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Strategy For Developing Digital-Based Sharia Financial Products To Improve Financial Inclusion

Muhammad Syafi'i Budi Santoso[1], Mohamad Nur Husen[2], Abdul Wakhid[3], Dimyati[4]
[123] Sekolah Tinggi Ilmu Ekonomi Syariah Babussalam Jombang
[4] Universitas Islam Negeri Sunan Ampel Surabaya
Email: muhammad.syafii.b.s@gmail.com, muhammadhusen598@gmail.com, aw22032020@gmail.com , adhim.ptrg@gmail.com,

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ABSTRACT

This study aims to analyze the development strategy for digital-based Islamic financial products to increase financial inclusion. The development of digital technology has driven the transformation of the financial sector, including the Islamic financial industry. However, the level of financial inclusion in Indonesia still faces various challenges, particularly for communities that have not yet accessed formal financial services. This study uses a descriptive qualitative method with a literature study approach. The data used are secondary data obtained from scientific journals, books, and reports from relevant institutions. The data analysis technique used is content analysis. The results show that the development strategy for digital-based Islamic financial products includes digital product innovation, collaboration with fintech, increasing financial literacy, and strengthening Islamic regulations and compliance. Digital-based Islamic financial products have been proven to increase access, efficiency, and reach of financial services, thus contributing to increased financial inclusion. However, challenges remain, such as low digital literacy, security issues, and limited infrastructure. Therefore, synergy between financial institutions, regulators, and the public is needed to optimize the potential of Islamic financial digitalization

1. INTRODUCTION

The development of digital technology has transformed the financial sector landscape globally and nationally through the emergence of FinTech, digital banking, open banking, digital payments, and the potential for central bank digital currencies(muhammad khoirun Nasirin et al., 2026). Global literature shows that these innovations improve service efficiency, financial inclusion, and the speed of payment transactions, although they carry challenges such as cybersecurity risks and algorithmic bias that need to be carefully managed (Ozili, 2022) . In the Indonesian context, Islamic finance has become an important framework for expanding access to Sharia-compliant financial services and facilitating MSMEs through more inclusive Sharia-based financing products(Abidin et al., 2025). Several studies highlight the potential synergy between fintech and Islamic banking to reach remote areas, reduce costs, and increase financial inclusion if supported by an adequate regulatory framework and consumer protection (Azizah et al., 2023) . However, financial inclusion in Indonesia also faces clear regulatory challenges, including Sharia financial literacy, uneven digital infrastructure, and the need for regulations that can accommodate Sharia fintech innovation without compromising financial stability and public trust (Supriadi et al., 2023). Therefore, the digitalization of Islamic financial products is becoming increasingly important to expand service reach, improve operational efficiency, and strengthen consumer protection through the adoption of more standardized and digitalized Islamic fintech services in Indonesia (Qudah et al., 2023) .

This research focuses on the development strategy for digital-based Islamic financial products and their role in increasing financial inclusion(M. Z. Ahmad et al., 2026). Digitalization through Islamic fintech is expected to expand access to services for the public, MSMEs, and the unbanked while maintaining Sharia compliance, supported by financial literacy, digital infrastructure, adaptive regulations, and multi-stakeholder collaboration(Al-Azhar et al., 2026).

The purpose of this study is to analyze the development strategy of digital-based Islamic financial products and their contribution to increasing financial inclusion through Islamic fintech innovation, expanding service access, strengthening financial literacy, and regulatory support in accordance with Islamic principles(Habibi, Husen, et al., 2026).

This research offers both theoretical and practical benefits. Theoretically, it contributes to enriching the literature on Islamic economics, particularly regarding the development of digital-based Islamic financial products and their role in increasing financial inclusion(Hidayati et al., 2026). Practically, it provides strategic recommendations for Islamic financial institutions in designing, developing, and optimizing innovative, adaptive, and community-focused digital products to expand service reach and improve financial access(Habibi, Ahmad, et al., 2026).

2. METHOD

This study employed descriptive qualitative research with a literature review approach. Secondary data sources included scientific journals, books, and official reports from financial institutions and relevant authorities. Data collection was conducted through documentation(M. Z. Ahmad et al., 2026). Data analysis employed content analysis, which encompasses data reduction, data presentation, and conclusion drawing(November et al., 2025).

3. RESULTS AND DISCUSSION

a. Digitalization of Islamic Finance in Indonesia

The digitalization of Islamic finance in Indonesia has driven the transformation of Islamic financial services to be more inclusive through the use of digital platforms that expand access to financial services for the community, including vulnerable groups and remote areas, as driven by the design of a technology-based micro-finance model that integrates social and commercial services at IMFIs/BMT (Ginanjar & Kassim, 2021) , a collaboration module between Islamic financial institutions and financial technology to increase access to capital for MSMEs and MSEs (Nasirin et al., 2025) , and literature that emphasizes the role of fintech in increasing Islamic financial inclusion in Indonesia

(Yasmin et al., 2022) . This digitalization also utilizes the IMFIs/BMT microfintech ecosystem such as digital banking, digital payments, financing and e-commerce which are identified as key needs in the development of IMFIs/BMT (hybrid ecosystem) to achieve broader inclusion (Ascarya & Sakti, 2022) . Furthermore, national policies also support (and require) a clear regulatory framework for Islamic fintech, including the legality of Islamic fintech operations and the need for legal compliance in digital Islamic financial practices, in line with increasing opportunities through Islamic social funds such as waqf/takaful integrated with Islamic microfinance services through digitalization, for example Micro Waqf Bank (BWM) and digital platforms for zakat/waqf to expand the reach of services to MSMEs and vulnerable groups(Sunan et al., 2025) . The COVID-19 pandemic era also shows that digitalization strengthens the resilience of IMFIs and accelerates the adoption of technology for remote services, financial literacy and expanding the reach of Islamic financial services (Lisa et al., 2023) , while literacy initiatives and human resource development based on virtual capital through training are key to improving the quality of risk management, compliance, and customer service in a digital context (especially for Islamic MFIs)(Husen et al., 2025). Practically, case studies in Indonesia also show the potential for collaboration between IMFIs and fintech through crowdfunding and hybrid fintech models that can accelerate capital access for MSMEs while maintaining sharia principles, including in the context of akhuwat (FRHIMF) and digital infrastructure innovation for more inclusive sharia financial services and studies related to ISF that emphasize the synergy between zakat, waqf and IMFIs for socio-financial benefits) (Adinugraha et al., 2023) .

b. Digital-Based Sharia Financial Product Development Strategy

The strategy for developing digital-based Islamic financial products can be summarized into four integrated focuses: (1) innovation of Islamic digital products through smartphone-based services and digital wallets that facilitate transactions in accordance with Islamic principles, based on the increasing trend of digital financial literacy and the adoption of digital financial services in various levels of society, including students and the younger generation; examples of digital financial literacy practices and the use of digital wallets among young communities provide important context for the design of user-friendly and Islamic-compliant products (Vilantika & Santoso, 2024) . (2) collaboration with fintech companies to expand the ecosystem of safe, transparent and affordable Islamic financial services, by leveraging technological expertise and fintech distribution networks to increase financial inclusion and financial literacy in various segments of society (Gomulya, 2023) . (3) increasing financial literacy and digital literacy as prerequisites for adopting sharia digital products, through educational programs that integrate sharia financial literacy, digital literacy and media literacy, in order to shape the public's knowledge, skills and confidence in choosing and using sharia products wisely(Abidin et al., 2025). Financial literacy has been shown to mediate the relationship between the quality of financial learning and financial decisions in several studies, although the results can be contextual and varied (Iradianty et al., 2023) . (4) strengthening sharia regulations and compliance through improving the regulatory and supervisory framework that is relevant to the fintech era, including financial education and consumer protection regulated by the Financial Services Authority (OJK) and guidelines related to the implementation of sharia fintech, in order to maintain integrity, transparency and sharia compliance in digital financial products (Lambyombar et al., 2024). Overall, the synergy between product innovation, fintech partnerships, sustainable literacy, and regulatory compliance provides a strategic foundation for driving the growth of inclusive and sustainable digital-based Islamic financial products, as discussed in the literature on digital financial literacy, financial inclusion, and regulatory policies related to the fintech era (Syathiri et al., 2023) . It should be noted that several studies indicate that the implications of financial literacy for financial behavior and inclusion can vary depending on the context, requiring policy and product design to consider local conditions and ongoing evaluation(Maulana, Jombang, et al., 2025).

c. Role in Increasing Financial Inclusion

The role of digital products in increasing financial inclusion is significant because digital platforms such as digital wallets, mobile payments, and technology-based financial services have successfully reached the unbanked population through a more decentralized ecosystem compared to traditional banking systems(Azhar et al., 2025). Prime examples are M-Pesa in Kenya and GCASH in the Philippines, which have brought millions of previously unbanked people into the formal financial ecosystem (Alabi et al., 2023). These services simplify financial transactions by enabling deposits, payments, and fund transfers via mobile phones without physical visits to banks, making access to financial services more practical, especially in areas with low banking infrastructure (Zakaria et al., 2024). In addition, digital products increase cost and time efficiency for both financial actors and customers by reducing conventional bank operational costs and transaction fees, while accelerating the financial services process, as supported by case studies and analysis in various regions such as Africa and other developing countries (Ofori-Acquah et al., 2022). Digital products also expand the reach of financial services by providing access to savings, loans, insurance, and cross-border payments through digital solutions and strengthening the role of fintech in increasing inclusion through collaboration between banks, mobile service providers, and digital platforms (e.g., M-Pesa, GCASH, and other digital financial services)(Arifin & Nasirin, 2025). On the policy side, research findings indicate that financial digitalization has the potential to reduce poverty and regional disparities if supported by clear regulations, financial literacy, and public trust in digital infrastructure and data protection, although challenges such as the digital divide and data security remain(Z. I. Ahmad et al., 2025)

. Secretariat (Ofori-Acquah et al., 2022), several studies also emphasize that digital finance can increase inclusion through digital identity (CBDC as an inclusion tool), access to digital wallets, and alternative financing services, although the effects are contextual and vary across countries and depend on the readiness of local infrastructure and regulations(Kasus et al., 2025). Overall, the role of digital products is to facilitate the transition to broader and more sustainable financial inclusion by increasing access, efficiency, and the ability to serve previously marginalized segments, provided they are supported by adequate digital infrastructure, financial literacy, and a regulatory framework that fosters consumer trust (Vijayagopal et al., 2024) . Important nuances from the literature indicate that actual impacts can vary across regions depending on the regulatory context, digital literacy levels, and infrastructure readiness. Therefore, integrated policies between policymakers, fintech players, and financial institutions are key to the success of digital financial inclusion(Maulana, Nasirin, et al., 2025).

d. Challenges and Solutions

Key challenges include low digital literacy and awareness of data security risks, coupled with limited digital infrastructure in many areas, which increases vulnerability to hacking and data misuse(Wahid et al., 2025). Low digital literacy has been documented in the case study of Pematang Jering Village, along with limited understanding of privacy and security among internet users (Putri et al., 2024). Furthermore, security risks are increasing due to the rise in cyberattacks and the need for institutional capacity to maintain national cybersecurity, as reflected in the practices of the CSIRT and the national cybersecurity collaboration framework (Najiyya & Wulandari, 2023)and challenges related to data security governance (Kurniawan, 2024). Public education solutions through sustainable digital literacy programs and educational campaigns need to engage the younger generation as agents of change to raise digital security awareness(Hidayati et al., 2025). Efforts to improve security systems should include the establishment of a CSIRT/cyber incident response team, enhanced data protection policies, and strengthened security infrastructure through more robust IT governance practices(Al-Azhar et al., 2025). Finally, strengthening collaboration between stakeholders can be realized through the Penta-Helix and Quad-Helix frameworks that emphasize the role of government, academics, businesses, communities, media, and their technology partners to synergistically integrate education, security, and infrastructure as well as the implementation of cross-sector collaboration in digital literacy initiatives and cybersecurity preparedness(muhammad khoirun Nasirin et al., 2025).

4. CONCLUSION

The strategy for developing digital-based Islamic financial products plays a crucial role in increasing financial inclusion. Through product innovation, fintech collaboration, and strengthening literacy and regulations, Islamic finance can reach a wider audience. However, its successful implementation requires support from various parties

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