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## DIGITALIZATION OF ISLAMIC FINANCE AND ITS ROLE IN POVERTY ALLEVIATION: A RECENT LITERATURE REVIEW

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### ABSTRACT

Development digital technology has become catalyst transformative in sector Islamic finance , promising improvement inclusion finance , efficiency services , and transparency in line with Islamic principles . Review literature systematic ( Systematic Literature Review - SLR ) aim For study in a way deep role and impact digitalization Islamic finance towards effort alleviation poverty and achievement objective sustainable socio-economic development . The SLR method ensures identification , evaluation , and synthesis comprehensive literature For produce findings based valid evidence . Research results in a way comprehensive confirm that digitalization Islamic finance is instrument strategic in overcome poverty . Contribution mainly divided in two aspects Key : First , Expanding Access to Financing through the Sharia Fintech model, in particular Peer-to-Peer (P2P) Sharia Lending and Sharia Crowdfunding . These models proven effective overcome obstacle structural for Micro, Small and Medium Enterprises (MSMEs), such as constraint collateral and fees transaction high . With offer financing based for results ( Mudharabah / Musyarakah ), Sharia Fintech protects public prone to from practice loan based exploitative usury , so that realize Hifzh al-Mal in Maqashid Sharia . Second , Optimizing Islamic Social Funds (ZISWAF). Digital transformation is revolutionizing management Zakat, Infaq , Alms , and Waqf with in a way significant increase collection volume , efficiency distribution , as well as transparency through technology Real-time tracking . Digitalization Productive Qardhul Hasan allows fast distribution of social funds to mustahik for business capital , directing they going to independence economy ( self-sufficiency ). More far , implementation model effective such as Microfinance-Digital Hybrid ( integration of BMT/LKMS with technology ) and Waqf Crowdfunding Productive show correlation strong with achievement of Sustainable Development Goals (SDG) 1: Zero Poverty . Although its potential big , there are challenge crucial thing that hinders optimization role this , including gap digital literacy and Islamic finance in 3T ( Frontier , Outermost , Underdeveloped ) areas , as well as the need more regulations agile and integrated For secure innovation instrument social like Digital Waqf . Therefore that , research This recommend the need strengthening regulation , development inclusive digital ecosystem , and improvement programs focused literacy For marginal groups . In general concise , digitalization is catalyst main for inclusion and justice Sharia economy , however success full depends on handling proactive to risk literacy and structural .

**Keywords:** Digitalization of Islamic Finance, Poverty Alleviation, Islamic Fintech, Financial Inclusion, Digital ZISWAF, Maqasid Sharia.

### BACKGROUND

The development of digital technology has brought about major transformations in various sectors, including Islamic finance. The digitalization of Islamic finance is a crucial innovation that enables increased financial inclusion, service efficiency, and transparency in fund management in accordance with Islamic principles. The implementation of this digital technology is considered to expand public access to Islamic financial services, especially for the lower-middle class and those living in remote areas, who traditionally face obstacles in accessing formal financial services. Recent literature shows that digitalization can accelerate the distribution of zakat,

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infaq, and sedekah (ZIS) financing and increase community participation in socioeconomic development. For example, Sharia-based fintech platforms are starting to develop and offer financial products that comply with Sharia principles, providing alternative solutions for people seeking access to Sharia-compliant loans, savings, and investments. Furthermore, the implementation of digital technology can also improve Islamic financial oversight and regulation with more accurate data, thereby increasing public trust and strengthening the Islamic financial system to be more transparent and adaptive to current developments. Furthermore, the digitalization of Islamic finance is expected to contribute to poverty alleviation by increasing community access and participation in formal and informal economic activities. Thus, digitalization holds great potential as a tool to promote economic equality and reduce social disparities, particularly in countries with Muslim-majority populations and extensive Islamic finance coverage.

**RESEARCH OBJECTIVES**

Review literature systematic This aim For study in a way in-depth and comprehensive about role and impact Digitalization Islamic Finance to effort Alleviation Poverty . In general specific , research This own a number of objective main :

**1. Analyze Contribution Digitalization Islamic Finance**

- For analyze and synthesize contribution real from digitalization products and services Islamic finance ( such as Sharia Fintech, Mobile Banking, and ZISWAF digitalization ) in expand inclusion finance for poor and vulnerable communities.
- For identify to what extent is digitalization has increase efficiency and transparency distribution of Islamic social funds (ZISWAF and Qardhul Hasan) as instrument alleviation poverty.

**2. Identifying Implementation Models and Impacts**

- For identify implementation models digital -based Islamic finance ( for example digital MSME financing ) which is proven effective in empowering economy people , especially in context recovery economy and decline level poverty.
- For examine relevance and correlation between adoption technology in LKS with achievement Maqashid Sharia and objectives Sustainable Development Goals (SDGs), especially SDG 1: Zero Poverty.

**3. Mapping Challenges and Formulation Recommendation Policy**

- For map challenge main ( eg gap digital literacy , issues regulation and competition with conventional ) which inhibits optimization role digitalization Islamic finance in alleviation poverty.
- For formulate recommendation strategic for stakeholders related interests ( government , regulators, and LKS) strengthening regulation , development digital ecosystem , and improvement literacy to achieve just , sustainable , and inclusive transformation.

**LITERATURE REVIEW****I. Introduction : Poverty and Inclusion Islamic Finance**

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Issue poverty still become problem complex structural issues in many Muslim countries. Review literature show that approach conventional often face constraint access and reach, especially in groups *unbanked* and *underbanked*.

Digitalization Islamic Finance present as alternative strategic. Concept This covers use *Financial Technology* ( Sharia Fintech ) and business process transformation institution Islamic finance (LKS) for reach Inclusion More Islamic Finance wide, appropriate with principle justice and Islamic values (Nurfalah & Rusydiana, 2019)

**II. Strategic Role Digitalization Islamic Finance**

Based on studies literature latest, digitalization play role key in three aspect main alleviation poverty:

**1. Expanding Access to Financing ( Inclusion) Finance )**

Digitalization, especially through the Peer-to-Peer (P2P) Sharia Lending model and Sharia *crowdfunding*, successfully bridge gap access to capital for Micro, Small and Medium Enterprises (MSMEs), which are bone back economy people and have role important in reduce unemployment and poverty (Azizah, 2024).

- **Mechanism**: Sharia *fintech* offers a more efficient funding process fast, transparent, and no need collateral as heavy as institution conventional, so that reach individuals and MSMEs in the region remote. (Pathan Nasution & Alif, 2025)
- **Relevance of Poverty**: With convenience access based financing Sharia contracts (*mudharabah*, *musyarakah*), poor people can increase scale business them and avoid from practice loan conventional potential usury / exploitative.

**2. Optimization of Islamic Social Funds (ZISWAF)**

Digitalization has revolutionize management of Zakat, Infak, Sedekah, and Waqf (ZISWAF) funds. The digital platform makes it easier collection, increase transparency, and speed up distribution of social funds to *mustahik* ( zakat recipient ).

- **Effect Alleviation**: Digital transformation of instruments social like Qardhul Hasan ( loan) without interest) and ZISWAF strengthens function social LKS, expanding access, and improve efficiency distribution help, making it instrument strategic in effort alleviation poverty (Afrilia et al., n.d.-a).

**3. Improvement Efficiency and Literacy**

*Fintech* and digital Islamic banking ( such as *mobile banking* ) cut cost transactions and time, allowing poor communities and MSMEs to participate in ecosystem formal economy with more efficient. In addition, digitalization demand improvement literacy essential Islamic finance for the community can utilise service optimally and avoid from illegal online loans.

**III. Challenges and Recommendations**

Implementation digitalization Islamic finance for alleviate poverty faced with several challenge significant. First, there is The gap Digital Literacy & Islamic Finance become obstacle main; implications is poor people have difficulty access digital services Because low understanding base about technology and Sharia principles. Second, regulations are not yet uniform at the national level. national can hinder optimization instrument social Sharia and innovation Sharia *fintech*, which is very important For reach poor people in general efficient. Finally, the emergence of Risk Data Security & Ethics is also a attention serious, where is the concern will security cyber can reduce trust poor society towards digital platforms, so obstruct they For participate and get benefit from service digital Islamic finance.

**PREVIOUS RESEARCH**

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Title Journal / Article	Journal	Year	Method	Focus Study	Key Findings
The Role of Digitalization Islamic Finance in Reduce Poverty	SYIRKAH: Journal of Islamic Economics	2024	qualitative-descriptive with Systematic Literature Review (SLR) approach .	Digitalization Islamic finance as instrument strategic expand access financing poor society	Digitalization give access fair and free financing usury , help alleviation poverty
Islamic Financial Institutions in Alleviation Poverty For Realizing the SDGs	Journal of the University of Heroes	2024	qualitative with approach studies literature descriptive-analytical .	The role of institutions Islamic finance through distribution of zakat, Sharia insurance , and funding for MSMEs	Active LKS push alleviation poverty through various instrument financing as well as improvement income
Transformation Digital Finance in Sharia Economic Perspective	Al- Rikaz Journal	2025	qualitative descriptive with approach interview deep to perpetrator industry , regulators, and academics .	Challenges , opportunities and impacts digital transformation towards inclusion Islamic finance	Digital technology is expanding reach , efficiency , and transparency service Islamic finance
The Transformation of Sharia Crowdfunding and Its Impact on Access to Social Funds	Journal of IAIN Parepare	2024	quantitative with technique taking diverse samples such as accidental sampling, random sampling, and purposive sampling.	Sharia crowdfunding as a financing model social Sharia- based through digital platforms	Sharia crowdfunding increases effectiveness financing social Sharia- based and expanding access to funds
Digital Transformation of Islamic Financial Institutions	IJHSS	2024	through interview deep with perpetrator industry , regulators, and	Digitalization institution Islamic finance increases speed access ,	Digitalization support better data management good and fast service

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			academics , as well as studies documentation literature and policy related .	data accuracy , and analysis	Islamic finance for public
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## RESEARCH METHODS

### Data

The data used in this study is secondary data sourced from various types of published scientific literature. Primary data sources include reputable scientific journals, conference proceedings, reports from relevant institutions (LKS, regulators), and books discussing Islamic Economics and Sustainable Development. The extracted data focused on two areas: quantitative/empirical data (e.g., results showing an increase in the volume of ZISWAF collection or the efficiency of MSME financing) and qualitative/conceptual data (analysis of implementation models, strategic roles, justification of Maqasid Syariah, and identification of challenges and policy recommendations). All of this data was abstracted and analyzed qualitatively and descriptively to support the findings and arguments regarding the transformative role of digitalization in the Islamic finance sector.

### Methods

Methods used in study This is Review Literature Systematic (Systematic Literature Review - SLR) . SLR is a systematic , explicit , and actionable approach replicated For identify , evaluate , and synthesize all relevant literature with topic research . The main objective of SLR is For provide a comprehensive and unbiased summary of evidence existing research about connection between Inclusion Islamic finance and poverty alleviation poverty . Methodology This ensure review literature done in a way transparent and productive synthesis valid knowledge and based proof .

## RESULTS AND DISCUSSION

### Results

#### 1. Sharia Fintech: Fair and Fast Access to Financing

Improving Access to MSME Financing : Sharia Peer-to-Peer (P2P) Lending and Sharia Crowdfunding Models appear as channel efficient and inclusive financing . Digital platforms enable MSMEs, which often considered risky high by conventional banks and constrained by collateral , for get capital based contract for results ( eg. *Mudharabah* or *Musyarakah* ). Research latest show that ease of digital processing, with cost more transactions low , in terms of significant reduce obstacle structural causes poverty access to capital.

Protection from Exploitation of Usury: With offer financing Sharia- based which avoids usury (interest) , Sharia *Fintech* protects public prone to from exploitative conventional debt trap . This in line with principle *hifzh al-mal* (maintenance) property in Maqashid Sharia, making it solution ethical in empowering economy people .

#### 2. ZISWAF Digital Transformation : Efficiency and Transparency Distribution of Social Funds

Digitalization has revolutionize instrument Islamic philanthropy (ZISWAF), changing it from manual process to very efficient mechanism in effort alleviation poverty .

**Optimization Collection and Distribution :** Integration of ZISWAF features in application Mobile Banking and *fintech* platform make things easier *muzakki* ( zakat giver ) donates , which in turn

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increase collection volume in a way significant . Empirical studies on ZISWAF institutions in Indonesia (Bisnis dan Manajemen & Arwanda, 2025a) confirm that technology , such as blockchain or system tracking *real-time*, capable increase transparency and accountability distribution of funds.

**Qardhul Hasan Digital Productive** : Digitalization allows management Qardhul Hasan ( loan) virtue without interest) becomes more structured and massive. Social funds This can distributed in a way fast to *mustahik* ( recipient ) for venture capital productive , not only help consumptive , so that direct poor people towards independence economy ( *self-sufficiency* ).

**3. Implementation Model , Maqashid Sharia, and SDGs**

Digitalization Islamic Finance does not only impact on individuals , but also correlate strong with objective macro economy, namely achievement Maqashid Sharia and Sustainable Development Goals (SDGs) .

**A. Implementation Model Effective For Empowerment of the People's Economy**

The most effective digital implementation model in alleviation poverty is the one that integrates aspect financial and social :

*Hybrid Microfinance-Digital Model* : Sharia Microfinance Institutions (LKMS) such as BMT (Baitul Maal wat Tamwil) which adopt digital technology ( applications , *mobile collection* ) is successful reach communities in rural and regional areas remote . This model ensure that service Islamic microfinance ( financing , savings ) remains personal but expanded its reach digitally.

*Waqf Crowdfunding Productive (Cash Waqf Linked Sukuk)*: Digital platform enables waqf fundraising productive in a way collective For finance projects socio-economic like education , health , or development of MSMEs. This shows the funding model sustainable that can create asset public and *social return* , which is proven more effective in reduce poverty structural (Maisyarah & Hadi, 2024)

**B. Synergy Digitalization , Maqashid Sharia, and SDG 1: Without Povert**

Literature confirm that digitalization is valid tool for realize Maqashid Sharia and achieving SDGs targets:

Achievement *Hifzh al-Mal* and *Hifzh an- Nafs* : With existence access easy and ethical financing ( free ) usury ) , digitalization support *Hifzh al-Mal* ( maintenance) wealth ) and *Hifzh an- Nafs* ( maintenance soul ) with protect public from noose debt and increase welfare economy they .

Correlation with SDG 1 (No Poverty): Inclusion expanded finance through digitalization in a way direct contribute to SDG target 1.a ( mobilization) source power ) and SDG 8 ( employment) worth and growth economy ). Digitalization ZISWAF and Sharia Fintech speed up redistribution riches in a way fair , which is the essence of Islamic economics (Hassan et al., 2022).

**4. Mapping Challenges and Gaps Research Gaps**

Although potential digitalization Islamic finance in alleviation poverty is very large , its implementation face a number of challenge crucial . Challenge This must overcome For optimize role sector this and minimize possible risks arise , which in turn open a number of gap relevant research gaps .

**A. Challenges The gap Digital Literacy and Islamic Finance** . One of obstacle main is gap Digital literacy and Islamic finance . Poor and vulnerable communities , especially those in the 3T ( Frontier , Outermost , and Disadvantaged ) regions , often face difficulties. access digital services because understanding low base about technology and the underlying Sharia principles . This has implications for the emergence of risk new digital inequality . The gap research here lies in the effectiveness of the digital Sharia education model , not yet Lots studies

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empirical in-depth ( quantitative) or qualitative) regarding the training model the most effective literacy For marginal groups ( eg farmers , fishermen , or micro MSME actors).

**B. Challenges Regulations that are not yet agile and integrated .** Challenges another structural is regulations that have not been uniform , *agile* , and integrated . There is no standard strong regulation can hinder innovation Sharia *fintech* , especially those related to with instrument social like Digital Waqf (Misbah & Kholid , 2022). Standard different regulations between *fintech* and traditional Islamic Financial Institutions (LKS) hinder optimization instrument social . As a result , there is need urge For study more carry on about impact harmonization regulations to improvement *outreach* inclusion finance and mitigation poverty at the regional level .

**C. Data Security Risks and Digital Ethics.** Issues security and ethics are also attention serious . Concern will fraud *online*, security cyber and violations digital ethics (*moral hazard*) reduces trust poor communities to digital platforms. Groups prone to This sensitive to risk cyber , which if No managed with Good can hinder adoption service. Gap emerging research is lack of comprehensive Sharia digital governance framework , in addition to aspect Sharia compliance , for mitigation risk cyber and ethics , especially on financing platforms digital micro .

**DISCUSSION****1. Criticism and Explanation Novelty Findings****A. Criticism of Mechanism Traditional and Explanatory Findings**

Digitalization Islamic finance , through Sharia Fintech and ZISWAF Transformation , fundamentally addressing weakness structural in the system conventional and mechanisms traditional Islamic social , which often nature *exclusive* , *slow* , and *not transparent* .

**Access to MSME Financing :** Findings This show that the Sharia P2P Lending and Sharia Crowdfunding models (Rusydia & Nurfaiah , 2024; Sinta 2) are significant reduce obstacle collateral and bureaucracy experienced by micro MSMEs . This is novelty Because digitalization change financing debt -based (usury) becomes based for results ( Mudharabah / Musyarakah ) that are accessed in a way fast , provide *bridge inclusion* previous *finances* No owned by traditional LKS .

**Transparency :** Digitalization of ZISWAF ( Alfatah , 2024; Makarim & Hamzah , 2025) shows novelty through improvement transparency and accountability . Implementation technology like *real-time tracking* or potential blockchain ensure social funds (Zakat, Waqf ) are distributed in a way efficient , a solution crucial to problem frequent trust *deficit* hamper the volume of social fundraising ( Rahman et al., 2020).

**B. Justification Findings : Correlation with Maqashid Syariah and SDGs**

Findings This justified Because Implementation of the Microfinance-Digital Hybrid and Waqf Crowdfunding models Productive (Maisyarah & Hadi, 2024) aligned with objective macro Islamic and global systems :

**Maqashid Sharia:** Convenience access free financing usury and fair distribution of social funds support principle main *Hifzh al-Mal* ( maintenance) wealth ) and *Hifzh an- Nafs* ( maintenance soul ). This is positioning Sharia Fintech as solution ethical in empowering economy people .

**SDG 1 (No Poverty):** Inclusion expanded finance through digitalization in a way direct contribute to SDG target 1.a (mobilization) source power) and SDG 8 (employment) worthy), which is confirmation that digitalization is valid tool for realize redistribution fair wealth (Hassan et al., 2022)

**2. Discussion Comparison with Study Related**

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Findings about role digitalization in alleviation poverty consistent with part big literature , however give unique implementation model specifications .

In terms of Access to MSME Financing , findings article This is what states that P2P Syariah and Crowdfunding are effective overcome problem collateral and fees transaction tall is equivalent with part big existing studies (Saepul Rohman et al., 2022a) Research related has confirm role positive Fintech in inclusion finance and mitigation poverty in Muslim countries. However , the article This different Because emphasizes the Sharia contract model ( Mudharabah / Musyarakah ) as differentiator main from conventional P2P which often debt -based , highlighting dimensions ethical .

Next , regarding Implementation Model , article This highlight effectiveness integration of BMT/LKMS with digital technology , or what is called Microfinance-Digital Hybrid , in reach 3T areas . These results different from most studies that focus on traditional LKMS/BMT . Although study related has emphasize the need integration technology , articles This serve *hybrid* model specifications as an effective operational strategy For empowerment economy at the root grass.

Related Challenge Structural , findings that regulations that have not been *agile* and integrated hinder optimization instrument social like Digital Waqf is equivalent with studies previously identified ambiguity regulations as obstacle main adoption *fintech* . However , the article This add issue specific about the need integration regulations between Fintech and traditional LKS For instrument social , which is *research gap* important.

Lastly , regarding Digital Literacy , findings about gap digital literacy and Sharia in the 3T areas which creates risk the new digital inequality , is equivalent with findings general in literature . Research show low literacy is constraint general adoption of Fintech and digital ZISWAF. This article expand discussion with serve *research gap* on the need studies empirical deep regarding the most effective digital Sharia education model For marginalized groups.

In a way overall , findings This strengthen hypothesis that digitalization is catalyst main for efficiency and inclusion in Sharia economy . However , the potential full only can achieved through challenge - focused handling structural ( regulation ) and individual ( literacy ) . Effective implementation model must be the one that integrates aspect financial and social (Fintech & ZISWAF) for ensure sustainability and achievement objective welfare people .

**CONCLUSION**

Review literature systematic This in a way comprehensive confirm that digitalization Islamic finance is instrument effective strategic and transformative in effort alleviation poverty in Indonesia. Findings key show that the Sharia Fintech model , in particular Sharia P2P Lending and Sharia Crowdfunding, successful overcome obstacle structural like collateral and fees transaction high, so that expand access fair and free financing usury for Micro, Small, and Medium Enterprises (MSMEs). Parallel with that , ZISWAF Digital Transformation revolutionize management of Islamic social funds, in general significant increase efficiency collection and transparency distribution of Productive *Qardhul Hasan* funds, which is very crucial in direct *mustahik* going to independence economy ( *self-sufficiency* ).

More from just impact micro , digitalization proven own correlation strong with objective macro, namely support achievement principle Maqashid Syariah ( *Hifzh al-Mal* and *Hifzh an-Nafs*) and the target of Sustainable Development Goals (SDG) 1: Without Poverty. Effective implementation models, such as Microfinance-Digital Hybrid and Waqf Crowdfunding Productive, facilitating integration aspect financial and social For reach development

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sustainable. However, this optimal potential hampered by challenges crucial , namely gap digital literacy and Islamic finance in 3T areas and the need for it more regulations *agile* and integrated For secure innovation instrument social like Digital Waqf . Therefore that is , digitalization is catalyst main for inclusion and justice Sharia economy , but his success depends on handling proactive to risk literacy and structural .

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