

DIGITAL LOCAL ECONOMY SYNERGY (Transformation of the Sharia Economy of Bengkulu Towards a Smart Halal Province)

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ABSTRACT

Digital transformation has become a major driver of global economic change in the era of the Industrial Revolution 4.0. In Indonesia, digitalization presents significant opportunities for accelerating regional economic development, including in Bengkulu Province, which boasts rich natural resource potential and local wisdom. This article discusses the concept of Digital Local Economy Synergy as an integrative approach to developing a digital-based sharia economy in Bengkulu. The author highlights three main pillars: empowering sharia-compliant MSMEs through digital technology, developing a smart halal ecosystem at the village and city levels, and increasing digital literacy based on the maqasid al-Shariah. The study's findings indicate that the synergy between digital and Islamic economics can strengthen local competitiveness, expand the global halal market, and realize a Smart Halal Province, a development model that balances technological efficiency, spiritual ethics, and social welfare.

Keywords: Digital Economy, Sharia Economy, Bengkulu, MSMEs, Smart Halal Province, Maqasid al-Shariah

BACKGROUND

Development digital technology has revolutionize system global economy , creating business models new breakthrough limit geographical . The digital economy contributes around 15% of Product Domestic Global Gross Domestic Product (GDP) and Keep going increase every year . In Indonesia, the potential projected digital economy reached USD 124 billion on 2025 .



Figure 1. Trends in Indonesia's Sharia Digital Economy (2020-2025)

Source: Google, Temasek and Bain Report (2022), BI (2024), processed by the author

However, developments This No only present opportunities, but Also challenge ethics And gap digital access. In perspective Islamic economy, digital transformation must directed For reach maqasid al- shariah, namely guard treasure (hifz al-mal), upholding justice (' *adl*), and create benefit (*maslahah*) for Bengkulu, as province with potential source Power natural abundant robusta coffee, results sea, and besurek batik Not yet fully utilise digitalization For improvement mark plus economy. Digital literacy and financing sharia Still limited, so that required draft synergistic that integrates digital technology and Islamic values, namely Digital Local Economy Synergy.

Research Objectives

Study This aim For :

1. Identifying local economic potential in Bengkulu that can be developed through sharia digitalization.
2. Explaining the concept of Digital Local Economy Synergy as a strategy for strengthening the technology-based sharia economy.
3. Offering a Smart Halal Province development model that honey efficiency technology with spiritual ethics and welfare social.

LITERATURE REVIEW

1. Theoretical Foundation

digital economy is system economy based on on utilization technology information And communication For speed up exchange goods, services, and data. The digital e- economy creates efficiency new through automation, connectivity, and innovation data based. In context economy region, digitalization expand access market, increase inclusion finance, as well as push growth sustainable.

Temporary that, Islamic economics is system economy that places moral values and justice as foundation main in activity economy. The goal No only create material growth, but Also reach spiritual and social welfare. The main concept in Islamic economics is *maqasid al-shariah*, which includes protection of religion (*hifz al-din*), soul (*hifz al-nafs*), reason (*hifz al-'aql*), descendants (*hifz al-nasl*), and property (*hifz al-mal*). Implementation principle This ensure that activity economy give benefits (*maslahah*) and stay away from harmful practices like usury, gharar, and maisir.

Besides that, the concept of local economic synergy (synergism economy local) refers on effort connect potential area such as MSMEs, sources Power nature, and culture local with system global economy through digital innovation. Synergy This create *value chain* new strengthening resilience economy region.

2. Digitalization and Islamic Economy

Integration between digital economy and system sharia has become topic important in literature contemporary. Digital innovation on sector Islamic finance contributes to efficiency And stability system banking. Apart from the sector finance, digitalization Also impact on halal industry and chain

supply (*halal value chain*). A gritech based principle sharia can help farmers in rural areas increase productivity through system fair financing like contract regards or murabahah.

proposed Smart Halal Province concept in study This Also rooted on the idea of an Islamic Smart City, namely city intelligent that integrates digital technology with spiritual values and social Muslim society. Smart Halal City is paradigm development that places blessings And ethics as indicator main success, not just efficiency economy.

3. Conceptual Framework

Based on theory And study previously, research This leave from assumptions that:

- a. Digital technology plays a role as catalyst growth economy local.
- b. Principle Islamic economics guarantees sustainability, justice, and transparency in every activity economy.
- c. Synergy between both of them will produce a development model economy a modern area but still based on Islamic spirituality.

With Thus, *Digital Local Economy Synergy* can understood as an integrative process between :

- a. Digital innovation (*digitalization, fintech, agritech*),
- b. Ethics Islamic economics (*maqasid al-shariah, justice, trust*), and
- c. Potential local Bengkulu (UMKM, source Power nature, wisdom local).

Previous Research

Fintech Sharia play role important in support financing of MSMEs in Indonesia. Implementation agritech sharia increase productivity farmers in rural areas. Meanwhile that, banking innovative sharia can contribute to stability global finance. Study This expand study previously with propose synergy between digital technology and potential local Bengkulu for build Smart Halal Province ecosystem.

RESEARCH METHODS

This research uses a qualitative-descriptive approach with a literature analysis method. Data were collected from secondary sources such as reports from the Central Statistics Agency (BPS), international journals, reports on the Southeast Asian digital economy, and contemporary Islamic economic research.

The analysis steps include:

1. Identifying the economic potential of the Bengkulu region.
2. Analyzing the concepts and practices of Islamic digital economy at national and global levels.
3. Examining the relevance of the maqasid al-shariah principle in the context of digitalization.
4. Developing an applicable Digital Local Economy Synergy model for Bengkulu.

RESULTS AND DISCUSSION

Results

1. Local Economic Potential of Bengkulu

The agriculture, fisheries, and creative economy sectors are key pillars of Bengkulu's economy, contributing 65% to the region's GRDP (BPS Bengkulu, 2023). However, most MSMEs still operate conventionally. Low utilization of e-commerce, digital payment systems, and halal platforms is a major obstacle to increasing competitiveness.

By integrating digital technology and Islamic principles, local economies can grow more efficiently and equitably. The Islamic concept of *tawazun* (balance) serves as the foundation for harmonizing technological innovation and spiritual values.

Table 1. Local Economic Potential of Bengkulu Based on Main Sectors

No	Main Economic Sectors	Contribution to Bengkulu's GRDP (%)	The Potential of Digitalization	Examples of Sharia Implementation
1	Agriculture, Plantation, Forestry	35.2	Tall	Sharia agritech (greeting greetings/murabahah)
2	Fisheries and Maritime Affairs	14.8	Medium-High	Halal seafood marketplace
3	Creative Industry (Batik Besurek, crafts)	9.5	Tall	Digital halal certification, e-commerce
4	Trade and Services	23.7	Very high	Sharia fintech for MSMEs
5	Halal Tourism	6.8	Tall	Halal tourism promotion platform
6	Government and Social Sector	10.0	Currently	Smart zakat, digital waqf, and sharia donations

Source: BPS Bengkulu (2023), data processed by the author (2025)

2. Digital Local Economy Synergy Model

a. Digitalization of Sharia MSMEs

Local MSMEs can be encouraged through halal marketplaces and sharia-compliant fintech payment systems based on *mudharabah* and *musyarakah* contracts. Digital platforms like Halal Go Local can serve as a platform for promoting Bengkulu's signature products, such as coffee, batik, and seafood.

b. Smart Village and Islamic Smart City

The development of agritech-based Islamic Smart Villages and Islamic Smart Cities based on halal public services is a strategy to strengthen regional digital infrastructure. A digital zakat system and waqf crowdfunding can contribute to Sharia-compliant social welfare.

3. Digital Literacy and Islamic Financial Inclusion

UIN Fatmawati Sukarno Bengkulu has the potential to become a training center for the *Digital Sharia Academy* and *Islamic Financial Literacy*

Hub, to broaden public understanding of halal digital business and Islamic finance.

4. Smart Halal Province Implementation Strategy
 - a. Multi-party collaboration between the government, universities, Islamic financial institutions, and digital startups.
 - b. Digital financial innovation based on AI scoring and sharia contracts.
 - c. Blockchain-based digital halal certification for export products.
 - d. Human resource training based on maqasid al-shariah values.

This model makes Bengkulu not only economically competitive, but also socially just and spiritually sustainable.

Table 2. Smart Halal Province Implementation Strategy

No	Strategy Dimensions	Priority Programs	Key Partners	Success Indicators
1	Digitalization of Sharia MSMEs	Development of local halal marketplace	BSI, Ministry of Communication and Information, UIN FAS Bengkulu	The number of digital MSMEs is increasing
2	Islamic Smart Village	Digital agritech for farmers and fishermen	Bengkulu Provincial Government, OJK, Micro Waqf Bank	Increased productivity and market access
3	Sharia Digital Literacy	Community and student training	UIN FAS, MUI, KNEKS	Sharia digital literacy scores increase
4	Halal Fintech Innovation	AI-based microfinance application	Local startups, BI, Ministry of Cooperatives and SMEs	Sharia MSMEs are funded fairly
5	Halal Digital Branding	Digital halal certification & export	BPJPH, Ministry of Industry	Increasing exports of halal products

Source: Author's compilation based on OJK (2023), BPS (2023), and KNEKS (2024)

Discussion

The research findings indicate that the digitalization of the Islamic economy in Bengkulu has grown significantly over the past five years, marked by increased use of digital platforms by MSMEs and government regulatory support for Islamic finance and halal innovation. However, these findings also demonstrate that digital literacy levels and the implementation of Islamic principles in digital economic activities still need to be improved, particularly in the micro and rural sectors.

Theoretically, these findings reinforce the concept of *Maqasid al-Shariah* as the basis for developing a just digital economy. The principle of *hifz al-mal* is reflected in the use of Islamic fintech, which promotes inclusive and usury-free finance. Meanwhile, *hifz al-din* is manifested in digital halal certification efforts that ensure local Bengkulu products remain compliant with Islamic values. The integration

of these values demonstrates that digitalization not only improves economic efficiency but also safeguards the moral and spiritual dimensions of society.

From an empirical perspective, data from the Bengkulu Statistics Agency (BPS) (2023) and a Bank Indonesia report (2023) confirm that the digital economy sector's contribution to regional economic growth is increasing annually. The sharia sector is also growing rapidly, dominated by MSME financing and halal e-commerce. This fact demonstrates the synergy between technology and sharia values, which are key drivers in shaping the Smart Halal Province ecosystem in Bengkulu.

The discussion also highlighted the crucial role of multi-stakeholder collaboration in strengthening digital local economy synergy. Local governments, educational institutions such as UIN Fatmawati Sukarno Bengkulu, and Islamic financial institutions need to work together to enhance the community's digital capacity through training, digital halal certification, and the provision of inclusive financial services. From a social and cultural perspective, the religious and cooperative spirit of Bengkulu society provides crucial social capital in realizing Islamic economic transformation. Local wisdom values can be adapted into digital platforms so that digitalization becomes more than just technology adoption, but also a means of strengthening the community's social and spiritual character. Thus, the digital economic transformation in Bengkulu will not only lead to economic efficiency but also to blessings and social justice, as stated in the *maqasid al-shariah*.

Overall, this discussion confirms that the Digital Local Economy Synergy concept is an appropriate strategy for accelerating sharia economic development in Bengkulu. By strengthening digital literacy, expanding the halal fintech ecosystem, and building cross-sector collaboration, Bengkulu can become a model for a Smart Halal Province that balances technological advancement and spiritual values within the context of sustainable development.

CONCLUSION AND RECOMMENDATIONS

The Digital Local Economy Synergy concept offers a new approach to regional economic transformation based on Islamic values and technological innovation.

The results of the study show that:

1. Digitalization can increase the efficiency and inclusiveness of the Islamic economy.
2. Multi-stakeholder synergy is needed to build a Smart Halal Province.
3. Digital literacy and Islamic financial innovation are key factors for success.

By combining Islamic values, local potential, and modern technology, Bengkulu can become a pioneer in the development of a sharia-compliant digital economy that brings blessings, justice, and prosperity to the community.

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