Jurnal Kajian Ekonomi dan Koperasi Indonesia (JKEKI)
Vol. 3 No. 01 (2026): Februari 2026
https://journal.imfea.or.id/index.php/jkeki/

The Role of Islamic Banks in Promoting Inclusive Growth and Community Well-Being in Indonesia

Nala Dian Rosita[1], Ika Hafsah Faunia Zazillah[2], Zahwa Aulia Khalimi Putri[3], Rinda Asytuti[4]
Universitas Islam Negeri K.H. Abdurahman Wahid Pekalongan
E-mail: naladian659@gmail.com

ABSTRACT

*This study examines the role of Islamic banks and Islamic financial institutions (IFIs) in promoting economic growth and improving community welfare in Indonesia using a qualitative literature review. The findings reveal that Islamic banks act as financial intermediaries that not only channel funds to the real sector but also uphold justice and sustainability in line with Islamic law. Key drivers of optimization include strong government regulations, product and service innovation, institutional synergy, and banking digitalization. Major challenges involve low financial and digital literacy, limited human resources, and uneven technological infrastructure. The literature also highlights the significant contribution of IFIs in expanding financial inclusion, supporting the halal industry, and managing social funds such as zakat and waqf. By integrating the principles of *maqasid al-shariah*, Islamic banking fosters a fairer and more sustainable distribution of wealth, although innovation and literacy challenges remain.*

Keywords: *Islamic banking, Islamic financial institutions, economic growth, financial inclusion, financial literacy.*

ABSTRAK

Penelitian ini menganalisis peran bank syariah dan lembaga keuangan syariah (LKS) dalam mendorong pertumbuhan ekonomi dan peningkatan kesejahteraan masyarakat di Indonesia melalui pendekatan kualitatif berbasis studi literatur. Hasil telaah pustaka menunjukkan bahwa bank syariah berfungsi sebagai lembaga intermediasi yang tidak hanya menyalurkan dana ke sektor riil, tetapi juga menegakkan prinsip keadilan dan keberlanjutan sesuai syariat Islam. Faktor pendukung optimalisasi peran bank syariah meliputi regulasi pemerintah yang kuat, inovasi produk dan layanan, sinergi kelembagaan, serta digitalisasi perbankan. Kendala utama mencakup rendahnya literasi keuangan dan digital, keterbatasan sumber daya manusia, dan infrastruktur teknologi. Temuan juga menegaskan kontribusi signifikan LKS dalam memperluas inklusi keuangan, mendukung industri halal, dan mengelola dana sosial seperti zakat dan wakaf. Dengan mengintegrasikan prinsip maqasid al-shariah, bank syariah mampu menciptakan distribusi kekayaan yang lebih adil dan berkelanjutan, meskipun tantangan inovasi dan literasi tetap perlu diatasi.

Kata kunci: Bank syariah, lembaga keuangan syariah, pertumbuhan ekonomi, inklusi keuangan, literasi keuangan.

Copyright © 2026 The Author, Page | 1
This Journal is licensed under a Creative Commons Attribution 4.0 International License

INTRODUCTION

Indonesia's Islamic financial system has grown rapidly as a banking alternative grounded in Islamic values that reject interest and emphasize justice. Islamic banks play a crucial role in driving the economy through profit-sharing mechanisms, trade-based financing, and investment in halal sectors. These activities not only increase liquidity and economic productivity but also promote a more equitable distribution of wealth. Classic economic literature such as the works of Schumpeter (1911), Goldsmith (1969), and McKinnon (1973) highlights the close relationship between banking sector development and economic growth. In the Indonesian context, Islamic banks hold a competitive advantage by expanding financial inclusion, reaching rural communities, and offering products aligned with sharia principles. Nevertheless, challenges remain, including low financial literacy, limited human resources, and a lack of technological innovation, all of which hinder the sector's optimal performance. Against this backdrop, the present study aims to examine comprehensively the contribution of Islamic banks to economic growth and community welfare by addressing three central questions: how Islamic banks stimulate economic growth within society, which factors support or hinder efforts to broaden financial inclusion, and how Islamic banks particularly through the management of social funds such as zakat, infaq, and waqf contribute to improving community welfare. By exploring these questions, the research seeks to offer strategic recommendations that strengthen the position of Islamic banks as a pillar of fair, inclusive, and sharia-compliant economic development.

FINDING

The literature review reveals several key findings on the contribution of Islamic banking and financial institutions to Indonesia's economic growth and social welfare:

Catalyst for Sustainable Economic Growth

Islamic banks consistently channel financing to the real sector particularly in agriculture, micro-small enterprises, and halal industries creating new jobs and stimulating productive economic activities. Studies reviewed between 2011 and 2025 show that profit-sharing contracts such as mudharabah and musyarakah help reduce reliance on debt-based financing, supporting a more stable and resilient economy

Expansion of Financial Inclusion

Sharia-compliant products and branch networks have successfully reached underserved and rural populations. Evidence indicates that Islamic microfinance and digital banking platforms significantly improve access to affordable financing for low-income households, strengthening financial resilience and narrowing the urban–rural gap.

Effective Social Fund Management

The integration of zakat, infaq, and waqf within Islamic financial institutions has enhanced poverty alleviation efforts. Transparent and accountable management of these social funds channels resources toward education, health care, and small-business empowerment, directly contributing to community welfare and more equitable wealth distribution.

Supportive Policy and Technological Innovation

Government regulations, the growth of Islamic fintech, and partnerships with the halal industry

This Journal is licensed under a Creative Commons Attribution 4.0 International License

have accelerated product diversification and service quality. The adoption of digital banking solutions improves transaction efficiency, security, and customer reach, indicating a shift toward a more modern and competitive Islamic finance ecosystem.

Persistent Challenges

Despite positive trends, several obstacles hinder optimal development: low financial literacy among target communities, limited availability of skilled human resources, and uneven technological infrastructure particularly in remote areas. These issues slow the adoption of digital solutions and restrict the broader impact of Islamic banking on national economic growth.

Overall, the findings confirm that Islamic banking in Indonesia serves not only as a financial intermediary but also as a socio-economic driver. By aligning financial activities with maqasid al-shariah principles promoting justice, welfare, and shared prosperity Islamic financial institutions strengthen both economic stability and social equity. METHODOLOGY

This study employs a qualitative approach using the library research method. This method was chosen because it is suitable for exploring in depth the concepts, theories, and empirical findings related to the role of Islamic financial institutions, the supporting and inhibiting factors that affect their optimization, and their contribution to improving community welfare. Through this approach, the study is not only descriptive but also analytical in interpreting various relevant literatures. The data sources for this research consist of a wide range of credible references. These include national and international scientific journals, academic books discussing Islamic finance and community development, annual reports from Islamic financial institutions, official documents and regulations from relevant authorities such as the Financial Services Authority (OJK) and Bank Indonesia, as well as other supporting articles. The selection of literature was based on two main considerations: its direct relevance to the research focus and its publication period, with preference given to works published within the last ten years to ensure contemporary relevance.

Data collection was conducted using documentation techniques in a systematic manner. First, literature was identified through academic databases such as Google Scholar, DOAJ, ScienceDirect, and Sinta. Second, the identified works were selected based on topic relevance and source credibility. Third, the selected literature was categorized into three main themes: the role of Islamic financial institutions, the supporting and inhibiting factors in optimizing their role, and their contribution to community welfare. The collected data were analyzed using content analysis.

The analysis process began with data reduction, filtering the most relevant information. This was followed by categorization, in which findings were grouped according to the main research themes. The categorized data were then synthesized to build a comprehensive understanding integrated with the theoretical framework of Islamic economics. Finally, conclusions were drawn to present a holistic picture of the strategic role of Islamic financial institutions along with the challenges and opportunities they face.

To ensure the validity of the findings, this study applied source triangulation by comparing and confirming results from various credible references. This strengthens the reliability and academic accountability of the research results. Through this methodology, the study is expected to contribute to the development of knowledge while also offering new perspectives on optimizing the role of Islamic financial institutions in enhancing community welfare.

This Journal is licensed under a Creative Commons Attribution 4.0 International License

DISCUSSION

The Role of Islamic Banks in Promoting Economic Growth within Society

Islamic financial institutions (IFIs) in Indonesia encompass a variety of entities, including Islamic banks, Islamic cooperatives, and non-bank financial institutions. All of them provide financial services that comply with Islamic principles, prohibiting usury (riba) and emphasizing fairness. Among these institutions, Islamic banks occupy a particularly prominent position because they operate on a profit-sharing system that creates balanced and mutually beneficial relationships between the bank and its customers (Ikhsan & Haridhi in Junaidi, 2024).

The operations of Islamic banks are guided by principles that ensure conformity with Islamic law. Their products and services avoid interest charges, instead relying on mechanisms such as profit-sharing, trade-based financing, and leasing arrangements. Investments are directed solely toward halal sectors free from excessive uncertainty, with a Sharia Supervisory Board monitoring compliance (Ascarya, 2015; Antonio, 2001; Endah Mudiyatul Kustinah & Fauzatul Laily Nisa, 2024). These principles demonstrate the bank's commitment to justice and sustainability (Kustinah & Nisa, 2024).

Within the national financial system, Islamic banks perform functions comparable to those of conventional banks by channeling surplus funds from depositors to sectors requiring financing. Acting as both a transmission and intermediation institution, an Islamic bank facilitates the exchange of goods and services, mobilizes household savings, and allocates financing to the real sector to enhance productivity and income. It also provides legal and financial security for customer deposits, while enjoying the distinctive ability to conduct trade-based, leasing, and profit-sharing financing (Mansur, 2011).

Economic literature underscores the importance of the banking sector in driving growth. Schumpeter (1911) highlighted how financial intermediaries mobilize savings, allocate capital, and facilitate transactions essential for development. Similar observations were made by Goldsmith (1969) and McKinnon (1973), who identified a close relationship between banking advancement and national economic growth. The Legatum Institute's Prosperity Index (2022), which measures well-being through indicators such as economic growth, security, education, health, and quality of life, likewise points to banking stability as a cornerstone of prosperity (Allagabo & Mustafa, 2022).

Research also demonstrates several advantages of Islamic banking compared with the conventional system. Its presence encourages Muslim communities to save, thereby increasing market liquidity. At the same time, branch expansion and service growth create new employment opportunities, helping to reduce unemployment. Sharia-compliant financing further supports national production by providing capital for businesses (Furqani & Mulyany in Yuksel & Canoz, 2017).

In Indonesia, the contribution of Islamic banks to economic growth is evident in their ability to collect third-party funds and channel them into productive sectors. Empirical studies show that Islamic financing positively influences community empowerment, raises awareness of Islamic economics, and reduces social inequality (Setiawan, 2020; Syathiri & Adhitama, 2022; Irawan et al., 2021; Fauzi, 2019; Hamid & Aris, 2017) . Profit and Loss Sharing (PLS) financing has an even stronger impact on real-sector growth compared with non-PLS schemes (Masrizal & Trianto, 2022). Nevertheless, the overall market share of conventional banks remains larger than that of Islamic banks (Yusuf et al., 2023).

This Journal is licensed under a Creative Commons Attribution 4.0 International License

Factors Support and Impede Their Role in Expanding Financial Inclusion

The optimization of the role of Islamic banks is very important in expanding financial inclusion in Indonesia. Islamic banks are considered capable of providing better access to communities that have been underserved by conventional banks. The main factors supporting this optimization include clear and strong government regulations, innovation in Sharia-based financial products, and synergy among various institutions, including Sharia fintech. For example, such collaboration expands service access to remote and rural areas while increasing public understanding of Sharia products through extensive education.However, the main challenges faced by Islamic banks are low financial literacy and public understanding of Sharia products, as well as a shortage of professional human resources competent in this field. Therefore, capacity-building programs for human resources and financial literacy education are deemed essential to overcome these obstacles and achieve sustainable financial inclusion (Hidayat & Humeriatunnisa, 2023).

Furthermore, institutional synergy is a crucial supporting factor in optimizing the role of Islamic banks, especially in supporting the halal industry in Indonesia, which is continuously growing. Strategic collaboration between Islamic banks, the government, halal industry actors, and educational institutions needs to be enhanced optimally. Forms of collaboration include identifying and developing regions for the halal industry, strengthening halal regulations and standards, business financing, and public education on halal products. Common constraints include ineffective collaboration and limited technological capacity. Strengthening institutional synergy is expected to strengthen networks and support for halal industry players while enhancing the competitive power of the Sharia economy nationwide (Cahyani & Tubastuvi, 2024).

The role of digital banking in expanding Sharia financial inclusion is also an important factor supporting the optimization of Islamic banks' functions. Digital services such as mobile banking applications and QRIS developed by Bank Syariah Indonesia provide transactional convenience, especially for MSMEs in the halal sector. Service digitalization accelerates access and improves transaction efficiency. Challenges faced include limited technology infrastructure such as uneven internet connectivity and low digital literacy among the public. Therefore, sustainable technology investments and digital education outreach are priorities so that Sharia digital banking can play an optimal role in supporting the Sharia economy, especially the MSME sector (Dwianto et al., 2024).

In implementing inclusive finance principles in Indonesia, strong regulatory support is also a key pillar for optimizing Islamic banks. The focus is on how Islamic banks can provide financial services to underserved communities with suitable products. Obstacles often faced include limited product variety and inadequate public education about Sharia financial products. Hence, Islamic banks must continuously develop innovative and diverse products and enhance public literacy to maximize their role in inclusive finance (Rohmah et al., 2022).

Strengthening competent human resources in Islamic banking and accelerating product innovation are also critical factors in optimizing the role of Islamic banks. The shortage of experts and slow product development are primary barriers that must be addressed. Capacity-building for experts and accelerated development of innovative products will help Islamic banks compete in the market and meet diverse community needs. Improving human resources and market-responsive product innovations are key to successful optimization of Islamic banks within the Islamic financial system (Novitasari, 2019).

Overall, the optimization of Islamic banks is influenced by various supporting factors such as

This Journal is licensed under a Creative Commons Attribution 4.0 International License

adequate regulatory support, product and service innovation, institutional synergy, digital technology development, and human resource strengthening. The main barriers include low financial and digital literacy, limited capital, uneven technology infrastructure, and lack of trained experts. Recommended solutions include massive financial literacy education, strengthening collaboration among institutions, sustainable investment in digital financial technology, and capacity building for human resources to ensure Islamic banks can play an optimal role in creating Sharia financial inclusion and supporting the development of Indonesia's halal industry.Findings from research using the Extended Technology Acceptance Model (TAM) approach on Sharia fintech services in Indonesia found that user acceptance of Sharia banking fintech is strongly influenced by perceived ease of use and consumer innovation. Perceived ease of use refers to how easily digital systems like Sharia mobile banking are used by customers, encouraging their intention to utilize the service. Meanwhile, perceived usefulness was not significantly influential, as the public does not fully perceive the practical benefits of Sharia fintech and still has concerns regarding digital transaction security. Consumer innovation also plays an important role, where innovative consumers are quicker to try new services. These findings indicate that strengthening ease of access and innovation education aspects is crucial to enhancing the optimization of Islamic banks in the digital fintech domain (Rohmah et al., 2022).

Additionally, an empirical review of financial data from 13 Islamic banks in Indonesia between 2018–2022 showed that operational efficiency, measured by the operational cost to operational income ratio (BOPO), has a significant negative effect on profitability (ROA). Meaning, better control of operational costs will increase bank profitability. Conversely, capital adequacy ratio (CAR), financing to deposit ratio (FDR), and non-performing financing (NPF) did not significantly affect profitability. This indicates operational efficiency is a key factor in optimizing Islamic bank performance, while capital management and financing risk management need reevaluation for effectiveness. Islamic banks must improve operational management and cost efficiency to enhance profitability and public trust (Dwianto et al., 2024).

Combining this material with previous studies affirms that optimizing the role of Islamic banks depends not only on product innovation, institutional collaboration, or regulation but also heavily on user acceptance of digital technology and operational efficiency. Significant barriers such as low digital fintech literacy and strict cost controls must be overcome to increase competitiveness and optimize the role of Islamic banks in the digital and modern economy era. These additional references can support comprehensive studies and strategic planning for optimizing Islamic banks.

The Contribution of Islamic Financial Institutions to Improving Community Welfare Based on a Qualitative Literature Study

Banks play a very strategic role in providing liquidity to both the public and the business world. The availability of this liquidity is a key factor that enables various economic activities, both in the form of investment and consumption, to run. Through the loans they provide, banks help individuals meet their short-term needs and support companies in developing their businesses. Thus, the banking sector can be said to contribute directly to the creation of added value in various economic fields.

As the banking sector develops, the available financing funds also increase. These funds are then allocated to various sectors, including production and other supporting sectors. (Aisyah & Ansori, M. 2025) . In this context, Islamic financial institutions have a significant contribution, particularly in expanding access to inclusive financial services. The concept of financial

Copyright © 2026 The Author, Page | 6
This Journal is licensed under a Creative Commons Attribution 4.0 International License

inclusion refers to the availability of affordable financial services that can be accessed by all segments of society, including low-income groups and people living in remote areas. Various Islamic financial institutions, such as Islamic banks, Baitul Mal wat Tamwil (BMT), and Islamic microfinance institutions, have demonstrated an important role in achieving this goal. (Huda, 2025) .

Islamic banks also play an active role in conducting awareness campaigns and education to increase public understanding of zakat and infaq. Through various activities such as seminars, workshops, and the distribution of promotional materials, Islamic banks explain the importance of zakat and infaq in Islamic teachings and their contribution to social development. These efforts have proven effective in raising awareness and increasing public participation, especially among the younger generation.

To strengthen the effectiveness of fundraising, Islamic banks also establish strategic collaborations with zakat institutions and social organizations. These collaborations include data exchange, joint fundraising programs, and other initiatives aimed at maximizing the use of zakat and infaq funds. This collaboration allows Islamic banks to reach a wider segment of society while increasing the efficiency of the collection process.

Additionally, Islamic banks have developed various innovative financial products specifically designed to support the collection of zakat and infaq. One example is a special zakat savings account that makes it easy for customers to automatically set aside a portion of their income as a zakat obligation. This type of innovation not only simplifies the process of paying zakat but also integrates the practice of worship with modern banking services. Transparency and accountability are key aspects in fund management, as Islamic banks provide annual reports, independent audits, and publications related to the allocation and use of funds. With these steps, Islamic banks have successfully built higher trust and credibility in the eyes of muzakki (zakat payers) and the general public, which helps to encourage larger and more sustainable fundraising. (Pahala, 2023) .

The role of Islamic financial institutions appears to be increasingly significant in strengthening Islamic public finance. Of the dozens of articles reviewed, only a small portion truly provided a comprehensive picture of the tangible contributions of these institutions. The analysis results show that the presence of Islamic financial institutions does not merely provide financial services but also carries a social responsibility related to the welfare of the Ummah. Instruments like zakat and waqf (endowment), for example, are seen as having great potential as drivers of socio-economic development. The success of this role is heavily influenced by regulatory support and the community's capacity to understand the concepts of Islamic finance. Therefore, literacy and education programs are key to expanding Islamic financial inclusion so that it can be felt by everyone. Synergy between financial institutions, the government, and the community is needed to ensure that the contributions of Islamic financial institutions truly have a sustainable impact on the economic growth of the Ummah. (Nur Aslamah et al., 2023) .

For the past decade, literature on Islamic microfinance has highlighted its role in poverty alleviation. More than a third of the articles reviewed placed this issue as the main focus, showing that Islamic microfinance institutions are considered effective in expanding financial access for vulnerable communities. In addition to this aspect, other prominent topics are micro-based waqf, marketing innovation, financial technology integration, and service sustainability. All of these themes affirm that the role of Islamic microfinance institutions is not limited to the financial dimension but also touches on social and technological aspects. (Rohman et al., 2021) .

Copyright © 2026 The Author, Page | 7
This Journal is licensed under a Creative Commons Attribution 4.0 International License

Islamic banking is described as a financial system that presents an alternative based on Islamic values, with the goal of maintaining justice and balance in economic activity. The principle of maqasid al-sharia serves as the basis that guides Islamic banks to ensure the equitable distribution of wealth, avoid usury (riba), and keep society away from harmful speculation. This position makes Islamic banks not only a provider of financial services but also a pillar that plays a role in creating a more just economic stability.

On the other hand, the challenges that arise are still quite large. The low public understanding of sharia products and the limited innovation are obstacles to expanding their reach. For this reason, the development of profit-sharing-based instruments and halal investments is seen as a strategic step for Islamic banks to be able to compete with conventional banking. This shows that the success of Islamic banking depends on its ability to align Islamic values with the constantly developing needs of the modern economy. (Bertillo & Bertillo, n.d.) .

CONCLUSION

This study concludes that Islamic banks and Islamic financial institutions in Indonesia hold a dual role as financial intermediaries and socio-economic drivers. By channeling funds into the real sector, particularly agriculture, MSMEs, and the halal industry, Islamic banks not only strengthen productivity and create jobs but also encourage a more equitable distribution of wealth in line with *maqasid al-shariah*. Their role extends beyond mere financial services, as they promote justice, sustainability, and inclusivity within the national economy.

The optimization of this role, however, is determined by several supporting and inhibiting factors. Strong government regulations, innovation in sharia-based financial products, synergy between institutions, and the acceleration of digital banking all serve as important enablers. At the same time, persistent obstacles remain, including low levels of financial and digital literacy, limited skilled human resources, and uneven technological infrastructure, particularly in rural areas. These challenges hinder broader adoption and the maximum potential of Islamic banking.

Nevertheless, Islamic financial institutions have made significant contributions to enhancing financial inclusion and improving community welfare. Through Islamic microfinance, digital banking platforms, and social fund management such as zakat and waqf, they have expanded access to affordable financial services, reduced poverty, and strengthened resilience among vulnerable groups. Transparent and accountable management of these funds has further reinforced public trust and participation.

In conclusion, the presence of Islamic banks in Indonesia provides not only an alternative to conventional banking but also a foundation for sustainable development and social equity. Their effectiveness depends on continuous innovation, the strengthening of literacy programs, institutional collaboration, and supportive government policies. With these efforts, Islamic banking has the potential to further solidify its role as a pillar of inclusive growth and a driver of community well-being.

BIBLIOGRAFI

Allagabo, O., & Mustafa, O. (2022). *Testing efficiency of Sudan ' s Islamic banks for funding Socio- Economics Development using world rankings indices*. *4*, 1–17.

This Journal is licensed under a Creative Commons Attribution 4.0 International License

Bertillo, J. B., & Bertillo, E. B. (n.d.). *The Role of Islamic Financial Systems and Banking Institutions in Global Economic Recovery*. 1–41.

Allagabo, O., & Mustafa, O. (2022). *Testing efficiency of Sudan ' s Islamic banks for funding Socio- Economics Development using world rankings indices*. *4*, 1–17.

Bertillo, J. B., & Bertillo, E. B. (n.d.). *The Role of Islamic Financial Systems and Banking Institutions in Global Economic Recovery*. 1–41.

Cahyani, I. A., & Tubastuvi, N. (2024). *Optimization of Islamic Bank Profitability : Overview of Capital , Liquidity , Operational Efficiency and Problem Financing*. *XXI*(2), 283–295.

Dwianto, A., Triyono, & Witono, B. (2024). Optimizing Factors in Increasing the Value of Indonesian Islamic Banking. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, *7*(1), 868–895.

Hidayat, M., & Humeriatunnisa, A. (2023). Optimalisasi Peran Digital Banking Bank Syariah Indonesia Terhadap Perkembangan Industri Halal. *MABSYA: Jurnal Manajemen Bisnis Syariah*, *5*(2), 243–264. https://doi.org/10.24090/mabsya.v5i2.9984

Huda, N. (2025). Peran Ekonomi Syariah Dalam Meningkatkan Kesejahteraan Masyarakat: Studi Pada Lembaga Keuangan Syariah Di Indonesia. *Tashfir Terateks: Jurnal Ekonomi & Bisnis Syariah*, *1*(1), 77–96. https://ejournal.staimsumenep.ac.id/index.php/tashfir

Junaidi, A. (2024). Peran Lembaga Keuangan Syariah Dalam Pemberdayaan Ekonomi Masyarakat. *JAM-EKIS: Jurnal Akuntansi, Manajemen Dan Ekonomi Islam*, *7*(2), 342–354.

Kustinah, E. M., & Nisa, F. L. (2024). Peran Bank Syariah dalam Mendukung Pertumbuhan Sektor Halal di Indonesia. *Jurnal Rumpun Manajemen Dan Ekonomi*, *1*(3), 357–366. https://doi.org/10.61722/jrme.v1i3.1679

Mansur, A. (2011). PERAN BANK SYARIAH DI DALAM PEMBANGUNAN EKONOMI (Analisis Teoritis Atas Mobilisasi , Alokasi dan Utilisasi Sumber Daya Ekonomi) Pendahuluan Dalam kehidupan masyarakat modern , peran lembaga keuangan dan perbankan tidak dapat ditinggalkan dan sangat pent. *Jurnal El-Qist*, *01*(01), 63–88.

Novitasari, M. (2019). *Optimalisasi Potensi Perbankan Syariah Di Indonesia Bagi UMKM Halal Dalam Mendukung Sustainable Development Goals*. *24*(1), 49–58.

Nur Aslamah, A., Muslimin, M. I., Gumansari, Y., & Hamzah, M. Z. (2023). Systematic Literature Review of The Role of Islamic Financial Institutions Towards the Growth of Islamic Public Finance. *Proceeding of International Conference on Islamic Philantrophy*, *1*, 53–69. https://doi.org/10.24090/icip.v1i1.303

Pahala, L. (2023). *Peran Dana Sosial Zakat Infaq Dalam Pengembangan Program Kesejahteraan Masyarakat Melalui Bank Syariah*. *1*(2), 45–51.

Rohmah, L., Pratiwi, E. R., & Mumtahanah, N. L. (2022). The Acceptance Factors for Islamic Banking Fintech Sevices: Extended Technology Acceptance Model (Tam) Approach. *Airlangga International Journal of Islamic Economics and Finance*, *5*(02), 155–165. https://doi.org/10.20473/aijief.v5i02.31956

Rohman, P. S., Fianto, B. A., Ali Shah, S. A., Kayani, U. N., Suprayogi, N., & Supriani, I. (2021). A review on literature of Islamic microfinance from 2010-2020: lesson for practitioners and future directions. *Heliyon*, *7*. https://doi.org/10.1016/j.heliyon.2021.e08549

This Journal is licensed under a Creative Commons Attribution 4.0 International License

Yuksel, S., & Canoz, I. (2017). Does Islamic Banking Contribute to Economic Growth and Industrial Development in Turkey ? *IKONOMIKA: Journal of Islamic Economics and Business*, *2*(1), 93–102. https://doi.org/10.24042/febi.v2i1.943

Yusuf, M., Komarudin, P., Abduh, M. R., & Farhanah, S. A. (2023). The Role of Islamic Banks in Indonesia : A Systematic Literature Review. *Al-Mashrafiyah: Jurnal Ekonomi, Keuangan Dan Perbankan Syariah*, *7*(1), 16–35.

This Journal is licensed under a Creative Commons Attribution 4.0 International License