



The 4th International Conference on Sharia Oriented Public Policy in Islamic Economics System The 4th ICOSOPP 2025

Empowering The Creative Economy Through Islamic Values: Innovations, Ethics, and Sustainable Development Goals

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THE ROLE OF SHARIA FINTECH IN SUPPORTING MSME FINANCING HALAL CREATIVES IN INDONESIA

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Abstract: The development of Sharia-compliant fintech in Indonesia is growing rapidly and has significant potential to support financing for the halal creative economy sector. Several previous studies have highlighted fintech's role in financial inclusion, but few have specifically addressed its contribution to halal creative MSMEs. This study aims to analyze how Islamic fintech helps expand access to capital for creative entrepreneurs based on Islamic values. The approach used was descriptive qualitative, through a literature review and observations of MSMEs using Sharia-compliant fintech platforms such as BSI Mobile, Ammana, and Ethis. The analysis showed that Sharia-compliant fintech platforms are capable of providing easier, more transparent, and usury-free financing. In addition to accelerating business growth, the existence of Islamic fintech also contributes to the achievement of Sustainable Development Goals (SDG 8) through empowering a just and sustainable halal economy in Indonesia.

Keywords: Sharia fintech, halal creative SMEs, digital financing, sharia Maqasi

Introduction

The development of digital technology has driven major changes in the system financial technology, including the application of Islamic economic principles. Sharia (fintech) is present as a solution that combines technology with the values of justice and transparency, while expanding access to financing for the community (Adipurno, 2025). However, challenges such as low digital sharia literacy and limited utilization by halal MSME actors still hampers the optimization of their role. This condition shows that there is a gap between potential and practice in the field, so research is needed to analyze how sharia fintech plays a role in strengthening the financing of the halal creative economy sector in Indonesia.



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The latest regulation through POJK Number 40 of 2024 concerning Financial Services Information Technology-Based Joint Funding (LPBBTI) is an important milestone in strengthening governance, transparency and consumer protection in services digital finance, including the sharia fintech sector. This regulation supports the acceleration national financial inclusion and opening up wider financing opportunities for halal-based MSME actors outside the conventional banking system. In line with In this regard, Adipurno (2025) emphasized that the application of Islamic financial technology can increase financing efficiency while ensuring compliance with the principle of Islamic economic justice. Meanwhile, Nuryakin et al. (2025) showed that although the potential for Islamic fintech is large in supporting growth halal creative economy, its utilization is still hampered by low digital literacy, limited access, and lack of trust among business actors in the platform online-based. This condition shows that there is still a gap in research related to the effectiveness of the role of sharia fintech in strengthening financing for creative MSMEs halal in Indonesia.

The research results of Rozi et al. (2024) confirmed that the development of fintech Sharia plays an important role in increasing financial inclusion among business actors MSMEs. Through ease of access, transaction efficiency, and the implementation of contracts that In accordance with sharia principles, this digital financial service is considered capable of reachin small business groups that have so far received less financing from institutions banking. However, the study also highlighted that the contribution of Islamic fintech not optimal because it is still limited to consumer financing and there is not much touching on the halal creative MSME sector. This finding reinforces the view that further research is needed that focuses on the strategic role of Islamic fintech in supporting the growth and sustainability of halal creative MSMEs in Indonesia.

This study aims to analyze the role of Islamic fintech in strengthening financing for halal creative MSMEs in Indonesia. The results are expected to can provide a new understanding of the contribution of Islamic fintech to increasing financial inclusion and developing a sustainable halal economy in accordance with the principles of Maqasid al-Shariah.



Literature Review

1. The concept and development of Islamic fintech

According to Rahmawati, Nurhayati, and Lestari (2020), Islamic financial technology, or fintech, is a financial service innovation that integrates sharia principles into digital systems to create easy access, efficiency, and fairness in financial transactions. Sharia fintech offers a solution for people who want to use modern financial services without abandoning Islamic values. In practice, all activities are carried out based on sharia contracts such as murabahah, mudharabah, ijarah, and qardh hasan, and rejects elements of usury, gharar, and maysir. Sharia fintech not only offers ease of transactions but also plays a role in realizing an economic system that is ethical, transparent, and oriented towards the welfare of the community.

Furthermore, Rahmawati et al. (2020) explained that the development of Islamic fintech in Indonesia has shown significant growth along with technological advancements and increasing public awareness of Islamic finance. The DSN-MUI Fatwa Number 117/DSN-MUI/IX/2018 serves as a crucial legal basis for the implementation of information technology-based financing services in accordance with Islamic principles. Currently, various platforms such as Ammana, Alami, and Dana Syariah facilitate MSME funding through a Sharia-compliant peer-to-peer lending mechanism. The presence of Islamic fintech is expected to expand financial access, strengthen MSME empowerment, and encourage the creation of a more sustainable halal economic ecosystem in Indonesia.

2. Sharia fintech and MSME financing

Sharia-compliant fintech plays a strategic role in expanding access to financing for Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. Its presence provides a solution to the capital constraints faced by small businesses, particularly those who avoid interest-based financing systems.



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Through the use of digital technology, Sharia-compliant fintech directly connects fund owners and business owners through platforms based on Sharia-compliant contracts such as mudharabah, musyarakah, and murabahah. The financing process becomes faster, more efficient, and more transparent, as both parties openly understand the profit and risk mechanisms in accordance with Islamic principles of justice. With this model, Sharia-compliant fintech not only acts as a funding provider but also as a bridge for financial inclusion, supporting the economic growth of the community.

In addition to expanding access to capital, Islamic fintech also promotes financial literacy and economic independence among MSMEs. Through technology-based financing, many small businesses can now obtain capital without the complex administrative processes encountered at conventional financial institutions. According to the Financial Services Authority (2022), more than half of MSMEs in Indonesia still face obstacles in obtaining bank financing due to complex document and collateral requirements. This situation makes Islamic fintech a more inclusive and adaptive alternative to the needs of small businesses. With a simpler and more transparent system, Islamic fintech is expected to create a fair and sustainable financing ecosystem that aligns with the Maqasid al-Shariah values of safeguarding the wealth and welfare of the people

3. Sharia Fintech and Strengthening Creative Halal MSMEs

The development of Sharia-compliant fintech is not limited to digital financing services but has also evolved into a means of empowering the Muslim economy, particularly for businesses in the halal creative sector. Through a Sharia-compliant equity crowdfunding system, fintech provides opportunities for MSMEs to obtain funding without relying on conventional loans. This mechanism allows the wider community to invest jointly in halal small businesses, with profit sharing based on musyarakah or mudharabah contracts. This system is considered fairer because it does not incur interest charges, but rather shares profits based on business performance. This financing model has proven to be helpful for small businesses.



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creative halal efforts in developing products, expanding markets, and maintaining compliance with sharia principles.

In addition to supporting access to capital, Islamic fintech also encourages the creation of an innovative and sustainable creative economy ecosystem. Through digitalization, halal-compliant creative MSMEs can expand distribution networks, increase product competitiveness, and utilize online platforms for promotions and transactions. Islamic fintech plays a crucial role in strengthening the position of the halal sector in Indonesia, including in the culinary, Muslim fashion, and digital design sectors. This innovation not only increases business revenue but also reinforces the Maqasid al-Shariah values of safeguarding wealth, public welfare, and social justice. With the continued growth of public interest in halal products, Islamic fintech is a strategic instrument in promoting the economic independence of the Muslim community and accelerating the development of the national halal economy

Methods

This research uses a descriptive qualitative approach with the method library research. This approach was chosen to gain understanding in depth regarding the role of sharia financial technology (fintech) in Supporting the financing and strengthening of halal creative MSMEs in Indonesia. Qualitative is considered the most appropriate because it allows researchers to trace values, principles, and socio-economic contexts that cannot be measured through numbers. Focus This research is not on hypothesis testing, but on descriptive analysis on the phenomena studied through various literature and official documents.

The data sources used are secondary data, including scientific journals, nationally accredited SINTA (1–3), reputable international journals, academic books, as well as policy reports from the Financial Services Authority (OJK), Bank Indonesia (BI), and regulatory documents such as DSN-MUI Fatwa No. 117/DSN-MUI/IX/2018 concerning Information Technology-Based Financing



Services Based on Sharia Principles. Literature selection is done purposively by considering relevance, on research topics, source credibility, and data recency (2020–2025). In addition, several halal industry reports are also used as support for enriching the analysis of the development of the sharia-based MSME sector.

Data analysis was carried out through content analysis with the following steps: Steps: (1) collect and select relevant literature; (2) review the contents to find patterns, themes, and research gaps; (3) categorize concepts main ones such as sharia fintech, halal financing, and the creative economy; and (4) synthesize findings to explain the contribution of Islamic fintech to financing Halal MSMEs. This process results in a comprehensive understanding of how sharia fintech plays a role as a modern financial instrument supporting financial inclusion, empowering small business actors, and development sustainable halal economy in accordance with the principles of Maqasid al-Shariah

Results and Discussion

1. Development of Islamic fintech in Indonesia

The development of Islamic fintech in Indonesia shows very rapid dynamics. In recent years, along with the increasing needs of society towards financial services based on Islamic values. According to Khoiriyah and Ansori (2024), the growth of Islamic fintech in Indonesia is not only triggered by progress digital technology, but also because of increasing public awareness of the importance of a transparent and usury-free financial system. Sharia fintech is becoming alternative instruments that can expand access to financing for business actors micro, small and medium enterprises (MSMEs), especially those who previously had difficulties get loans from conventional financial institutions. Through the peer-to-peer model peer lending based on mudharabah and musyarakah contracts, business actors can obtain capital more quickly and in



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accordance with the principles of sharia justice.

Furthermore, Alfian, Abd Majid, and Sugianto (2025) emphasized that The development of sharia fintech also plays an important role in strengthening inclusion finance in the digital era. The existence of various sharia-based digital platforms has opening up new opportunities for people to participate in economic activities without violating religious principles. The research shows that fintech Sharia not only encourages the efficiency of financial transactions, but also strengthens awareness of Islamic business ethics through transparency and social responsibility. With increasing adoption of technology and supporting regulations from the Financial Services Authority Finance (OJK), sharia fintech is projected to be one of the main drivers halal economy in Indonesia.

2. The role of sharia fintech in halal MSME financing

Sharia fintech has a strategic role in expanding access to financing for halal micro, small, and medium enterprises (MSMEs) in Indonesia. Through digital service models such as peer-to-peer lending and equity Sharia-based crowdfunding, business actors can obtain capital in a faster and more efficient without having to rely on financial institutions conventional. According to Khoiriyah and Ansori (2024), the financing system Sharia fintech is designed with sharia-compliant contracts such as mudharabah and musyarakah, so as to be able to present a fair relationship between fund owner (shahibul maal) and business manager (mudharib). Hartanto, Suparyanto, and Azwar (2023) added that the ease of access through digital platforms helps halal MSMEs that previously constrained by banking administrative requirements to obtain working capital. In addition, regulatory support through DSN-MUI Fatwa No. 117/DSN-MUI/IX/2018 and supervision of the Financial Services Authority (OJK) strengthen operational legitimacy of sharia fintech as a financing alternative transparent, safe, and in accordance with the principles of Islamic justice.



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Based on data from the Financial Services Authority (OJK, July 2025), the total distribution loans through sharia fintech lending reached IDR 0.8 trillion, experiencing a contraction of 49.54% compared to the previous year. This number is still much smaller than conventional fintech lending distribution, which dominates the market with more than 90% of the total national financing value. This decline in performance has been seen since the beginning of the year, where as of January 2025 recorded a 29% annual (YoY) decline. One of the causes is the number of sharia fintech platforms which is still limited — only 7 of the total 97 licensed fintech lending providers in Indonesia. These platforms includes PT Ethis Fintek Indonesia, PT Ammana Fintek Syariah, PT Alami Sharia Fintech, PT Dana Syariah Indonesia, PT Duha Madani Syariah, PT Piranti Alphabet Perkasa, and PT Qazwa Mitra Hasanah.



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Tabel 1. Condition of Islamic fFintech Lending In Indonesia (July) 2025

No	Indicator	Value/Description
1	Total Distribution	Rp. 0,8 triliun
2	Change (YoY)	-49,54%
3	Number Of Sharia Platform	7 out of 97 companies
4	Early Year Decline	-29% (as of January)
5	Main Challenges	Small Market Share, number limited platform
6	Platform Fintech Sharia	Ethis, Ammana, Alami, Qazwa, Dana Syariah. Duha madani, Piranti alfabet

Sumber: Otoritas Jasa Keuangan (OJK) Statistik Fintech Lending Syariah, Juli 2025

Despite experiencing contraction, Islamic fintech still plays an important role in providing access to financing for halal MSMEs. This reduction reflects the process of tightening permits and selective supervision by the OJK, not a decline in public interest. On the other hand, the increasing trend demand for halal products, digitalization of MSMEs, and policy support The national sharia economy actually opens up huge opportunities for sharia fintech to expand, broaden the market, and strengthen the financing ecosystem halal in Indonesia.

3. Challenges and opportunities for sharia fintech in strengthening halal



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creative MSMEs

From OJK data (2025) which shows a decline in the distribution of sharia fintech by 49.54% on an annual basis, I see that this industry is still facing many challenges. The number of sharia platforms is small and low financial literacy among the public is a major obstacle, as explained by Alfian et al. (2025) and Zulfa (2025). Many MSME actors halal who do not understand the sharia financial system, so they still relying on conventional financing. This is also evident in the UIN journal Sunan Gunung Djati (2023) emphasized the need for education so that perpetrators businesses have more confidence in sharia-based fintech services. In addition, Afif and Samsuri (2022) and Nur'aeni (2024) explained that supervision of sharia compliance is still not optimal.

Some The platform does not yet have a strong sharia audit system, so trust society has not yet fully formed. In my opinion, collaboration between the OJK, DSN-MUI and industry players are very important to strengthen this ecosystem. However, I see a huge opportunity for sharia fintech to continue developing. Studies from Semantic Scholar (2023) and ResearchGate (2024) shows that demand for halal financing and the creative sector continues to increase. With the support of the Indonesian Sharia Economic Masterplan (MEKSI) 2019–2024 and MSME digitalization program, sharia fintech has the potential to be a major driver of strengthening the halal economy sustainable in Indonesia.

Conclusion

Sharia fintech has an important role in supporting financing and strengthening creative halal MSMEs in Indonesia. Its presence can expand access capital through a fast, transparent and principle-based digital mechanism sharia such as mudharabah, musyarakah, and murabahah. Although the distribution of Sharia fintech financing is



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still low and is experiencing contraction due to the number of limited platforms, strict supervision, and low Islamic financial literacy, its potential remains large to drive the growth of the national halal economy.

The development of the halal creative sector continues to increase, with regulatory support such as POJK No. 40/2024 and DSN-MUI Fatwa No. 117/2018, as well as acceleration digitalization of MSMEs opens up broad opportunities for sharia fintech to become the main instrument in Islamic financial inclusion. By strengthening digital literacy, inter-institutional collaboration, and increasing public trust, sharia fintech can contribute significantly to realizing a halal economic ecosystem sustainable, fair, and in line with the objectives of Maqasid al-Shariah.

Contribution

Tenji Wara, played a full role in the entire drafting process. this journal. Starting from formulating research ideas, determining the focus of the study, to reviewing various literature related to sharia fintech and halal creative MSMEs in Indonesia. I also conducted a qualitative analysis of the development and role of Sharia fintech in supporting halal creative MSME financing as part of strengthening the economy based on Islamic values.

I wrote all the contents of this journal based on my thoughts and understanding. personal data, theories, and findings from various sources such as OJK, DSN-MUI, and academic journals. Through this research, I hope to provide real contribution in strengthening the digital sharia financing ecosystem and encourage the growth of the halal creative MSME sector in Indonesia to become more competitive and sustainable.



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