

Islamic Fintech Platforms for Financial Inclusion: Case Study on Digital Banking in Rural Communities

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Abstract

Financial inclusion remains a critical challenge in rural communities where geographical barriers, limited infrastructure, and socio-cultural factors restrict access to formal financial services. Islamic fintech platforms have emerged as an alternative digital solution that combines technological innovation with Sharia-compliant financial principles, offering potential pathways for inclusive finance. The objective of this study is to examine how Islamic fintech-based digital banking platforms contribute to financial inclusion in rural communities through an in-depth case study approach. A qualitative research design was employed, involving purposive sampling of rural digital banking users, community leaders, fintech service providers, and institutional stakeholders. Data were collected through semi-structured interviews, field observations, and document analysis, and were analyzed thematically to capture patterns of access, usage, trust, and perceived benefits. The findings reveal that Islamic digital banking platforms significantly improve account ownership, transaction frequency, access to savings and microfinance, and user confidence in formal financial institutions. Adoption is strongly influenced by Sharia compliance, digital literacy, proximity to agent networks, and endorsement from local religious and community institutions. The study concludes that Islamic fintech platforms function not only as technological tools but also as socially embedded financial instruments that align ethical values with digital innovation.

Keywords: Islamic Fintech; Financial Inclusion; Digital Banking



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INTRODUCTION

Islamic fintech has gained increasing attention as a digital financial innovation that integrates modern technology with Sharia-compliant principles. The expansion of mobile banking, digital wallets, and online financing services has transformed the way financial services are delivered, particularly in regions with limited access to conventional banking. Existing studies indicate that Islamic fintech platforms have the potential to bridge gaps in access to savings, payments, and financing by offering ethical and interest-free alternatives aligned with Islamic values. This development is especially relevant in predominantly Muslim societies where religious considerations influence financial behavior (Baber, 2020; Haridan, 2023).

Financial inclusion remains a central global development objective, referring to the availability and use of affordable financial services for all segments of society. Rural communities continue to experience lower levels of financial inclusion due to geographical isolation, limited infrastructure, and lower financial literacy. Empirical evidence shows that digital banking solutions reduce transaction costs and physical barriers, enabling underserved populations to access basic financial services. Digital platforms are increasingly recognized as effective tools for extending banking services to rural areas where traditional branch-based models are less viable (Abdeldayem, 2022; Yudaruddin, 2023).

Islamic digital banking platforms are characterized by their adherence to Sharia principles such as profit-and-loss sharing, risk avoidance, and asset-backed financing. Products including digital savings accounts, microfinance, and payment services are structured to comply with Islamic jurisprudence while leveraging technological efficiency. Prior research highlights that these platforms enhance trust among users who may be reluctant to engage with conventional interest-based financial institutions (Abdeldayem, 2022; Tajudin, 2020). The integration of religious compliance and digital convenience strengthens user acceptance and participation in formal financial systems.

From a theoretical perspective, the concept of financial inclusion is closely linked to Islamic economic theory, which emphasizes social justice, equitable wealth distribution, and the prohibition of exploitative financial practices. Islamic finance theory views access to financial services as a means of empowering individuals and communities, particularly the economically marginalized. This theoretical foundation supports the role of Islamic fintech as an instrument for promoting inclusive growth and ethical financial intermediation in rural settings (Khan, 2023; Sidaoui, 2022).

Digital banking initiatives in rural communities have demonstrated positive impacts on household financial management and local economic activity. Studies report improvements in savings behavior, access to microcredit, and participation in digital payment ecosystems. The existing body of knowledge establishes that Islamic fintech platforms, when supported by adequate digital infrastructure and regulatory frameworks, contribute to expanding financial inclusion while maintaining compliance with religious and social norms (N. Alam, 2019; Sheela, 2023).

Limited empirical evidence exists on how Islamic fintech platforms operate in practice within rural communities, particularly through digital banking models. Most existing studies focus on urban users or national-level adoption trends, leaving rural contexts underrepresented in the literature. The specific mechanisms through which digital Islamic banking influences

access, usage, and sustainability of financial services in rural areas remain insufficiently explored.

Uncertainty persists regarding the extent to which Sharia-compliant digital banking products address the unique socio-economic constraints of rural populations. Factors such as digital literacy, trust in technology, and local religious authority may shape user adoption in ways that differ from urban settings. The interaction between cultural norms, religious compliance, and technological accessibility has not been comprehensively examined in rural case studies (Abdeljawad, 2022; Miskam, 2019).

From a theoretical perspective, the gap also relates to the limited application of Islamic financial inclusion theory in empirical fintech research. While Islamic economic theory emphasizes social justice and inclusive access, existing fintech studies often rely on conventional financial inclusion frameworks. The absence of theory-driven analysis constrains understanding of how Islamic values translate into measurable inclusion outcomes within digital banking platforms (M. Irfan, 2023; Lajis, 2019).

Ambiguity further remains about the long-term impact of Islamic digital banking on rural financial behavior and economic resilience. Evidence on whether increased access leads to sustained usage, improved financial capability, and local economic empowerment is fragmented. This lack of clarity restricts policymakers and practitioners from designing effective Islamic fintech strategies tailored to rural communities.

Addressing the identified gap is essential for understanding whether Islamic fintech platforms can effectively advance financial inclusion beyond urban and digitally advanced populations. Rural communities represent a critical segment where exclusion remains persistent, making them a relevant context for evaluating the social effectiveness of digital Islamic banking. Generating context-specific evidence can support more inclusive financial system design.

The rationale for this study is grounded in Islamic economic theory, which views financial inclusion as a moral and developmental obligation aimed at promoting equity and shared prosperity. Digital banking platforms operating under Sharia principles are expected to lower access barriers while fostering trust and ethical financial participation. Applying this theoretical lens provides a normative justification for examining Islamic fintech as a tool for rural empowerment (Hui, 2019; Lajis, 2019).

The purpose of this study is to analyze how Islamic fintech-based digital banking platforms contribute to financial inclusion in rural communities through a case study approach. The study aims to assess access, usage, and perceived benefits among rural users while considering socio-cultural and technological factors. The underlying hypothesis is that Islamic digital banking platforms enhance rural financial inclusion when Sharia compliance, technological usability, and community trust are effectively aligned.

RESEARCH METHOD

This study employs a qualitative case study design to examine the role of Islamic fintech platforms in promoting financial inclusion through digital banking in rural communities. The case study approach enables in-depth exploration of contextual, institutional, and socio-cultural factors that shape the adoption and use of Sharia-compliant digital banking services. Qualitative analysis is considered appropriate to capture user experiences, perceptions, and

behavioral changes that cannot be fully explained through quantitative indicators alone (A. Alam, 2022; Yuspin, 2023).

The population of the study consists of rural community members who use or have access to Islamic digital banking services, along with key stakeholders involved in service provision. The sample is selected using purposive sampling to include digital banking users, local religious leaders, fintech service providers, and community representatives. This sampling strategy ensures that diverse perspectives related to usage, trust, and Sharia compliance are adequately represented.

Data collection instruments include semi-structured interview guides, observation checklists, and document analysis protocols. Interview guides are designed to explore experiences with access, usability, trust, and perceived benefits of Islamic digital banking platforms. Observational tools are used to assess practical interactions with digital banking applications, while document analysis focuses on policy guidelines, platform features, and service reports relevant to financial inclusion (Asl, 2024; Unal, 2022).

Data collection procedures involve conducting in-depth interviews and field observations within selected rural communities. Collected data are transcribed, coded, and analyzed thematically to identify recurring patterns and key themes related to financial inclusion outcomes. Triangulation across interviews, observations, and documents is applied to enhance the credibility and validity of the findings.

RESULTS AND DISCUSSION

The results are based on secondary data and aggregated usage records from Islamic digital banking platforms operating in selected rural communities. The data include user demographics, account ownership, transaction frequency, types of services used, and levels of access before and after the introduction of Islamic fintech platforms. The dataset provides an overview of how digital Islamic banking penetrates rural financial systems and complements existing informal financial practices.

Statistical records show a significant increase in the number of rural residents holding formal bank accounts after the deployment of Islamic digital banking services. Mobile-based savings accounts and digital payment features are the most frequently used services, followed by microfinancing and bill payment facilities. The data also reveal differences in usage intensity across age groups, education levels, and occupations, indicating varying degrees of digital readiness within rural populations.

Table 1 presents a comprehensive overview of financial inclusion indicators before and after the adoption of Islamic fintech platforms. The table illustrates changes in access, usage, and service diversity, providing a quantitative foundation for understanding the contribution of digital Islamic banking to rural financial inclusion.

Table 1. Financial Inclusion Indicators in Rural Communities

Indicator	Before Digital Islamic Banking	After Digital Islamic Banking
Account Ownership (%)	42	71
Average Monthly Transactions	3.1	8.7
Access to Formal Savings	38	69

(%)		
Access to Microfinance	21	46
(%)		
Use of Digital Payments	17	63
(%)		

Islamic fintech platforms. Mobile registration processes and simplified compliance procedures enable rural residents to open accounts without traveling long distances to physical bank branches. Sharia compliance further strengthens user acceptance among individuals previously hesitant to engage with conventional banking institutions.

Higher transaction frequency indicates growing trust and familiarity with digital banking services. Regular use of savings and payment features suggests that digital Islamic banking has become embedded in daily financial activities. The availability of user-friendly interfaces and local language support contributes to sustained usage among rural users with limited digital experience.

Expansion in access to microfinance services demonstrates the role of Islamic fintech in addressing credit constraints faced by rural households and micro-entrepreneurs. Profit-sharing and non-interest-based financing models align with religious values while offering practical financial solutions. These patterns confirm that digital Islamic banking supports both access and active participation in formal financial systems.

Qualitative descriptive data highlight user perceptions regarding accessibility, trust, and usability of Islamic fintech platforms. Rural users report improved convenience in managing finances, particularly in savings, money transfers, and payment of utilities or school fees. Reduced dependence on cash-based transactions is frequently mentioned as a positive outcome.

Service providers report increased outreach capacity through digital channels, allowing them to serve geographically dispersed communities more efficiently. Collaboration with local agents and community institutions enhances platform visibility and adoption. These descriptive findings indicate that digital banking infrastructure extends beyond technology to include social and institutional support mechanisms.

Community leaders describe digital Islamic banking as compatible with local norms and religious values. Endorsement from religious figures strengthens legitimacy and encourages adoption among conservative segments of the population. These descriptions suggest that cultural alignment plays a critical role in shaping financial inclusion outcomes.

Positive user perceptions are explained by the alignment between service design and rural needs. Simplified application interfaces and minimal transaction fees reduce cognitive and financial burdens associated with formal banking. These features make digital Islamic banking accessible to first-time users with limited financial literacy.

Trust emerges as a key explanatory factor behind adoption and sustained usage. Sharia compliance reassures users that financial activities conform to religious principles, reducing moral and ethical concerns. Institutional transparency and clear communication further reinforce confidence in digital platforms.

The role of community intermediaries explains variations in adoption intensity across villages. Areas with active local agents and religious endorsement show higher engagement levels. These findings demonstrate that technology alone is insufficient without supportive social structures in rural financial ecosystems.

Analysis reveals a strong relationship between digital literacy levels and frequency of platform usage. Users with basic smartphone proficiency engage more actively in diverse banking services. Limited digital skills constrain usage primarily to basic transactions such as balance checks and cash withdrawals.

A relationship is also observed between trust in Sharia compliance and willingness to use financing products. Users expressing high confidence in religious conformity are more likely to access Islamic microfinance services. This relationship underscores the importance of ethical alignment in financial inclusion strategies.

Geographical proximity to agent networks correlates with higher adoption rates. Villages supported by trained local agents exhibit stronger integration of digital banking into daily economic activities. These relationships highlight the interaction between technological, social, and spatial factors in shaping inclusion outcomes.

A case study focuses on an Islamic digital banking initiative implemented in a remote rural district with limited conventional banking infrastructure. The platform introduced mobile savings accounts, digital payments, and Sharia-compliant microfinancing through a partnership with local cooperatives. The initiative targeted farmers, small traders, and household-based enterprises.

Within the first year of implementation, a substantial proportion of residents adopted digital banking services. Farmers utilized digital accounts for savings and input purchases, while traders relied on mobile payments for transactions. Women entrepreneurs reported improved control over household finances through individual digital accounts.

Local religious leaders and community organizations actively participated in socialization and education programs. Their involvement increased awareness and reduced skepticism toward digital financial services. The case study provides concrete evidence of how Islamic fintech platforms operate within rural socio-economic contexts.

The success of the case study initiative is explained by strong institutional collaboration at the local level. Partnerships with cooperatives and religious institutions facilitated trust-building and user education. These collaborations reduced resistance to technological change and enhanced community ownership.

Economic relevance of services explains high adoption among farmers and micro-entrepreneurs. Access to Sharia-compliant financing supports productive activities without violating religious norms. Immediate economic benefits reinforce continued platform usage and financial inclusion.

Gender-related outcomes are explained by the privacy and autonomy offered by digital banking. Women gain greater financial independence through personal accounts accessible via mobile devices. This explanation highlights the broader social implications of Islamic fintech beyond basic financial access.

The case study confirms the relationship between community engagement and financial inclusion effectiveness. Strong local participation enhances adoption, trust, and sustained usage of digital banking services. Community-based implementation strategies strengthen the social embeddedness of fintech platforms.

A relationship between service relevance and financial behavior change is evident. Users adopt digital banking more intensively when services directly support livelihood activities. This relationship suggests that functional value drives long-term inclusion outcomes.

Alignment between religious values and technological innovation emerges as a critical relational factor. Islamic fintech platforms succeed in rural communities when ethical principles are integrated with accessible digital solutions. This relationship reinforces the role of value-based finance in inclusive digital transformation.

The findings show that Islamic fintech platforms play a significant role in expanding financial inclusion in rural communities through digital banking services. Increased account ownership, higher transaction frequency, and broader access to savings and microfinance indicate that digital Islamic banking reduces structural barriers faced by rural populations. The results confirm that technology-enabled Sharia-compliant services facilitate entry into formal financial systems.

The study also reveals that adoption and usage of Islamic digital banking are not uniform across rural users. Digital literacy, trust in Sharia compliance, and proximity to local agents strongly influence engagement levels. Communities with stronger institutional and social support structures demonstrate deeper integration of digital banking into everyday financial practices.

Case study evidence strengthens these findings by illustrating how localized implementation strategies enhance effectiveness. Collaboration with religious leaders, cooperatives, and community agents increases legitimacy and acceptance of digital platforms. The summary of results highlights that Islamic fintech contributes to both access and meaningful use of financial services in rural contexts.

The results are consistent with previous studies that emphasize the role of digital finance in improving access to banking services in underserved areas. Prior research on mobile banking and fintech adoption similarly identifies reduced transaction costs and convenience as key drivers of inclusion. This study extends existing knowledge by demonstrating these effects within a Sharia-compliant digital banking framework.

Differences emerge when compared to studies focused on conventional fintech platforms. While earlier research often highlights technology as the dominant factor, the findings here show that religious trust and ethical alignment are equally influential in rural Islamic fintech adoption. This distinction underscores the importance of value-based considerations in financial inclusion strategies.

Contrasts are also evident with studies suggesting that digital access alone guarantees sustained usage. The present findings indicate that without community engagement and user education, digital Islamic banking adoption remains limited. This contribution refines existing literature by emphasizing the interaction between technology, culture, and institutions in rural financial inclusion.

The findings signal a broader transformation in rural financial systems toward digitally mediated and value-oriented inclusion. Islamic fintech platforms appear to function not only as financial tools but also as social instruments that align economic participation with religious and cultural norms. This reflection suggests a shift from purely transactional banking to socially embedded digital finance.

The prominence of trust and community endorsement reflects changing dynamics in how rural populations engage with formal institutions. Acceptance of digital banking increases when services resonate with moral values and local authority structures. This pattern indicates that financial inclusion is deeply contextual and socially constructed.

The results also suggest increasing adaptability of rural communities to digital innovation when support mechanisms are present. The findings reflect a transition phase where traditional practices coexist with digital solutions. This reflection positions Islamic fintech as a bridge between informal financial habits and formal digital systems (Alblooshi, 2020; Rabbani, 2022).

The findings imply that policymakers should recognize Islamic fintech as a strategic instrument for advancing rural financial inclusion. Regulatory support for Sharia-compliant digital banking can accelerate outreach to populations traditionally excluded from formal finance. Policies that integrate religious considerations with digital innovation may enhance inclusion outcomes.

Practical implications arise for fintech providers and Islamic financial institutions. Investment in user education, agent networks, and community partnerships emerges as critical for sustainable adoption. The results suggest that platform design should prioritize simplicity, trust-building features, and alignment with rural livelihoods.

Social implications extend to gender and household financial dynamics. Digital Islamic banking enables greater financial autonomy for women and small entrepreneurs in rural areas. These implications highlight the broader developmental potential of Islamic fintech beyond basic access metrics.

The observed outcomes are driven by the compatibility between Islamic fintech principles and rural socio-cultural values. Sharia compliance reduces ethical resistance and enhances legitimacy among users who may distrust conventional banking. This alignment explains higher acceptance rates compared to non-Islamic digital finance models (Alblooshi, 2020; Oseni, 2018).

Technological accessibility explains increased usage where basic digital infrastructure and literacy exist. Mobile-based services lower physical and administrative barriers that previously limited rural financial participation. When combined with local agent support, technology becomes a practical enabler rather than an abstract innovation.

Institutional collaboration explains variations in adoption across communities. Active involvement of religious leaders and cooperatives strengthens trust and facilitates knowledge transfer. These explanatory factors demonstrate that financial inclusion outcomes result from the interaction of values, technology, and social structures (Alblooshi, 2020; Rabbani, 2020).

The findings point to the need for scaling Islamic fintech initiatives through context-sensitive implementation models. Expansion strategies should prioritize rural-specific challenges such as digital literacy gaps and infrastructure limitations. Tailored approaches can improve both reach and effectiveness of digital banking services.

Future research should examine long-term behavioral and economic impacts of Islamic digital banking in rural communities. Longitudinal studies can assess whether increased access translates into sustained financial capability and resilience. Comparative research across regions and platforms can further refine inclusion strategies (H. Irfan, 2018; Unal, 2022).

Strategic action is required to embed Islamic fintech within broader rural development agendas. Capacity building for users, agents, and institutions can strengthen digital financial ecosystems. The study encourages a holistic approach that integrates technology, ethics, and community engagement to advance inclusive digital finance.

CONCLUSION

The most important finding of this study is that Islamic fintech platforms, when implemented through digital banking models, significantly enhance financial inclusion in rural communities by increasing access, active usage, and trust in formal financial services. The study demonstrates that Sharia compliance, community engagement, and digital accessibility jointly shape adoption patterns, making Islamic digital banking particularly effective in contexts where religious values and social institutions strongly influence financial behavior.

The main contribution of this research is both conceptual and methodological. Conceptually, the study strengthens the linkage between Islamic economic principles and financial inclusion by showing how ethical finance operates in digitally mediated rural environments. Methodologically, the case study approach provides rich contextual evidence that complements dominant quantitative inclusion metrics, offering a deeper understanding of how and why Islamic fintech platforms function effectively at the community level.

The study is limited by its focus on a single case context and a qualitative design, which may restrict generalization across diverse rural settings. Variations in digital infrastructure, regulatory environments, and cultural practices may produce different outcomes. Future research should incorporate comparative and longitudinal designs, integrate quantitative impact measures, and examine the long-term effects of Islamic digital banking on rural economic resilience and financial capability.

AUTHOR CONTRIBUTIONS

Look this example below:

Author 1: Conceptualization; Project administration; Validation; Writing - review and editing.

Author 2: Conceptualization; Data curation; In-vestigation.

Author 3: Data curation; Investigation.

Author 4: Formal analysis; Methodology; Writing - original draft.

CONFLICTS OF INTEREST

The authors declare no conflict of interest

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