods *to* analyze the development of Islamic fintech in supporting the Islamic digital economy in Indonesia. The data used are secondary data obtained from various reliable sources, such as reports from Bank Indonesia (BI), the Financial Services Authority (OJK), the Coordinating Ministry for Economic Affairs, Islamic financial industry reports, scientific journal articles, books, and regulatory documents related to Islamic fintech and the Islamic digital economy. Data collection was carried out through documentation and literature searches relevant to the research focus, particularly regarding the development of Islamic fintech, digital transaction value, Islamic-based financing, financial inclusion, MSMEs, regulations, and the opportunities and challenges of Islamic fintech development in Indonesia.

Data analysis was conducted descriptively through several stages: data identification, data reduction, information grouping, interpretation, and conclusion drawing. Data obtained from various sources were compared and analyzed to obtain an overview of the development of Islamic fintech and its contribution to the formation of the

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Islamic digital economy in Indonesia. The analysis focused on four main aspects: the development and growth of Islamic fintech, its contribution to digital economic inclusion and activity, opportunities for developing a technology-based Islamic financial ecosystem, and challenges related to literacy, security, regulation, consumer protection, and compliance with Islamic principles. The results of the analysis were then presented systematically in the form of descriptive descriptions to generate a comprehensive understanding of the position and prospects of Islamic fintech as a supporting instrument for the Islamic digital economy in Indonesia.

RESULT

Research shows that the development of Islamic fintech in Indonesia is in line with the increasingly rapid digitalization of the financial sector. Islamic fintech is developing in various forms, particularly technology-based funding services, Islamic *securities crowdfunding* , digital payments, Islamic investments, and digital services that support halal economic activities. This development is supported by the increasing use of digital technology by the public and MSMEs. Data from the Financial Services Authority (OJK) shows that the P2P lending fintech industry as a whole continues to expand. In January 2026, outstanding P2P lending fintech loans reached IDR 98.54 trillion, representing a 25.52% annual growth. In March 2026, the value increased again to IDR 101.03 trillion, representing a 26.25% annual growth. This condition demonstrates that digital financing technology has become a vital part of the financing system for the public and the business world.

Table 1. Development of Digitalization and Islamic Finance Indicators in Indonesia

No.	Indicator	Values/Development	Meaning of Sharia Fintech
1	Outstanding fintech P2P lending January 2026	Rp98.54 trillion	Shows the size of the digital financing market
2	P2P lending growth in January 2026	25.52% yoy	Demonstrating the expansion of digital financing
3	Outstanding P2P lending March 2026	Rp101.03 trillion	The digital lending market continues to grow

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4	P2P lending growth in March 2026	26.25% yoy	Potential for expansion of sharia-based financing
5	QRIS Users in the First Semester of 2025	57 million users	The user base of digital payments is huge
6	QRIS Merchants in the First Half of 2025	39.3 million merchants	Digital infrastructure reaches MSMEs
7	Proportion of QRIS merchants from MSMEs	93.16%	Digitalization is very relevant for MSMEs
8	QRIS Transactions Semester I 2025	6.05 billion transactions	Digital economic activity is increasing
9	QRIS transaction value in the first half of 2025	Rp579 trillion	Demonstrates the enormous value of the digital economy

Source: OJK and Bank Indonesia, processed by researchers.

The data in Table 1 shows that fintech development is inseparable from the development of Indonesia's digital economic infrastructure. The number of QRIS users, which reached 57 million and merchants reached 39.3 million in the first half of 2025, demonstrates the widespread adoption of digital payments. More than 93% of QRIS merchants are MSMEs, thus directly linking payment digitization to the economic activities of the community and the small business sector. The 6.05 billion QRIS transactions, valued at IDR 579 trillion, further reinforce the indication that society has experienced a behavioral shift from cash to digital transactions. For Sharia fintech, this presents an opportunity, as the infrastructure and habits of the community towards digital transactions have already been established.

The Development of Sharia Fintech as Part of the Islamic Digital Economy

The research findings demonstrate that Sharia-compliant fintech plays a strategic role in developing an Islamic digital economy ecosystem. Unlike conventional fintech, which focuses primarily on technology-based financial services, Sharia-compliant fintech must prioritize product suitability, transaction mechanisms, contracts, revenue sources, and risk management based on Sharia principles. Therefore, the development of Sharia-

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compliant fintech not only demonstrates technological change in the financial sector but also demonstrates the integration of digital technology and Islamic economic principles.

From an Islamic economic perspective, Sharia-compliant fintech can be an instrument for expanding public access to financing and investment in accordance with Sharia principles. The use of technology enables faster, more efficient financing processes, and can reach communities that previously had limited access to formal financial institutions. This is increasingly important for MSMEs, as the majority of digital merchants come from this business group. Therefore, Sharia-compliant fintech has the potential to bridge the capital needs of MSMEs with those with funds to invest through Sharia-compliant instruments (Juliyah et al., 2026).

Sharia Fintech and Increasing Financial Inclusion

One of the research's key findings is that Sharia fintech has significant potential to increase Sharia financial inclusion. Inclusion not only refers to increasing the number of people using financial services, but also encompasses the ability of people to access services that are tailored to their needs, affordable, easy to use, and secure. Digital technology enables online registration, identity verification, financing applications, payments, and transaction monitoring.

This potential is even greater as Indonesia's digital payment ecosystem has expanded significantly. Bank Indonesia noted that QRIS had reached 57 million users and 39.3 million merchants by June 2025, with 93.16% of these merchants being MSMEs. This provides a strong foundation for the development of a sharia-compliant fintech ecosystem, as payment, financing, investment, zakat (alms), waqf (waqf), and halal product trading services can be developed in a more integrated manner.

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able 2. Forms of Sharia Fintech Contribution to the Islamic Digital Economy

Aspect	Form of Contribution	Expected Impact
Financing	P2P financing based on sharia contracts	Expanding access to capital for MSMEs
Investment	Sharia investment and *securities crowdfunding*	Increasing halal investment alternatives
Payment	Digital payment integration	Facilitating halal product transactions
Zakat and waqf	Digitalization of collection and distribution	Improving the efficiency of Islamic social finance

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MSMEs	Digital financing and transactions	Increasing the capacity and competitiveness of MSMEs
Literacy	Sharia digital financial education	Improving public understanding
Halal ecosystem	Integration of fintech with the halal industry	Strengthening the Islamic economic value chain

Source: Researcher analysis based on related data and literature.

Table 2 shows that the contribution of Islamic fintech extends beyond simply providing financing. Islamic fintech can play a role in building an Islamic digital economic ecosystem that connects the public, MSMEs, investors, Islamic financial institutions, zakat and waqf institutions, and the halal industry. With this integration, economic transactions can take place within a single, more efficient digital ecosystem while adhering to the principles of justice and welfare.

Development of Sharia Digital Financing

The development of digital financing is a key indicator of the growth of Islamic fintech. Financial Services Authority (OJK) data shows that overall outstanding P2P lending fintech reached IDR 101.03 trillion in March 2026, a 26.25% growth compared to the same period the previous year. While this data covers the entire P2P lending industry and cannot be equated with the value of Islamic fintech, it demonstrates the size of the market available for the development of Sharia-compliant financing services.

From a broader perspective on the Islamic finance industry, the Financial Services Authority (OJK) noted that Islamic banking financing would still grow 7.67% annually by the end of 2025, while Islamic financing receivables would increase by 14.15%. This growth indicates that demand for Islamic financing is still growing. Islamic fintech can complement conventional Islamic financial institutions by offering more technology-based service processes and potentially reaching segments of society not yet optimally served by banks (Sari, 2022).

Sharia Fintech in Supporting MSMEs

The research also shows that MSMEs are one of the groups with the greatest potential to benefit from the development of Islamic fintech. This is because MSMEs often require relatively flexible financing, fast processing, and easy-to-fulfill requirements.

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Digitization allows business transaction information, payment history, and other economic activities to be utilized as part of the financing assessment process. If implemented with good governance, this mechanism can help expand access to financing for MSMEs (Muslihun, 2024).

The significant involvement of MSMEs in the digital ecosystem is evident from QRIS data. Of the 39.3 million QRIS merchants in the first half of 2025, approximately 93.16% were MSMEs. This means that digitalization has become an integral part of MSME business activities. This presents an opportunity for Sharia fintech companies to not only offer financing but also develop integrated services for payments, transaction recording, digital marketing, investment, and business financial management based on Sharia principles.

Challenges of Sharia Fintech Development

Despite its significant potential, research shows that the development of Islamic fintech still faces several challenges. The first challenge is financial and digital literacy. The public needs to understand not only how to use financial applications but also the differences between Islamic and conventional financial services, the contracts used, profit-sharing or return mechanisms, transaction risks, and user rights and obligations (Adityarini et al., 2025).

The second challenge relates to consumer trust and protection. Trust is a crucial factor in digital financial services because all transactions are conducted through technology (Adipurno, 2025). Cases involving Sharia-compliant fintech operators demonstrate that governance, transparency, fund management, and protection for both lenders and borrowers must be paramount. In July 2026, the Financial Services Authority (OJK) announced it had submitted the results of a special investigation into PT Dana Syariah Indonesia to the National Police Criminal Investigation Agency (Bareskrim Polri) to support law enforcement and the resolution of lender fund disputes. This situation demonstrates that the Sharia-compliant label alone is not enough; strengthening governance, risk management, transparency, and oversight must go hand in hand with technological innovation (Ikmal et al., 2026).

DISCUSSION

Based on the overall research findings, it is clear that the development of Islamic fintech in Indonesia is closely linked to the development of the national digital economy. The growth of digital transactions, the widespread use of QRIS (Qualifying Transaction

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Recognition System), the rise in digital financing activities, and the development of the Islamic financial sector create a supportive environment for the growth of Islamic fintech. This ecosystem provides opportunities for Islamic fintech to perform its intermediation function in a more modern manner while adhering to Islamic principles.

From an Islamic economic perspective, the development of Sharia fintech must also be directed towards achieving public welfare (*maslahah*), not just transaction growth. Ideally, Sharia fintech should expand access to productive financing, support MSMEs, increase Sharia financial inclusion, facilitate halal investments, and digitize zakat (alms), infaq (donations), sedekah (charity), and waqf (waqf). Therefore, the success of Sharia fintech is not solely measured by the number of users or transaction value, but also by the technology's ability to generate equitable and sustainable economic benefits.

Furthermore, the research findings demonstrate the need to strengthen integration between Islamic fintech and the halal economic ecosystem. This integration can be achieved through the development of *halal marketplaces* , halal MSME financing, Islamic digital payments, Islamic investments, digital zakat and waqf, and an integrated financial recording system. The digitalization of payments, which has reached tens of millions of MSME merchants, provides a strong foundation for building such integration.

Thus, the development of Islamic fintech in Indonesia can be categorized as a strategic opportunity to support the Islamic digital economy. However, this growth needs to be balanced with increased public literacy, strengthened regulations, consumer protection, data security, Sharia compliance monitoring, risk management, and improved human resource quality. Strengthening these aspects is crucial to ensure that Islamic fintech becomes not merely an alternative financial technology, but a true instrument for inclusive, productive, transparent, and sustainable Islamic economic transformation.

CONCLUSION

Based on the research results, it can be concluded that the development of Islamic *financial technology* (fintech) in Indonesia shows significant potential in supporting the formation of an Islamic digital economy. The development of digital transactions, the increasing use of technology-based financial services, and the expanding digital payment ecosystem create opportunities for Islamic fintech to expand public access to Sharia-compliant financial services. Islamic fintech plays a role not only in providing financing and investment services but also has the potential to support digital payments, MSME development, halal investment, and the digitization of zakat, infaq, sedekah, and waqf.

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Sharia fintech also has the potential to increase sharia financial inclusion through more accessible, fast, and efficient services. The existence of sharia fintech can provide an alternative for the public and MSMEs who have not yet received optimal services from formal financial institutions. However, this development still faces various challenges, particularly related to sharia and digital financial literacy, public trust, data security, consumer protection, risk management, governance, and consistent compliance with sharia principles. Therefore, the development of sharia fintech requires synergy between regulators, the fintech industry, sharia financial institutions, academics, MSMEs, and the public.

Thus, Sharia fintech holds a strategic position as an instrument for strengthening the Islamic digital economy in Indonesia. To optimally realize its potential, Sharia fintech development must be directed not only at increasing the number of users and transaction value, but also at creating welfare, equalizing financial access, empowering MSMEs, strengthening the halal industry, and consistently implementing Sharia principles. Strengthening regulations, literacy, technological innovation, security, transparency, and Sharia oversight are crucial factors for Sharia fintech to develop healthily, reliably, inclusively, and sustainably, supporting the transformation of Indonesia's Islamic digital economy.

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