
The Effectiveness of the Implementation of Sharia Principles in the Digital Banking Industry

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ABSTRACT

Education on the importance of Sharia principles and the benefits of Islamic banking must be increased so that people better understand and choose Islamic banking services. Increasing financial literacy and awareness of Islamic banking products helps drive wider adoption in society. This study aims to elaborate on the effectiveness of the application of sharia principles in the digital banking industry. The research method used is library research with a qualitative approach. The results of the study show that adhering to Sharia principles, the Sharia digital banking industry not only offers an ethical alternative to Islamic law but also provides modern and efficient services to customers. Sharia-based digital banking is expected to increase financial inclusion and provide wider access to the public to use financial services by Sharia principles. The effectiveness of the implementation of sharia principles in the digital banking industry is generally positive, with many benefits that can be felt by customers and the financial industry as a whole. However, challenges in terms of technology, regulation, and digital literacy need to continue to be addressed to ensure sustainable and inclusive growth.

1. INTRODUCTION

Technological developments have driven a massive transformation in the banking industry. Banking services are increasingly shifting to digital platforms to improve efficiency, convenience, and accessibility (Husni Shabri, 2022). With the increasing number of internet and smartphone users, the demand for fast, secure, and easily accessible digital banking services continues to increase. Sharia principles in banking include the prohibition of *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation), as well as encouraging economic activities that are *halal* and beneficial to society. Islamic banks must ensure that all their products and services are in accordance with sharia laws and principles supervised by the Sharia Supervisory Board (DPS).

In Indonesia, the Financial Services Authority (OJK) plays an important role in regulating and supervising the Islamic banking industry (Nurlela dkk., 2023). Clear regulations and policy support from the government are essential to drive the growth of this industry. Following international sharia standards

as set by the Accounting and Auditing Organization for Islamic Financial Institutions (AAOIFI) helps to increase the credibility and market trust in Islamic banking. Meanwhile, the implementation of sharia principles in digital platforms requires the integration of technology in accordance with sharia rules, which sometimes poses technical and operational challenges (Wulandari, 2023). Technologies such as blockchain and smart contracts as opportunities can be used to create products and services that are more transparent, efficient, and sharia-compliant (Husni Shabri, 2022).

Education on the importance of sharia principles and the benefits of Islamic banking must be increased so that people better understand and choose Islamic banking services. Increasing financial literacy and awareness of Islamic banking products helps drive wider adoption in society. The performance and transparency of Islamic banks in providing sharia-compliant services will increase customer trust. Innovative and competitive product development will make Islamic banks more attractive to potential customers (Asri & Rahmat, 2022).

The application of sharia principles in the digital banking industry not only provides an opportunity to meet the needs of a wider market, but also offers a more ethical and sustainable financial model in accordance with Islamic values. Research on the effectiveness of the implementation of sharia principles in the digital banking industry is very important for several reasons related to economic, social, technological, and regulatory aspects. The following is an explanation of the importance of this research:

Research on the effectiveness of the application of sharia principles in the digital banking industry is important to ensure that Islamic banks can operate efficiently, fairly, and in accordance with Islamic values. This research not only benefits banks and customers, but also regulators, policymakers, and society as a whole.

2. THEORETICAL FRAMEWORK

The theoretical framework of sharia principles in the digital banking industry can be built based on several key concepts in Islamic economics, management theory, and digital technology principles. The prohibition of Riba has become a clear thing in Islam. Riba is interest or profit earned from borrowing money (Ahmad Bisri Musthafa, 2022). In Islamic banking, all forms of transactions that contain riba are prohibited (Hadiat, 2022). Meanwhile, gharar refers to uncertainty or speculation in a transaction. Islamic banking should avoid all transactions that are unclear or have high uncertainty.

In partnerships, where one party provides capital while the other provides manpower and expertise (Fitri & Qizam, 2022). Profits are shared according to the agreement, while losses are borne by the capital provider. It can also be a partnership where all parties provide capital and share profits and losses based on their respective capital contributions (Atikah & Sayudin, 2024). This theoretical framework provides a foundation for understanding how sharia principles can be applied in the digital banking industry and how technology can be used to support compliance and innovation in sharia banking.

3. METHOD

Research using the library research method involves collecting and analyzing existing information from various written sources, such as books, journals, articles, reports, and other documents (Creswell, 2009; Sugiono, 2015). This method is very useful in exploring topics that have been extensively researched and documented. The library research method allows researchers to access various sources that are rich in information and perspectives on sharia principles and digital banking. Research with the library research method is very useful to collect comprehensive and in-depth insights about the topic being researched. In the context of the effectiveness of the application of sharia principles in the digital banking industry, this

method helps researchers understand the various aspects involved and provides a solid basis for further analysis.

Data is collected through observation and documentation, then analyzed with qualitative analysis. First, the data is collected, then selected and sorted as needed, then interpreted and analyzed to produce a *thesis statement* that can be useful and accountable.

4. RESULTS AND DISCUSSION

4.1. Basic Concepts of Sharia Principles in the Digital Banking Industry

The basic concept of sharia principles in the digital banking industry refers to the application of Islamic laws and ethics in providing financial services through digital platforms (Yusuf & Komarudin, 2022). An analysis of the basic concepts of sharia principles in the digital banking industry involves an in-depth understanding of how Islamic financial principles are applied in a modern and technology-based banking context (Dz, 2018). However, the success of the implementation of sharia principles in the digital banking industry also depends on various factors, including supportive regulations, strong cybersecurity, and increased sharia financial literacy among the public. With the right strategy, the industry can continue to grow and contribute positively to financial inclusion and socio-economic well-being (Gurhanawan, 2020; Tartila, 2022). The basic concept of sharia principles in the digital banking industry involves the application of Islamic laws and ethics in providing financial services that are fair, transparent, and free from usury, gharar, and maisir. By leveraging digital technology, Islamic banking can offer efficient and innovative products and services, while still adhering to strict Sharia principles (Syafitri & Padli Nasution, 2023).

The sharia principles underlying the digital banking industry include several key aspects that ensure all operations and services are compliant with Islamic law. The main principles include: (a) Prohibition of Riba (Interest). In Islamic banking, profits are obtained through a profit-sharing system or an agreed profit margin, not through interest. (b) Gharar Prohibition (Uncertainty). Transactions in Islamic banking must be clear and transparent, with all parties knowing and understanding the risks and rewards involved. (c) Maysir Prohibition (Gambling). Islamic banking prohibits all transactions that contain elements of speculation or gambling. (d) Halal Transactions. All products and services offered by Islamic banking must be halal (allowed in Islam). This means that banks should not engage in businesses or investments related to illicit goods or services, such as alcohol, gambling, and other non-halal products. (e) Fairness and Transparency. Islamic banking transactions must be fair and transparent, ensuring that all parties are treated fairly and have complete information about the transaction. (f) Profit and Loss Sharing Principle. In Islamic banking, profits and losses are shared between banks and customers based on initial agreements. Contracts such as *mudharabah* (profit-sharing partnership) and *musyarakah* (capital partnership) are examples of the implementation of this principle. (g) Zakat. Sharia also pays attention to the obligation of zakat, which is the obligation to set aside part of the wealth to be given to those who are entitled to it. Islamic banks often provide services to assist customers in fulfilling their zakat obligations. By adhering to sharia principles, the sharia digital banking industry not only offers an ethical and compliant alternative to Islamic law, but also provides modern and efficient services to customers (Apriyanti, 2017; Tartila, 2022; Yusuf & Komarudin, 2022).

Applying sharia principles in the digital banking industry provides various significant benefits, both for customers, financial institutions, and society as a whole. Muslim customers feel more comfortable and trust using banking services that match their beliefs, which increases customer loyalty and satisfaction. Shariah-compliant banking services allow Muslims to conduct financial transactions without violating their religious principles (Pramono & Wahyuni, 2021).

Islamic digital banking provides wider access to people who were previously unreachable by conventional banking, especially in remote or underdeveloped areas. By providing products and services that are in accordance with sharia principles, banks can attract a wider market segment, including those previously uninterested in conventional banking. Sharia principles prohibit *riba* (interest) and highly speculative transactions, which can reduce volatility and risk in the financial system. By focusing on real transactions and risk sharing, Islamic banking can be more resilient to financial crises. Islamic digital banking triggers innovations in financial products and services that are by sharia principles, such as Sharia e-wallets, Sharia financing platforms, and Sharia investment applications. By incorporating digital technology, Islamic banks can improve operational efficiency, speed up the transaction process, and provide faster and more convenient services for customers (Husni Shabri, 2022; Yustisia, 2022).

Sharia principles that prohibit *gharar* (uncertainty) ensure that all transactions are carried out with full transparency, which increases customer trust. Transactions carried out by sharia principles ensure that all parties are treated fairly and no one is harmed. Islamic banking focuses on financing real sectors such as agriculture, manufacturing, and small and medium enterprises (SMEs), which promotes sustainable economic growth. By providing access to financing to SMEs and community projects, Islamic banking helps to empower the community's economy and reduce poverty.

Islamic banking often also facilitates the payment of *zakat* and *sadaqah*, which helps in the redistribution of wealth and supports social welfare. Many Islamic banks are involved in social projects and sustainability initiatives that contribute to community development. By offering products and services that are unique and by sharia principles, Islamic banks can differentiate themselves from conventional banks and attract customers who are looking for ethical and religiously appropriate services. Customers who feel their values are valued tend to be more loyal and loyal to using Islamic banking services.

Digital technology used in Islamic banking can provide a high level of security to protect customer data and transactions (Asri & Rahmat, 2022). Sharia principles ensure that customers are protected from unfair and harmful practices. Implementing sharia principles in the digital banking industry brings many significant benefits, ranging from increased customer trust and satisfaction to contributions to financial stability and sustainable economic growth. By continuing to innovate and utilize technology, Islamic digital banking has great potential to provide inclusive, fair, and sustainable financial solutions.

4.2. Sharia-Based Digital Banking Industry

The forerunner of the Sharia-based digital banking industry can be traced through several important phases of development in the history of Islamic banking and the evolution of digital technology (Yusuf & Komarudin, 2022). Islamic banking began to develop with the establishment of the first Islamic banks, such as the Mit Ghamr Savings Bank in Egypt in 1963 and the Islamic Development Bank (IDB) in 1975. These banks operate with sharia principles that prohibit *riba* and unethical transactions. Islamic banks are starting to develop in various Muslim countries as well as in Western countries. Countries such as Malaysia, Indonesia, and the Gulf countries have begun to adopt regulations that support the development of Islamic banking.

In the 1990s and 2000s, digitalization began to penetrate the banking sector with the emergence of internet banking and mobile banking. Islamic banks have also begun to adopt this technology to improve efficiency and service to customers. The application of information and communication technology (ICT) in the banking industry has begun to increase with the adoption of Internet banking and mobile banking, including by Islamic banks. Islamic banks are beginning to adopt digital technology more widely, with the

launch of mobile banking and internet banking platforms that meet sharia principles. Sharia fintech is also starting to emerge, offering innovative and Sharia-compliant financial solutions.

The sharia-based digital banking industry is the result of a long evolution involving the development of sharia principles in finance, the adoption of digital technology, and strong regulatory support. With the advancement of technology and the increasing need for ethical and efficient financial services, the industry is projected to continue to grow and make a significant contribution to financial inclusion and sustainable economic growth (Husni Shabri, 2022; Vebiana, t.t.).

The Sharia-based digital banking industry is a sector that combines the principles of Islamic finance with modern digital technology to provide banking services that are efficient, inclusive, and in accordance with Sharia law. The Sharia-based digital banking industry combines the principles of Islamic finance with modern digital technology to provide ethical, transparent, and inclusive services. Despite the challenges, the potential to increase financial inclusion and provide sharia-compliant alternatives for society is enormous. Research and innovation continue to address challenges and capitalize on opportunities in this rapidly growing industry.

The Sharia-Based Digital Banking Industry is an innovation that combines sharia principles with digital technology to provide modern and efficient banking services. Sharia digital banking operates based on sharia laws and principles that prohibit *riba* (interest), *gharar* (uncertainty), *maysir* (gambling), and ensure fair and transparent transactions. Using digital technology to provide banking services, such as mobile applications, internet banking, and digital payment instruments, which are easy to access and use by customers (Siregar & Pradesyah, 2023).

Implementation of Sharia-Based Digital Banking develops digital applications and platforms. By creating mobile applications and internet banking platforms that are user-friendly and meet customer needs in accordance with sharia principles. In addition, it collaborates with Islamic fintech companies to expand the range of services and offer innovative financial solutions. No less than the editor also provides education to the public about Islamic finance and how to use Islamic digital banking services. Train employees to understand sharia principles and digital technology to provide the best service to customers. Implement the latest security technologies to protect customer data and transactions from cyber threats. Establish a sharia supervisory board that ensures that all digital banking products and services meet sharia standards. Thus, sharia-based digital banking is expected to increase financial inclusion and provide wider access to the public to use financial services by sharia principles.

4.3. The Effectiveness of the Implementation of Sharia Principles in the Digital Banking Industry

The effectiveness of the implementation of sharia principles in the digital banking industry can be seen from various aspects, including compliance with sharia principles, technology adoption, customer satisfaction, operational efficiency, and socio-economic impact (Dz, 2018). The effectiveness of the implementation of sharia principles in the digital banking industry can be measured through various indicators such as compliance with sharia principles, technology adoption, customer satisfaction and trust, operational efficiency, and socio-economic impact. By combining technological innovation with the principles of Islamic finance, digital Islamic banking can offer services that are efficient, inclusive, and in accordance with sharia values, as well as make a positive contribution to society and the economy as a whole.

The application of sharia principles in the digital banking industry in Indonesia and around the world has various measurable impacts from several aspects. The following is an analysis of its effectiveness: *first*, Sharia Compliance. The majority of sharia digital banks have a sharia supervisory board that ensures

products and services comply with sharia principles. This increases the confidence of customers who are looking for halal financial products. Challenges arise when new technologies such as blockchain and smart contracts must be adapted to Sharia principles, requiring interpretations and fatwas from sharia experts. *Second*, Financial Inclusion. Sharia digital banking helps increase financial inclusion by providing easier and wider access to people who are not served by conventional banking, especially in remote areas. There are still technological constraints and low digital literacy in some circles of society, which hinders the adoption of Islamic digital banking services. *Fourth*, Transparency and Trust. The use of digital technology increases transparency in transactions and financial reporting. Sharia principles that prohibit gharar (uncertainty) ensure that customers have clear and complete information about products and services. Although technology increases transparency, trust in digital systems still needs to be built, especially among those who are not familiar with digital technology.

Fifth, Product and Service Innovation. Islamic digital banking has developed various innovative products such as sharia e-wallets, sharia investment platforms, and sharia-based financing services that meet the needs of modern customers. Product innovation often takes time to get approval from the sharia supervisory board, which can slow down the launch of new products. *Sixth*, operational efficiency. The use of digital technology reduces operational costs and allows Islamic banks to offer services at lower or no cost, increasing their competitiveness. The implementation of digital technology requires a large initial investment and ongoing training for employees to ensure they understand both sharia principles and digital technology.

Seventh, Security and Privacy. Advanced digital technology can improve the security and privacy of customer data. Strict security systems and data encryption protect customer information from cyber threats. Cybersecurity threats remain a major risk. Islamic digital banking must constantly update their security systems to deal with evolving threats. *Seventh*, customer satisfaction. Customers looking for halal financial products are satisfied with Islamic digital banking services that comply with Islamic principles (Yustisia, 2022). Fast and efficient service also increases customer satisfaction. There are still challenges in ensuring that all customers understand how to use digital services, which can reduce satisfaction levels for those who are less tech-savvy. *Eighth*, Regulation and Compliance. Governments and financial authorities in various countries have supported Islamic banking with regulations that facilitate the development of this industry. It provides a clear framework for Islamic banking operations. Regulations that continue to change and differ from country to country can be a challenge for Islamic digital banking operating internationally (Dz, 2018).

The effectiveness of the implementation of sharia principles in the digital banking industry is generally positive, with many benefits that can be felt by customers and the financial industry as a whole. However, challenges in terms of technology, regulation, and digital literacy need to continue to be addressed to ensure sustainable and inclusive growth. Continuous innovation and public education are key to overcoming these challenges and maximizing the benefits of Islamic digital banking.

5. CONCLUSION

Research on the effectiveness of the implementation of sharia principles in the digital banking industry shows that the integration between Islamic financial principles and digital technology brings many benefits and challenges. The effectiveness of the implementation of Sharia principles in the digital banking industry has shown positive results in various aspects, ranging from compliance with Islamic law, technology adoption, and customer satisfaction, to socio-economic impact. However, challenges in terms of regulation, cybersecurity, and financial literacy must still be overcome to achieve the full potential of Islamic digital

banking. With the right strategy, the Islamic digital banking industry can continue to grow and make a significant contribution to financial inclusion and socio-economic welfare.

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