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ABSTRACT

SYNERGY BETWEEN SHARIA BANKING AND CREATIVE ECONOMY IN REALIZED SUSTAINABLE ECONOMIC DEVELOPMENT

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The synergy between Islamic banking and the creative economy plays a strategic role in realizing sustainable economic development in Indonesia. Islamic banking, with its principles of fairness, transparency, and profit-sharing, provides ethical and inclusive financing schemes for creative economy players. Meanwhile, the creative economy sector contributes significantly to Gross Domestic Product (GDP) through innovation, job creation, and strengthening cultural and local values. This collaboration presents an economic model that is not solely profit-oriented, but also focuses on social welfare and environmental preservation. This research uses a qualitative descriptive method with a desk study approach. The results show that this synergy produces creative financing such as mudharabah, musyarakah, Islamic crowdfunding, and green financing, which support the growth of micro-enterprises and the sustainability-based creative sector. Challenges such as low Islamic financial literacy, limited product innovation, and lack of inter-institutional coordination still need to be addressed. Digital integration and strengthening the halal creative economy ecosystem are key to the future success of this synergy. Thus, collaboration between Islamic banking and the creative economy has great potential to create a just, competitive, and sustainable economy in accordance with Islamic values.

Keywords: Islamic Banking, Creative Economy, Sustainable Development, Green Finance, Financial Inclusion

Introduction



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The synergy between Islamic banking and the creative economy is one strategic approach to achieving sustainable economic development. Islamic banking, as a financial institution operating based on sharia principles, offers products and services that prioritize not only profitability but also social justice and well-being. The creative economy plays a crucial role in driving innovation, job creation, and increasing the added value of sustainable local products.(Wani et al., 2025)The integration of these two sectors is expected to strengthen the foundation of an inclusive and environmentally friendly economy.

Islamic banking has fundamental principles that reject usury and gharar (uncertainty), and encourage the equitable distribution of risks and benefits. This principle aligns closely with the values of prioritizing balance between economic, social, and environmental aspects.(Maulidizen, 2024)With a profit-sharing, or musyarakah, financing model, Islamic banking can provide transparent and equitable capital support to creative economy players. This approach supports the growth of micro, small, and medium enterprises, the backbone of the creative economy sector.

The creative economy is now one of the main sectors that makes a significant contribution to the national Gross Domestic Product (GDP).(Syafitri & Nisa, 2024)This sector encompasses various subsectors such as arts, crafts, design, information technology, and media, all based on creativity and innovation. Through the development of the creative economy, local resources can be optimally utilized while maintaining cultural values and local wisdom. Collaboration with Islamic banking enables creative economy players to gain access to financing that is compliant with Islamic principles and sustainable.

Apart from providing financing, Islamic banking can also play a role in providing education and assistance to creative economy actors.(Zakkiyah et al., 2025)This is crucial for improving managerial and financial capacity, enabling creative businesses to grow more effectively and efficiently. This support also strengthens a business ecosystem oriented



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toward economic development that not only provides short-term profits but also considers comprehensive social and environmental impacts.

This synergy also opens up opportunities to create innovative financial products and services tailored to the needs of creative economy players. These include the development of creative project-based financing, sharia-compliant crowdfunding, or investment products that support the green economy sector. These innovations can expand financial inclusion in the creative economy sector while strengthening its contribution to sustainable economic development.

Based on this background, it is important to examine how the synergy between Islamic banking and the creative economy contributes to sustainable economic development. This study is expected to provide a more comprehensive understanding of the ideal partnership model between the two sectors, identify supporting and inhibiting factors, and offer strategies that can strengthen the role of Islamic banking as a pillar of an ethical and sustainable creative economy. Therefore, the results of this study can serve as a reference for policymakers, academics, and practitioners of Islamic economics in formulating the direction of national economic development that is equitable and globally competitive.

Literature Review

Several studies have shown that the synergy between Islamic banking and the creative economy has significant potential in driving sustainable economic development, although it still faces various structural and implementation limitations.

1. Green Banking Development Strategy in Sustainable Financing

According to Wati and Fasa (2025), they emphasize the importance of a green economy paradigm in Islamic banking operations to realize green banking practices. (Wati & Fasa, 2025) This approach can open up opportunities for creative economy actors operating in environmentally friendly sectors, but the study is still limited to a literature review and does not yet present strong empirical data.



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2. Innovation in Islamic finance and its impact on international trade

According to Annisa (2024), it highlights the role of Islamic finance in green economic growth, including the potential of green sukuk to finance sustainable projects. (Annisa, 2024) However, they noted that regulations and public literacy are major obstacles. While not explicitly addressing the creative economy, the green financing approach offered has the potential to support sustainability-based creative sectors, such as eco-fashion and the halal design industry.

3. Analysis of MSME Development in Increasing Economic Growth in North Sumatra

According to Nanta et al (2025), an empirical study was conducted in North Sumatra which connected the sharia economy, digital economy and creative economy. (Nanta et al., 2025) The results show that the first two elements contribute positively to MSME competitiveness, but the creative economy exhibits a negative correlation due to weak infrastructure, market support, and digital capacity. This demonstrates that synergy cannot automatically occur without concrete institutional and policy support from Islamic banks and the government.

4. Development of Sharia Waste Bank: Empowerment Efforts to Advance the Creative Economy

According to Suhada and Setyawan (2017), the Sharia Waste Bank in coastal areas provides a concrete example of the integration of sharia values and the creative economy. (Suhada & Setyawan, 2017) This program not only manages waste but also creates added value through creative, recycled-based products. Although local in scale, this research demonstrates that Islamic banks can play a role as facilitators of a creative economy focused on community welfare and environmental preservation.

5. Peran Bank Syariah dalam Mendukung Ekonomi Berkelanjutan

According to Fakhira et al (2022), a study of the role of Islamic banks in a sustainable economy in general confirms that Islamic principles are very much in line with sustainable



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development goals, but their implementation is still weak due to limited product innovation and understanding of sustainability among Islamic banks themselves. (Fakhira et al., 2025). The gap between normative values and operational practices is a major issue.

Method

Research design is a series of activities that spans the planning stage through implementation. This study employed a qualitative descriptive design because the researcher sought to explore in-depth and provide a clear picture of "The Synergy of Islamic Banking and the Creative Economy in Achieving Sustainable Economic Development." Through this design, the researcher sought to discover field facts through documentation and interpret the relationship between Islamic banking activities and their contribution to strengthening the creative economy sector in Indonesia. (Waruwu, 2024)

The study population included all Islamic banks operating in Indonesia and playing a role in the development of the creative economy. Islamic banking plays a crucial role in driving the growth of the creative economy, both locally and nationally. The sample was selected using purposive sampling, which is based on specific considerations consistent with the research objectives. Data collection utilized documentation and literature studies. Researchers collected various sources of information, including public reports, books, scientific journals, and articles related to the research topic. Each data source was then analyzed and selected to obtain information relevant to the research focus. The data in this study included official reports and previous research results.

Results and Discussion

The synergy between Islamic banking and the creative economy is now a new force in driving sustainable economic development in Indonesia. The two complement each other. Islamic banking acts as a provider of fair, transparent, and usury-free financing, while the creative economy brings innovation, jobs, and added economic value based on local ideas and culture. Through profit-sharing financing systems such as mudharabah and musyarakah,



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Islamic banking provides ample space for creative entrepreneurs to grow without burdensome interest or collateral. (Humaidillah, 2020) This model encourages the growth of trust and more equal cooperation between financial institutions and businesses. Furthermore, the creative economy sector makes a significant contribution to increasing gross domestic product (GDP), creating jobs, and strengthening regional economies.

The integration between Islamic banking and the creative economy is growing stronger with advances in digital financial technology. Major Islamic banks, such as Bank Syariah Indonesia (BSI), have begun developing digital financing platforms accessible to creative economy players, such as BSI Creativepreneur Financing and a sharia crowdfunding platform that supports funding for creative idea-based businesses. (Firdaus, 2024) This collaboration enables industry players such as designers, artists, app developers, and digital content producers to obtain Sharia-compliant capital through a faster and more transparent process. Furthermore, the government, through the National Committee for Sharia Economics and Finance (KNEKS), is also encouraging this integration by creating a halal creative economy ecosystem. By 2025, trends such as the Sharia digital economy, modest fashion, creative halal culinary arts, and environmentally friendly products will be the primary focus. Sharia banking serves as a strategic partner in providing green financing and sustainable financing. (Fakhira et al., 2025) This step demonstrates that the synergy between the two is not merely a concept, but has become a real economic movement that supports the sustainable development goals (SDGs).

This integration also has significant social impact. Through Islamic financing, creative economy players in the regions can develop businesses that capitalize on local potential, such as handicrafts, culinary specialties, or halal tourism. Thus, Islamic banking helps reduce economic disparities between regions and improve community welfare. The creative economy contributes back by expanding the Islamic banking customer base and



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strengthening the positive image of Islamic finance in the public eye, especially among the younger generation.

1. Forms of Synergy between Islamic Banking and the Creative Economy

The research findings show that collaboration between Islamic banking and the creative economy sector is a new force in driving sustainable economic development in Indonesia. Islamic banks function not only as financial institutions that channel financing but also as strategic partners in building a just and sustainable economy. (Meylisa Hayati Putri, 2025).

By applying Sharia principles such as *mudharabah* and *musyarakah*, *murabahah*, and *ijarah*, Islamic banks can help creative businesses obtain fair and transparent financing. This provides space for small and medium-sized businesses in the creative sector to develop new ideas without the burden of burdensome interest rates.

This synergy is evident in the various financing programs offered by Islamic banks to creative economy players, both nationally and regionally. Bank Syariah Indonesia provides capital support and training to young creative entrepreneurs through a Sharia-compliant business incubation program. This collaboration demonstrates how Islamic financial institutions can strengthen the foundations of a creative economy based on ethics and sustainability.

2. The Impact of Synergy on Sustainable Economic Development

The synergy between Islamic banking and the creative economy has a tangible impact on more inclusive economic development. Economically, Islamic financing expands job opportunities, increases community incomes, and strengthens the creative sector's contribution to Gross Domestic Product (GDP). Socially, the Islamic financial system helps reduce economic disparities through financing based on fairness and social responsibility. (Badriati & Mulhimmah, 2025)



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The sustainability principles implemented by Islamic banks have also encouraged environmentally friendly innovation. Many creative entrepreneurs are now developing products based on recycling, sustainable fashion, and the use of natural resources. local resources that do not harm the environment. The role of Islamic banks in this regard is not only as a provider of funds, but also as a driver of change towards a greener and more ethical economic model. In line with Islamic values, the concept of sustainable development promoted by this synergy also reflects the teachings of balance between worldly affairs and the afterlife. This is reflected in the words of Allah SWT:

“And seek the happiness of the Hereafter in what Allah has bestowed upon you, and do not forget your share of the world.”

(QS. Al-Qashash: 77)

This verse describes the balance between spiritual responsibilities and economic needs that is the basis for Islamic financial practices and sustainable development goals.

3. Innovation and Challenges in Building Synergy

The development of synergies between Islamic banking and the creative economy is inextricably linked to innovation and the ability to adapt to changing times. In recent years, Islamic banking in Indonesia has begun to demonstrate significant transformation, both in terms of financial products, service technology, and partnerships with creative economy players. (Wahab & Ihsan, 2025)

Product innovation is the most visible first step. Sharia banks are no longer relying solely on traditional financing schemes like murabahah (sale and purchase) or mudharabah (profit sharing), but are beginning to introduce more dynamic financing models that align with the characteristics of the creative sector. The implementation of creative project-based financing allows entrepreneurs to obtain capital to develop ideas or projects within a specific timeframe. (Robby et al., 2022) This model is particularly



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well-suited to creative industries, which often lack substantial physical assets as collateral but have the potential for high economic value from their work and innovation.

Crowdfunding Sharia, a collaborative fundraising system run according to Sharia principles. Through a digital platform, creative entrepreneurs can obtain financing from the wider community seeking ethical investment. (Rafanda & Adinugraha, 2025) This model not only expands access to capital but also strengthens a sense of social ownership among investors and business owners. It demonstrates that the synergy between technological innovation and Sharia principles can coexist without violating religious requirements.

Digitalization is also a key pillar in strengthening the relationship between banks and the creative sector. Through services like BSI Mobile and BAS Mobile, customers can conduct transactions, apply for financing, and even invest online. Digitalization not only increases efficiency but also reaches creative businesses in areas that previously had limited access to banking. This digital system makes the financing process faster, more transparent, and tailored to the needs of each business. (Nelly et al., 2022)

Behind this progress, there are a number of structural and cultural challenges that still need to be overcome, namely:

- a. Sharia financial literacy among creative economy players remains relatively low. Many creative entrepreneurs understand the concepts of business and creativity, but do not fully understand the principles of Sharia contracts and financing mechanisms that comply with Islamic law. As a result, they often struggle to develop business proposals that meet the criteria for Islamic bank financing.
- b. From the financial institutions' perspective, there are still challenges in understanding the nature of the creative economy sector. The creative industry is often perceived as high-risk due to its lack of physical collateral, fluctuating revenues, and reliance on market trends. This situation has led some Islamic banks



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to remain cautious in disbursing financing, despite the significant profit potential if managed with the right approach.

- c. Furthermore, coordination between financial institutions, the government, and creative economy players remains suboptimal. Yet, cross-sector synergy is essential to building a healthy ecosystem. The government needs to introduce regulations and incentives that support Sharia-compliant financing for the creative sector, while banks need to be more proactive in providing education and business mentoring. (Arif, 2024)

This study demonstrates that innovation in the synergy between Islamic banking and the creative economy is not only about product development but also about a paradigm shift. Islamic banks need to transform from institutions that merely provide financing to partners that support the comprehensive growth of creative businesses, from planning and production to marketing, all the way through to business sustainability. If these challenges can be overcome, this collaboration has the potential to create a new economic model with Islamic characteristics: one that is values-based, oriented toward shared prosperity, and considerate of environmental sustainability. By 2025, the integration between Islamic banking and the creative economy will have reached a stage of productive and sustainable synergy. This collaboration is oriented not only towards financial gain but also towards creating social value, preserving the environment, and strengthening the economic morality of society. Islamic banking serves as a foundation for ethical and equitable finance, while the creative economy serves as a driver of innovation and growth that adapts to changing times. With the growing trends of digitalization, the green economy, and public awareness of halal products, cooperation between these two sectors is expected to continue to grow in the future.



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Figure 1. The Role of Islamic Banking in Supporting Regional Economic Growth (Digital Media, 2024)

The Financial Services Authority (OJK) continues to promote the development of Islamic banking as a driver of national and regional economic growth. At the Workshop on the Role of Islamic Banking in the Regional Economy in Banda Aceh, OJK Chief Executive for Banking Supervision, Dian Ediana Rae, emphasized the importance of collaboration between the OJK, regional governments, KDEKS, and the Islamic banking industry to strengthen the Islamic financial ecosystem. Through this synergy, the OJK hopes that Islamic banking can open new financing opportunities, expand financial access in strategic sectors, and support inclusive and sustainable economic growth. Overall, the OJK aims for Islamic banking to become a healthy, efficient, and highly competitive industry in accordance with Islamic principles, thus contributing to significant impact on the national economy and public welfare.

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Figure 2. Potential of Indonesia's Creative Economy (Ungara, 2021)

The creative economy is slowly becoming the backbone of the economy. Its potential is growing because this sector has proven resilient in the face of all dynamics, including the global COVID-19 pandemic. Serious attention to the creative economy is no joke, as stated by the Minister of Tourism and Creative Economy, Sandiaga Salahuddin Uno. Several opportunities. According to the Focus Economy Outlook 2020, the creative economy contributed Rp 1,100 trillion to Indonesia's Gross Domestic Product (GDP) throughout 2020.

Table 1. Synergy between Islamic Banking and the Creative Economy

Aspect	The Role of Islamic Banking	The Role of the Creative Economy	Collaborative integration form (2025)	Impact Sustainable Economic Development on
Financing and Business Capital	Providing profit-sharing-based financing (mudharabah, musyarakah) as well as green	Developing businesses based on ideas, innovation and local culture.	BSI Creativepreneur Financing program, sharia digital financing, and	Increasing access to business capital for creative actors and strengthening the financial



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	financing for environmentally friendly businesses.		halal crowdfunding.	sustainability of the creative sector.
Digitalization and Technological Innovation	Improving digital services such as BSI Mobile and online Islamic financial platforms to support creative business transactions.	Creating digital products such as applications, designs, and content based on Islamic values.	Collaboration between banks and creative actors through the sharia fintech platform.	Increased transaction efficiency, expanding Islamic financial inclusion, and strengthening the national digital economy.
Empowerment of MSMEs and Regions	Providing micro-financing and sharia financial management training.	Developing local businesses such as halal culinary, modest fashion, and crafts.	Sharia-based creative MSME mentoring program in various regions.	Reducing economic disparities between regions and strengthening the economic independence of the community.
Sharia Economic Education and Literacy	Providing sharia-based financial literacy education for creative economy actors.	To become an agent for spreading Islamic economic values through work and innovation.	Workshops, training, and Islamic financial literacy campaigns for creative industry players.	Increasing public awareness of ethical values, justice and social responsibility in business.
Social and Environmental Sustainability	Promote social impact investment and green financial products.	Developing environmentally friendly and community-based products.	Sustainable creative financing program and support for green industry.	The realization of sustainable economic development that takes into account social, spiritual and ecological aspects.

(Mawarni, 2025)



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Conclusion

The synergy between Islamic banking and the creative economy is an integral strategy for strengthening the foundations of sustainable economic development in Indonesia. This collaboration creates an ethical, inclusive, and Islamic-value-based financial ecosystem, where Islamic banking serves not merely as a financial intermediary but also as an accelerator of innovation and economic equality. Through the application of the principles of mudharabah, musyarakah, and green financing, the Islamic banking sector is able to support the growth of creative industries based on ideas, culture, and technology in a just and sustainable manner.

This integration not only drives increased productivity and GDP contribution but also strengthens the social dimension through job creation and reducing economic disparities between regions. Digital innovations such as Islamic crowdfunding and creative financing platforms expand financial inclusion and strengthen national economic competitiveness. The success of this synergy is still hampered by low Islamic financial literacy, limited product innovation, and suboptimal institutional coordination. With strengthened literacy, digitalization, and consistent policy support, the synergy between Islamic banking and the creative economy has the potential to become a visionary Islamic economic model that integrates material well-being, social justice, and environmental sustainability within a national economic development framework that is globally competitive and oriented toward sustainability.

Author Contribution

In this study, both authors were directly involved in every stage of the research process, from the initial draft to the final draft. Both authors played a role in determining the topic and formulating the research problem, which focused on the theme "Synergy of Islamic Banking and the Creative Economy in Achieving Sustainable Economic Development."



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Both authors were responsible for collecting various data and information through literature studies and document reviews from relevant sources, such as previous research results, as well as academic references supporting the discussion. Both authors analyzed data related to the research theme to understand the forms of synergy, the impacts they generated, and the obstacles faced in the relationship between Islamic banking and the creative economy sector. During the writing stage, both authors developed a theoretical foundation, interpreted the analysis results, and concluded the research findings while adhering to scientific principles and academic ethics. The entire research process, from idea design, data collection and processing, to the preparation of the final results, was the full responsibility of both authors as a form of collaboration in the main implementation of this research.

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