

Fintech Supporting Sharia Rural Bank

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Abstract : *The purpose of this study is to see how much influence fintech has on the operational development of Sharia Rural Bank or BPRS in an area, in West Sumatra. Fintech is an innovation in the field of financial services or banking financial institution services, one of which is to support financial inclusion programs. The development of digital financial technology, including in the Islamic financial services industry, undeniably affects financial mechanisms in operational activities, especially in financing products. Fintech is a potential economic force to be developed in the territory of the Unitary State of the Republic of Indonesia which consists of thousands of islands. With the development of technology, especially fintech, Sharia Rural Bank or BPRS must follow or adjust financing services to debtors and prospective debtors by adopting fintech in operational activities. Technological developments that require BPRS to follow and adjust services to debtors (mudharib) so that BPRS can grow and develop.*

Keywords : *Innovation, financial services industry, BPRS.*

I. INTRODUCTION

The development of technology and information is quite influential on the process of exchanging information faster, this is a progress that is very helpful for the effectiveness and efficiency of a project plan (Irawan, 2017). (Irawan, 2017). Fintech or financial technology is a digital technology-based financing innovation that has the aim of making it easier for parties who need funds (*mudharib*) to meet with the fund provider (*sahibul mal*) with the intermediary of a startup as an intermediary from both parties (Ansori, 2019).

In this 21st century the use of gadgets can be considered as a primary need so that humans carry out their daily activities cannot be separated from the role of gadgets, fintech innovation can be a good solution to make human activities more efficient and effective that we can control through gadgets (Simangunsong, 2020).

At this time only limited signal coverage can be a barrier factor from using gadgets. The advantage of fintech over Rural Banks and Sharia Rural Banks (BPR and BPRS) is in the technology sector, as we know fintech is startup-based where startups are indeed being favored by the millennial generation, for reasons of ease of access, requirements, and reasons for effectiveness and efficiency (Wihara, 2020), in the era of globalization, there is a tendency towards the efficiency and effectiveness of an activity to facilitate activities, so that it is imperative for banking financial institutions, especially BPRS, to provide services according to the needs of the times that debtors or customers are interested in, namely financing services in the form of fintech (Handayani et al., 2020).

The potential of fintech has the potential to become a great institution because fintech can provide what is needed at this time, but the potential for cyber crime in fintech is also quite large (Njatrijani, 2019). Special attention is needed by the Financial Services Authority or so-called OJK to oversee legality, performance and health of fintech in order to comply with the applicable laws in Indonesia in order to keep people away from the entanglement of illegal online loans (Sugangga & Sentoso, 2020). BPRS is the foundation that enables people in various parts of Indonesia. Especially in rural areas and outside big cities to obtain financing facilities for consumption and business development (Hadiwidjaja & Hartati, 2013).

The development of technology and information until the 21st century, which entered the world of MSMEs, especially in the field of micro banking, which had limited operations (Nasfi et al., 2019), due to changing conditions, because every organization must be ready for change, if not following the developments of



globalization. then the company will be left behind, or even closed, with the BPRS having to follow the development of Fintech (Bairizki.A, Nasfi, 2021). Fintech has the potential to support BPRS operational activities because it provides easy access for customers who need funds without having to go through a variety of fairly long financing procedures, as well as a wide-scale fintech reach so that BPRS can be greatly helped to reach remote prospective customers (Kholis,2020).

The importance of fintech as a support for BPRS is expected to increase financing for MSMEs which is being promoted by the current government, and is expected to increase per capita income in Indonesia and accelerate the velocity of money (Sugiarti et al., 2019). The expected goal of creating collaboration between BPRS and fintech is increasing inclusion and Islamic financial literacy by utilizing the reach of fintech and BPRS as MSME financing distributors. where the majority of Indonesians are micro-enterprises, so that they are facilitated by practical, sophisticated and more efficient financing services so as to create value chain financing for the digital economy in Indonesia (Kholifah & Andrianingsih, 2020). It is hoped that the collaboration between BPRS and fintech will make it easier for BPRS to acquire customers from those that are easy to access to customers who are difficult to access as long as these customers can still connect to the internet network (Kholifah & Andrianingsih, 2020). Improving the quality of risk assessment, and expanding the target market. The Peer to Peer (P2P) platform is expected to be able to increase fee-based income from BPRS capital, as well as accelerate the value and scope of lending to hard-to-reach areas (Muanas & Mulia, 2020).

In the effort of unification between BPRS and fintech, of course, each must equate Standard Operating Procedures (SPO) in granting good credit, BPRS and fintech must have equal rights and obligations so that there is no inequality and work compatibility that establishes a harmonious relationship between BPRS and fintech so that it can produce the expected results (Kalimah & Murtadho, 2019). Due to the rapid development of technology and information, a breakthrough in Islamic financial institutions is currently needed in attracting prospective customers in the form of a revolution in Islamic financial institutions, especially BPRS, technology is a must to be developed so that it can facilitate BPRS in providing operational services (Kholifah & Andrianingsih, 2020).

Unification between BPRS and Fintech is a must to do so that the two institutions can grow together without worrying about target market competition in their operational implementation, and concrete regulations are needed that require BPRS and fintech to apply the precautionary principle (Almaududi, 2021). Fintech innovation can have a positive impact on customers and BPRS, with the existence of fintech transaction operational costs issued by BPRS can be minimized and services can be easier and faster, on the other hand for BPRS, there is an increase in effectiveness and efficiency in the service process to customers (Fajria, 2019).

Fintech is an innovation in the field of financial services in digital form in order to support financial inclusion programs. The development of digital financial technology that has penetrated into the Islamic finance industry can no longer be contained due to increasing customer needs, technological advances can affect financial mechanisms in an effort to develop banking institutions sharia, especially BPRS and embrace people who are not familiar with banks (Sadari & Hakim, 2019). Technological developments in this era should be used as opportunities and challenges to provide profits and ease of operation of BPRS based on sharia values, they must also participate and collaborate with fintech with the aim of benefiting the people, this is very possible to do while upholding sharia values (Syafii, 2018).

After the researchers conducted a review of several studies that researchers did. The first researcher that researchers managed to find was a study conducted by Rahma Nurzianti (2021) entitled "The Revolution of Islamic Financial Institutions in Fintech Technology and Collaboration". The purpose of this research is to describe the unification effort between BPRS and fintech which is a breakthrough that is mutually beneficial and can be realized as well as the many advantages that can be obtained from this collaboration, because each has advantages that the other does not have which makes these two institutions able to complement each other, but if they compete with each other, there will be market competition, so a breakthrough is needed to unite the two institutions in order to achieve better profits than competing with each other (Kholifah & Andrianingsih, 2020). In this study, the researcher uses a descriptive approach, describing the nature of something that is taking place at the time the research is conducted and examining the causes of a particular symptom, or qualitative research can also be interpreted as descriptive research. Descriptive qualitative method is a technique to describe and describe a situation to be studied in the form of a description. This type of qualitative research is a type of research that intends to understand phenomena about what is experienced by research subjects such as behavior, perceptions, motivations, actions and others holistically by describing them in the form of words and language.

Technological Development

Since the start of the digital era in 1980, which was marked by the emergence of the digital revolution where there was a change from analog mechanical and electronic technology to digital technology and continues to this



day, digital technology is present and is a part of human life today. smartphones, tablets, and computers which are tools of modern technology products (Saksono, 2019).

Technology is created, of course there is a purpose, namely to be able to help humans in their activities. Developments that are happening at this time can be said to be a new technology is the result of the discovery of features or advantages that have just been discovered in an effort to develop existing technology and then humans combine existing technology to create something better than the previous one to be used and utilized by humans, and this activity will continue to be repeated until new things are created that have not been discovered before by humans (Aidha, 2017).

Technology is a key element in planned development, The sophistication of information technology that exists today is the success of the human mindset that continues to develop, the word technology contains scientific methods to achieve practical goals, applied science or the overall means to provide the goods needed for sustainability and comfort of human life (Bairizki.A, Nasfi, 2021).

Digital Economy

The digital economy is all forms of economic activity that utilizes information and communication technology features with the aim of making it easier for economic activities (Sri & Ahmad, 2017). Of course the digital economy has big challenges. As we know there are big challenges that Indonesia will face in this digital economy era, the government is required to be alert in responding to the increasingly rapid economic development in the digital era without giving the slightest gap to irresponsible persons with making regulations that regulate the course of the national and international digital economy (Tirtoni, 2020). Likewise, the OJK and the Police as the authorized parties to supervise and take action against cyber crimes are required to be careful in monitoring and sorting out the possibilities that will occur in the digital economy era solely to protect the rights of consumers and digital economy actors so that they can run smoothly. well in the future (Pratiwi, 2019).

Digitization of the economy has the advantage of accuracy of information and ease of communication, this indicates that the more technology develops, the more convenience people will get, as is the case with online shopping platforms which are in great demand by the public today by offering the advantages that potential consumers of online shopping platforms get. can reap extraordinary profits in a relatively short time (Kwartama, 2021). The digital economy is a must to be developed in Indonesia in order to create new job opportunities for prospective workers, so that the unemployment ratio in Indonesia can be reduced to a lower level and result in increased state income (Yasmine et al., 2020).

Financial Technology

Fintech is an innovation in the financial services industry that utilizes the use of technology, fintech products are in the form of a system that is built and programmed to carry out specific financial transaction activities using information and communication technology features. The target market is people who are engaged in the MSME sector in carrying out their operational activities using technology to accelerate and facilitate aspects of the financial services provided (Muzdalifa et al., 2018). Fintech is increasingly in demand along with the rapid development of startup-based companies that support the operational work of fintech so that in its implementation it can be carried out perfectly, fintech creates various very significant changes in life, one of which is related to lifestyles that make people tend to carry out all transaction activities. through gadgets and are more likely to be consumptive (Febriani & Dewi, 2019).

Financing or credit with ease of transaction and easy requirements can affect people's interest in borrowing funds from fintech with a system that is almost similar to bank financing, which results in unreadable installments that have been paid by the customer and the system will calculate the installments that are due, subjecting the customer to a penalty for late installments or installments (Yarli, 2018).

It is known that currently there are several types of fintech that are popular in Indonesia. The Kitabisa.com platform is an example of a crowdfunding type of fintech whose system works by raising funds with this technology, the community can raise funds for an initiative and social goal whose target is a sense of public concern for something social. Furthermore, there is microfinancing which is intended to provide services to the lower middle class community, the target market is people who do not recognize the banking financing system and people who have trauma or bad experiences when dealing with banks. Then there is peer to peer (P2P) which is very popular among young people due to easy access to financing and uncomplicated requirements, making peer to peer fintech attractiveness among young people in Indonesia. Then there is market comparison which offers services where customers can compare the services offered and can function as financial planners. And finally the digital payment system, which is a startup engaged in services in the form of paying all bills in collaboration with the startup (Pambudi, 2019).

Fintech is regulated by OJK regulation number 77 of 2016 concerning money lending or financing services using information and communication technology-based features, these rules contain systematics and arrangements for financing money loans that are carried out online in order to protect the parties involved in



borrowing money (Nabela, 2020). The government works closely with the OJK and related institutions to create solid regulations in terms of making legal substance that is adapted to the current development of financial services and the digital economy. from the public as well as fintech-based companies and their users, to participate in minimizing financial service violations in society (Nurcahya & Dewi, 2019).

Sharia Rural Bank

BPRS is a sharia-based bank that does not provide services in the traffic of payment activities, a bank financial institution that accepts deposits in the form of savings, time deposits, or other equivalent facilities, then distributes these funds to customers as a business activity of the BPRS (Nasfi et al., 2020), However, BPRS cannot act as a traffic service provider with a fairly small scale compared to commercial banks limited to the provincial level based on simple needs, BPRS is superior to commercial banks because the financing process is faster because the decision holders are in one area (Husaeni, 2017).

The legalization of BPRS is contained in Law No. 7 of 1992 concerning banking regulations and government regulations no. 72 of 1992. It regulates banks based on the principle of profit sharing. After that there was a change, the BPRS was then regulated in Law no. 10 of 1998. In its activities, BPRS conducts business activities based on sharia principles. Then regulated the Decree of the Director of Bank Indonesia (BI) No. 32/36/KEP/DIR/1999 dated May 12, 1999, concerning Rural Banks Based on Sharia Principles. In addition, the existence of a BPRS is specifically described in the form of a BI Board of Directors Decree No. 32/34/Kep/Dir, dated May 12, 1999 concerning Commercial Banks based on Sharia Principles and Decree of the Board of Directors of BI No. 32/36/Kep/Dir, published on 12 May 1999 and BI Circular No. 32/4/KPPB dated 12 May 1999 concerning Rural Banks Based on Sharia Principles (Al-Hakim, 2013).

One of the BPRS products that customers are most interested in is mudharabah, because the mark-up is quite profitable for customers and banks compared to other products offered by BPRS because it has a high risk with little profit. However, basically all the products provided by the BPRS have a purpose for the welfare of the people and the benefit of the people and of course whether or not a product is desirable or not depends on the needs of customers as service users. - Islamic financial products for various reasons involving public confidence, the government in the long term must think about the sustainability of bank and non-bank financial institutions operating in the Islamic path and BPRS should not stop with just a halal label, BPRS can make breakthroughs in new products that different from BPR/Conventional Banks (Ramadonna et al., 2019).

II. METHOD

In this study using the Library Research method. Library Research is research based on literature, namely research that uses methods to obtain information data by placing existing facilities in the library, such as books, magazines, documents, records of historical stories (Fatoni & Dwi, 2016). By using a qualitative descriptive approach and data sources are taken from secondary data. Qualitative descriptive research is one of the types of research that is included in the type of qualitative research (Yuliani, 2018). The purpose of this research is to reveal events or facts, circumstances, phenomena, variables and circumstances that occurred during the research by presenting what actually happened.

This study interprets and describes data related to the current situation, attitudes and views that occur in a society, the conflict between two or more circumstances, the relationship between variables that arise, the differences between existing facts and their influence on a condition, and so on. Qualitative research methods are methods for investigating objects that cannot be measured by numbers or other measurements that are exact (Yuliani, 2018). Then the description of what happened during the research was carried out with descriptive analysis, where this study describes the sustainability of the BPRS in the future which increasingly requires to introduce products to the public in a fast, legal friendly manner, and the reach of prospective customers who are in remote places who can still be found. reachable by provider signals and ease of transactions without having to go to the BPRS office because it has been made easier through fintech service intermediaries.

III. RESULT AND DISCUSSION

Based on the theoretical explanation and analysis results taken from secondary data, it shows that the digital era began in 1980 with a marked emergence of the digital revolution in which the change from analog mechanical and electronic technology to digital technology and continues to this day. This phenomenon indicates that technological developments from time to time have developed very rapidly with so many innovations, thoughts, and are supported by the increasingly diverse human needs in this digital era. The influence of technological developments quickly penetrates into all important fields in aspects of human life, thus creating human dependence on technology, especially in the fields of financial and banking services. Technology was created for the purpose of facilitating human activity, technology was created because of ideas that exist in human thought that aim to facilitate the work done and are driven by the will and circumstances that



force the creation of a technology. Technology is described as a tool that can help facilitate the continuity of human life so that humans feel calmer and more comfortable in living their daily lives.

Technology was created with the aim of being able to help humans in their activities, but the development of technology is carried out continuously because human needs are increasingly diverse and numerous. The developments that are happening at this time can be said to be very rapid and fast because since the start of the digital revolution until now, without realizing it, technology has far exceeded human expectations and is even more sophisticated. A new technology is the result of the discovery of a new feature or a new advantage is discovered, with efforts to develop existing technology then with creativity and human imagination imagine forms and combine existing technology to create something better than the previous one for use and exploited by humans. It is proven that every year there will be new technological breakthroughs with features that are far more sophisticated than previous technologies that are more efficient and effective in both form and usability and can further facilitate human activities and will continue to develop along with the times.

Information and communication technology is one of the main elements in planned development, with the development of information and communication technology humans can contact other humans in other parts of the world who are separated by great distances and make close relationships between humans around the world. and communication, the changing times will not be as fast and sophisticated as now, because human insight will only be limited to the area that is under their control. Evidenced by the sophistication of information technology that exists today is the fruit of the result that started from a long process of tens or even hundreds of years back. The internet, which is currently a very important commodity for humans, to connect several people who are far apart by distance, becomes close and has no boundaries. It was proven in the 1990s that the Internet was a new commodity that was not yet accessible to a wide audience. The use of the internet in the international world is still fixated on the needs of the military and the educational needs of large universities. The internet is a human expectation to make the world without boundaries so that they can explore the world without having to move places, as well as a repository of all information in the world that has been uploaded by its users.

Indonesia still needs development in the information and communication technology sector by maximizing the stability of the internet network and continuing to develop it so that Indonesia can leave behind other countries that are more developed and developing, as well as to support all digital transactions without public concern about the obstacles that can cause disturbances. convenience of service users, so as to create convenience and security for service users in digital transactions. It is proven by the large gap in the cyber security sector in Indonesia, the lack of readiness of digital economy actors in Indonesia to compete with digital economy players in more developed countries, the low quality of the internet network that supports transactions, human resources that are still quite lagging behind. , and regulations that are still fairly traditional and still need updating.

Fintech is an innovation in the financial services industry that utilizes the use of technology, fintech products are in the form of a system that is built and programmed to carry out specific financial transaction activities using information and communication technology features. The target market is people who are engaged in the MSME sector in carrying out their operational activities using technology to accelerate and facilitate aspects of the financial services provided. Fintech is regulated by OJK regulation number 77 of 2016 regarding money-lending or financing services with information technology features. The regulation contains arrangements for borrowing and borrowing money or financing that is carried out online in order to protect the parties involved in borrowing money or financing. The government, OJK, and other institutions that have the authority are required to be able to cooperate in terms of making legal and regulatory substances that are adapted to developments in the current era of the Industrial revolution and digital economy. These institutions are required to enforce and carry out obligations as mandated by applicable laws and regulations, as well as support from the community, both from fintech-based companies and their users, to participate in minimizing financial service violations in society.

BPRS is a bank with sharia principles that does not provide services in the traffic of payment activities. A bank financial institution that accepts deposits in the form of savings, time deposits, or other equivalent forms of facilities, then distributes these funds to customers as a business activity of the BPRS but cannot act as a traffic service provider with a fairly small scale range compared to commercial banks. limited to the provincial level based on simple needs. BPRS is superior to commercial banks because the financing process is faster because the decision holders are in one area. 32/34/Kep/Dir, dated May 12, 1999 concerning Commercial Banks based on Sharia Principles and Decree of the Board of Directors of Bank Indonesia No. 32/36/Kep/Dir, published on 12 May 1999 and Bank Indonesia Circular No. 32/4/KPPB dated May 12, 1999 concerning Rural Banks Based on Sharia Principles.

Mudharabah as a product of interest in BPRS should be developed and follow the times. Utilizing the rapid development of information and communication technology, the public can connect remotely to conduct



transactions and the BPRS can also reach potential customers located in faraway places, so that the BPRS has a wider reach. The need for fintech to support transactions at BPRS is very good for BPRS, because all the advantages of fintech can also be owned by BPRS and of course save more operational costs and time. Mudharabah with fintech features is a profitable collaboration because the interest in *mudharabah* is supported by the convenience, comfort, and security provided by fintech and customers do not need to worry about the validity of fintech because fintech has been hooked up by BPRS which of course has permission and clarity from the OJK.

The development of the BPRS is of course also a concern of the government because the majority of people in Indonesia are Muslim and have begun to look at Islamic financial products for various reasons involving public belief, the government in the long term must think about the sustainability of bank and non-bank financial institutions that operate in the Islamic path and BPRS should not stop with just a halal label, BPRS can make new product breakthroughs that are different from conventional (Rural Bank/BPR). With the progress and development of the globalization economy, the BPRS must be able to adapt to these changes, if the BPRS does not follow the development of these changes, the BPRS will be hampered in its development, in order to survive and grow, the BPRS must be able to adopt or at least partner with Fintech Institutions (Bairizki.A, Nasfi, 2021), in addition to the BPRS must be able to manage and improve its organizational structure or management, and this is one of the weaknesses of the BPRS found today, without solid management that is understood by all elements in it, BPRS will be hampered in facing competition, especially Fintech (Nurdin, Nasfi, Hendrayani & Triyasa, 2021).

VI. CONCLUSIONS

It can be concluded that fintech is an innovation created due to the rapid development of technology that demands efficiency and effectiveness in carrying out an activity. With the convenience offered by fintech to transact, fintech has succeeded in making that convenience the main attraction of fintech itself. It is undeniable that the demands of a digital economy at this time Indonesia must start to think of new breakthroughs that can maintain Indonesia's economic strength from the impact of the opening of the free economy faucet that we are currently facing.

Indonesia also has great potential to benefit from the digital economy, but regulations are needed from the government to protect local economic actors from fierce international economic competition. Without good management, the estimates that we believe can be calculated can turn into multiple losses for Indonesia, so the government needs to be careful in making decisions.

Fintech can become a great economic force in Indonesia if it is managed properly and on target. Collaboration between fintech and Sharia Rural Bank (BPRS) is a thought that can be of particular concern because both agencies have their respective advantages which if collaborated can be a very profitable breakthrough because each other covers each other's shortcomings. Of course, with Islamic principles that must always be adhered to by the Sharia Rural Bank (BPRS). Another advantage is that the majority of the Indonesian population embraces Islam, thus making the sharia economy a potential economic power in Indonesia because it has a large mass. With the ease of service and the very wide reach of fintech, it can support the limitations of Sharia Rural Bank (BPRS) to reach its customers.

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