

# Sharia Financial Literacy and Its Influence on Community Economic Behavior in the Digital Economic Ecosystem

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## Abstract

This study aims to examine the relationship between Sharia financial literacy and community economic behavior within the digital economic ecosystem using a qualitative approach based on library research. The increasing digitalization of Islamic finance has transformed how individuals access and utilize financial services, making financial literacy an essential determinant in shaping economic behavior. However, the extent to which Sharia financial literacy influences actual financial behavior in the context of digital transformation remains insufficiently explored. This study synthesizes findings from selected scholarly literature, including journal articles, doctoral dissertations, and empirical reports related to Islamic financial literacy, fintech syariah, and digital economic systems. The data were analyzed using thematic analysis and narrative synthesis to identify key patterns and relationships among variables. The findings indicate that Sharia financial literacy remains at a moderate level across different societal groups and is influenced by education, access to financial services, and digital exposure. Although literacy positively contributes to more Sharia-compliant financial intentions, its translation into actual economic behavior is inconsistent. This gap is largely influenced by digital readiness, technological accessibility, religiosity, and trust in financial institutions. Furthermore, the emergence of Islamic fintech has significantly enhanced financial inclusion but also introduced challenges related to user understanding and adoption. The study concludes that the relationship between Sharia financial literacy and economic behavior is multidimensional and mediated by various socio-technological factors in the digital economy. Strengthening integrated financial and digital literacy is essential to bridge the gap between knowledge and behavior in Islamic financial practices.

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## Keywords:

Sharia Financial Literacy;  
Economic Behavior;  
Digital Economy;  
Islamic Finance;  
Fintech Syariah.

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## INTRODUCTION

The rapid evolution of the global economy toward digitalization has significantly transformed financial systems, including the Islamic financial sector. The emergence of digital economic ecosystems—characterized by financial technology (fintech), mobile banking, and platform-based financial services—has reshaped how individuals access, manage, and utilize financial resources. Within this transformation, Sharia financial literacy has become a crucial determinant in guiding individuals' financial decisions in accordance with Islamic principles. Sharia financial literacy refers not only to the understanding of financial concepts but also to the comprehension of Islamic values

such as the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation), as well as the application of these principles in financial behavior (Lestari, 2020).

In recent years, the integration of digital technology into Islamic financial services has created both opportunities and challenges. On the one hand, digital transformation enhances financial inclusion by providing broader access to Sharia-compliant financial services. On the other hand, it demands a higher level of financial literacy to ensure that users can effectively and responsibly engage with these services. Azis et al. (2026) emphasize that digital transformation in Islamic financial services offers significant potential for expanding access but simultaneously introduces complexities that require adequate user understanding and adaptation. Without sufficient literacy, individuals may struggle to differentiate between compliant and non-compliant financial products within digital platforms.

Previous studies have consistently highlighted the importance of financial literacy in shaping economic behavior. Lestari (2020) found that Sharia financial literacy significantly influences individuals' intentions to save in Islamic banks, indicating that knowledge plays a pivotal role in fostering positive financial behavior. Similarly, Buono et al. (2023) demonstrated that both Sharia financial literacy and digital financial inclusion significantly affect financial decision-making among rural communities, particularly rice farmers in Indonesia. These findings suggest that literacy is not only relevant in urban contexts but also critical in rural settings where digital financial services are increasingly penetrating.

Furthermore, the role of religiosity and socio-economic factors has been identified as influential in determining financial behavior among Muslim households. Rifqi et al. (2026) argue that financial behavior is shaped by an interplay between religiosity and financial literacy, where individuals with higher levels of both tend to exhibit more responsible and Sharia-compliant financial practices. This indicates that literacy alone may not be sufficient; rather, it must be understood within a broader socio-religious context that influences individual decision-making processes.

In the context of the digital economy, fintech has emerged as a key driver of transformation in Islamic finance. Wathon (2025) highlights that Sharia fintech, particularly peer-to-peer lending models, plays a strategic role in expanding access to financing while adhering to Islamic principles. However, the effectiveness of such innovations largely depends on users' ability to understand and utilize these services appropriately. This underscores the importance of integrating digital literacy with Sharia financial literacy to ensure optimal outcomes in the digital economic ecosystem.

Despite the growing body of literature, there remains a significant research gap. Most existing studies examine Sharia financial literacy, economic behavior, or digital finance separately, without providing a comprehensive analysis that integrates these three dimensions. Additionally, there is limited research exploring how Sharia financial literacy specifically influences economic behavior within the context of a rapidly evolving digital ecosystem. This gap is particularly গুরুত্বপূর্ণ given the increasing reliance on digital platforms for financial transactions and the potential risks associated with inadequate literacy.

The urgency of this research lies in the need to bridge the gap between knowledge and practice in Islamic finance. Although efforts to enhance Sharia financial literacy have been implemented through education and policy initiatives, their impact on actual economic behavior remains inconsistent. This inconsistency suggests that additional factors—such as digital accessibility, trust in financial institutions, and technological readiness—may mediate the relationship between literacy and behavior. Therefore, a deeper understanding of this relationship is essential to support the development of effective strategies for promoting Sharia-compliant financial practices in the digital era.

The novelty of this study lies in its integrative approach, which simultaneously examines Sharia financial literacy, community economic behavior, and the digital economic ecosystem. By combining these elements into a unified analytical framework, this research offers a more comprehensive understanding of how individuals navigate financial decisions in a Sharia-compliant digital environment. This approach distinguishes the study from previous research that tends to focus on isolated variables.

Accordingly, the objective of this study is to analyze the influence of Sharia financial literacy on community economic behavior within the digital economic ecosystem. The study also aims to identify key factors that shape this relationship and to provide insights into how digital transformation can enhance or hinder Sharia-compliant financial practices. The expected contributions of this research are both theoretical and practical. Theoretically, it enriches the literature on Islamic economics by integrating digital and behavioral perspectives. Practically, it provides valuable insights for policymakers, financial institutions, and educators in designing strategies to improve financial literacy and promote inclusive Islamic financial systems.

## **METHOD**

This study employs a qualitative research approach in the form of a literature study (systematic literature-based research) to explore the relationship between Sharia financial literacy and community economic behavior within the digital economic ecosystem. A literature study is appropriate for this research because it allows for an in-depth conceptual and theoretical synthesis of existing knowledge without requiring primary field data collection. According to Snyder (2019), literature review-based research is a rigorous methodological approach that enables researchers to identify patterns, gaps, and conceptual developments across a body of scholarly work, particularly in emerging interdisciplinary fields such as Islamic economics and digital finance.

The type of data used in this study is secondary data derived from reputable academic sources, including peer-reviewed journal articles, doctoral dissertations, and published scientific reports related to Sharia financial literacy, Islamic financial behavior, fintech syariah, and digital economic systems. The selection of data sources is guided by relevance, credibility, and recency, focusing primarily on literature published within the last five years to ensure alignment with current developments in digital Islamic finance. As suggested by Creswell & Poth (2017), secondary data in qualitative research must be systematically selected to ensure theoretical saturation and relevance to the research objectives.

Data collection in this study is conducted through systematic documentation techniques. This involves identifying, selecting, and organizing relevant literature from academic databases and indexed journals, followed by critical reading and thematic classification. The collected literature is then categorized based on key themes, including Sharia financial literacy, economic behavior, digital financial ecosystems, fintech syariah, and financial inclusion. This process enables the researcher to construct a structured conceptual map that reflects the interrelationship between the studied variables. Jalali and Beaulieu (2023) emphasize that systematic documentation in literature-based research enhances transparency and replicability in qualitative studies.

The data analysis method used in this research is thematic analysis combined with narrative synthesis. Thematic analysis is applied to identify, analyze, and interpret recurring patterns across the selected literature, particularly those related to behavioral outcomes and financial literacy constructs. According to Ahmed et al. (2025), thematic analysis is a flexible yet rigorous method for organizing qualitative data into meaningful themes that reflect research objectives. Meanwhile, narrative synthesis is used to integrate findings from multiple studies into a coherent theoretical framework that explains the influence of Sharia financial literacy on economic behavior within digital ecosystems. This dual approach allows for both conceptual depth and interpretive richness, which are essential in literature-based Islamic economic research.

Furthermore, the analytical process involves several stages, including data familiarization, initial coding, theme development, and interpretative synthesis. In the first stage, the researcher reads and re-reads selected literature to gain a comprehensive understanding of the subject matter. In the coding stage, key concepts and findings are systematically labeled according to thematic relevance. Subsequently, themes are developed by grouping similar concepts, particularly those related to literacy levels, behavioral outcomes, and digital financial engagement. Finally, the synthesis stage integrates these themes into a coherent analytical narrative that addresses the research objective.

Overall, this methodological framework ensures that the study provides a comprehensive and systematic examination of Sharia financial literacy and its influence on community economic behavior in the digital economic ecosystem. By relying on established qualitative literature review methods, the study is able to generate theoretical insights that contribute to the development of Islamic economics literature, particularly in the context of digital transformation.

## **RESULT AND DISCUSSION**

The findings of this study, derived from a systematic literature review, reveal several interconnected thematic patterns regarding Sharia financial literacy and community economic behavior within the digital economic ecosystem. These findings are synthesized into five main analytical themes, namely the level of Sharia financial literacy, patterns of economic behavior in Islamic financial contexts, digital transformation in Islamic finance, the role of Islamic fintech in financial inclusion, and the gap between literacy and behavioral implementation. Each theme is elaborated in a detailed narrative form to provide a comprehensive understanding of the phenomenon under investigation.

The first finding indicates that the level of Sharia financial literacy across different societal groups remains at a moderate stage, with significant variation depending on education level, geographic location, and access to financial education. Existing literature shows that individuals, particularly students and rural communities, generally possess a conceptual understanding of Islamic financial principles such as the prohibition of *riba*, *gharar*, and *maysir*; however, their ability to translate this knowledge into practical financial decision-making remains limited. Lestari (2020) emphasizes that although students demonstrate awareness of Islamic banking principles, their actual financial behavior, such as saving in Islamic financial institutions, is still influenced by convenience and accessibility factors. Similarly, Kyeyune and Ntayi (2025) highlights that rural communities, especially agricultural workers, face structural constraints in accessing financial education and digital financial services, which further contributes to uneven literacy levels. Moreover, digital financial literacy is identified as significantly lower than conventional financial literacy, indicating a growing gap between technological advancement and user readiness in engaging with Islamic financial platforms.

The second finding illustrates that community economic behavior in Islamic financial contexts is shaped by a combination of rational, religious, and socio-cultural factors. While economic decision-making is often assumed to be driven by utility maximization, the reviewed literature suggests that Muslim communities integrate religious values into their financial behavior. Rifqi et al. (2026) argue that religiosity plays a central role in reinforcing financial decisions that align with Sharia principles, particularly in terms of consumption, savings, and investment behavior. However, there is a notable inconsistency between intention and actual behavior, where individuals who express preference for Islamic financial products do not always translate these preferences into actual usage. This inconsistency is further influenced by socio-economic conditions, accessibility of financial services, and perceived benefits of conventional financial alternatives. Additionally, informal financial practices continue to persist in certain

communities, particularly in rural areas, indicating that formal Islamic financial systems have not fully replaced traditional financial behaviors.

The third finding relates to the rapid digital transformation occurring within Islamic finance, which has significantly altered the structure and accessibility of financial services. According to Azis et al. (2026), digitalization has enabled Islamic financial institutions to expand their services through mobile banking, online platforms, and integrated financial technologies. This transformation has increased financial accessibility, particularly among younger and digitally connected populations. However, the increased complexity of digital financial systems also demands higher levels of user literacy, both in financial concepts and technological proficiency. The literature indicates that while digital platforms enhance efficiency and reach, they simultaneously create barriers for individuals with limited digital literacy, thereby affecting the inclusivity of Islamic financial services. Furthermore, trust in digital financial platforms varies significantly among users, which influences their willingness to adopt and consistently use such services.

The fourth finding highlights the critical role of Islamic fintech in promoting financial inclusion within the digital economic ecosystem. Wathon (2025) explains that Sharia-compliant fintech, particularly peer-to-peer lending models, provides alternative financing solutions for individuals and micro-entrepreneurs who are traditionally excluded from formal banking systems. These platforms are designed to comply with Islamic principles, thereby offering ethical financial alternatives that align with the values of Muslim communities. However, the adoption of fintech services is highly dependent on users' digital literacy and their understanding of Sharia-compliant financial mechanisms. In addition, perceived financial risk and lack of trust in digital platforms remain significant barriers to widespread adoption. Despite these challenges, Islamic fintech continues to play an important role in expanding financial inclusion and bridging gaps in access to financial services.

The fifth and most critical finding reveals a persistent gap between Sharia financial literacy and actual economic behavior. Although individuals may possess adequate knowledge of Islamic financial principles, this knowledge does not consistently translate into behavior that aligns with those principles. This gap is influenced by multiple factors, including technological accessibility, convenience-driven decision-making, institutional trust, and financial incentives. The literature suggests that individuals often prioritize ease of use and immediate benefits over compliance with Sharia principles when making financial decisions. Additionally, the complexity of digital financial platforms further exacerbates this gap, as users with limited technological proficiency may struggle to fully engage with Islamic financial services. This finding underscores the multidimensional nature of financial behavior, where knowledge alone is insufficient to ensure behavioral alignment with Sharia principles.

**Table 1.** Thematic Summary of Findings

Theme	Key Finding	Supporting Literature
Sharia Financial Literacy Level	Moderate literacy with urban-rural disparity and limited digital literacy	Lestari (2020)
Economic Behavior	Influenced by religiosity, socio-economic factors, and behavioral inconsistency	Rifqi et al. (2026)
Digital Transformation	Expands access but increases system complexity and trust issues	Azis et al. (2026)
Islamic Fintech	Enhances financial inclusion but constrained by digital literacy and trust	Wathon (2025)
Literacy-Behavior Gap	Knowledge does not consistently translate into Sharia-compliant behavior	Synthesized from all studies

Overall, the synthesis of findings demonstrates that Sharia financial literacy serves as a foundational element in shaping community economic behavior within the digital economic ecosystem. However, its effectiveness is significantly moderated by digital readiness, technological accessibility, and socio-religious dynamics. The integration of digital financial systems has expanded opportunities for financial inclusion while simultaneously introducing new challenges related to user capability and trust. Consequently, the relationship between literacy and behavior is not linear but rather complex and multidimensional, requiring a more integrated approach to understanding financial behavior in the context of Islamic digital finance.

## Discussion

The findings of this study provide important insights into the complex relationship between Sharia financial literacy and community economic behavior within the digital economic ecosystem. The results indicate that although Sharia financial literacy has developed to a moderate level across different societal groups, its translation into consistent Sharia-compliant economic behavior remains limited. This phenomenon reflects a broader global issue in financial literacy research, where knowledge does not automatically lead to behavioral change, a concept widely discussed in behavioral economics through the theory of bounded rationality (Ilugbusi & Adisa, 2024). In the context of Islamic finance, this gap becomes more pronounced due to the additional layer of religious compliance, which requires not only cognitive understanding but also value-based commitment.

The moderate level of Sharia financial literacy identified in this study is consistent with recent empirical findings in Indonesia and other Muslim-majority countries, where financial literacy remains uneven across demographic groups. As observed in Lestari (2020), literacy is significantly higher among urban and educated populations compared to rural communities. This disparity reflects structural inequalities in access to education and digital infrastructure, which are further exacerbated by the rapid expansion of digital financial systems. From a theoretical perspective, human capital theory suggests that individuals with higher education and exposure to financial knowledge are more likely to make informed economic decisions (Thomas & Spataro, 2018). However, the present findings suggest that even among educated groups, digital complexity and behavioral biases continue to limit the effective application of financial knowledge.

The study also reveals that economic behavior in Islamic contexts is strongly influenced by religiosity, aligning with the findings of Rifqi et al. (2026), who emphasize the dual role of religiosity and financial literacy in shaping financial decision-making. This supports the theory of planned behavior, which posits that attitudes, subjective norms, and perceived behavioral control collectively influence individual actions (Hagger et al., 2022). In Islamic finance, religiosity functions as a normative force that shapes attitudes toward financial compliance. However, the inconsistency between intention and actual behavior observed in this study suggests that perceived behavioral control—particularly in digital financial environments—remains weak. This implies that even when individuals are motivated by religious values, practical constraints such as usability, accessibility, and trust in digital platforms significantly influence final financial decisions.

The digital transformation of Islamic finance, as highlighted in Azis et al. (2026), has significantly expanded access to financial services but has also introduced new forms of complexity. This dual effect is consistent with global fintech trends, where digitalization enhances efficiency while simultaneously increasing user dependency on technological literacy. From the perspective of the diffusion of innovations theory, digital Islamic financial services can be understood as innovations whose adoption depends on perceived usefulness and ease of use (Shaikh et al., 2023). The findings suggest that while younger populations are more receptive to digital financial services, older and less digitally literate groups face substantial barriers to adoption. This reinforces the argument that digital transformation alone is insufficient without parallel improvements in digital and financial literacy.

Furthermore, the role of Islamic fintech, particularly peer-to-peer lending platforms as discussed by Wathon (2025), demonstrates a significant shift toward inclusive financial systems. These platforms have the potential to address long-standing issues of financial exclusion by providing alternative financing mechanisms for underserved populations. However, the findings indicate that trust and risk perception remain major barriers to adoption. This aligns with trust theory in digital finance, which suggests that user adoption is heavily influenced by perceived security, reliability, and institutional credibility (Rahman & Rahman, 2023). In many cases, users still associate digital financial platforms with uncertainty, which limits their willingness to fully engage with fintech services despite their potential benefits.

The most critical finding of this study is the persistent gap between Sharia financial literacy and actual economic behavior. This gap reflects a broader behavioral inconsistency that is increasingly observed in both conventional and Islamic financial systems. While individuals may possess adequate knowledge, behavioral economics suggests that decision-making is often influenced by heuristics and cognitive biases such as present bias and convenience preference (Taylor et al., 2024). In the context of Islamic finance, this gap is further complicated by the tension between ethical-religious obligations and practical financial considerations. The present study argues that this gap cannot be addressed solely through financial education but requires a more integrated approach that combines literacy enhancement, digital infrastructure development, and institutional trust-building.

From a policy perspective, the findings highlight the need for a more holistic strategy in promoting Sharia financial literacy and inclusion. Financial education programs should not only focus on conceptual understanding but also emphasize practical digital financial skills. Moreover, Islamic financial institutions must improve user experience design and transparency to enhance trust and reduce perceived risk. The integration of religiosity-based financial education with digital literacy training may also serve as an effective approach to bridging the gap between knowledge and behavior.

Overall, this study contributes to the growing body of literature on Islamic finance by demonstrating that Sharia financial literacy operates within a multidimensional framework influenced by psychological, technological, and socio-religious factors. The interaction between these dimensions explains why increased literacy does not always lead to expected behavioral outcomes. Therefore, future research should further explore mediating variables such as trust, digital readiness, and behavioral biases to develop a more comprehensive model of financial behavior in the digital Islamic economy.

## CONCLUSION

This study concludes that Sharia financial literacy plays a fundamental role in shaping community economic behavior within the digital economic ecosystem; however, its influence is not linear and is strongly moderated by several contextual factors, including digital readiness, technological accessibility, religiosity, and institutional trust. The findings demonstrate that although individuals generally possess a moderate level of understanding of Sharia financial principles, this knowledge does not consistently translate into Sharia-compliant economic behavior. Instead, behavioral outcomes are often influenced by practical considerations such as convenience, perceived benefits, and ease of access to digital financial services. The rapid transformation of Islamic finance through digital platforms and fintech innovation has further expanded financial inclusion, yet it has simultaneously introduced new challenges related to user capability and trust. Therefore, the central conclusion of this study is that the relationship between Sharia financial literacy and economic behavior is complex, multidimensional, and mediated by both technological and socio-religious factors within the digital economy context.

In addition, this study highlights a persistent gap between financial knowledge and actual financial behavior, indicating that literacy alone is insufficient to ensure compliance with Sharia-based financial principles in practice.

This gap suggests the need for a more integrated approach that combines financial education, digital literacy enhancement, and trust-building mechanisms within Islamic financial institutions. From a theoretical perspective, this finding reinforces the argument that financial behavior is shaped not only by cognitive understanding but also by psychological and environmental factors.

For future research, it is recommended that studies move beyond conceptual or literature-based approaches by incorporating empirical investigations using primary data to validate the relationships identified in this study. Future studies should also consider including mediating and moderating variables such as digital literacy, trust in Islamic financial institutions, behavioral biases, and socio-economic conditions to develop a more comprehensive explanatory model. Furthermore, comparative studies across regions or countries are encouraged to understand how cultural and institutional differences influence the relationship between Sharia financial literacy and economic behavior. Finally, longitudinal research is recommended to capture how digital transformation over time affects the evolution of financial behavior in Islamic economic systems.

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