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Transformation and Innovation in Islamic Economics: Responding to Challenges in the Digital and Globalization Era

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Abstract

The Islamic economy has undergone significant development in recent decades, especially with the digital transformation and globalization affecting various economic sectors. These changes bring new challenges to the sharia economy, but they also open up opportunities for innovation and increased relevance. This research aims to analyze how digital transformation and innovation can help the Islamic economy overcome challenges in the modern era. With the Systematic Literature Review (SLR) approach, this study identifies various strategies and practices that have been implemented to improve the competitiveness of the sharia economy in the midst of global changes. The results of the study show that the integration of digital technology, such as sharia fintech and blockchain, is one of the important factors in encouraging the efficiency and transparency of sharia economic transactions, especially in the context of the global market. In addition, increasing Islamic financial literacy is also the key to ensuring that the public understands and can access financial products in accordance with sharia principles. International collaboration is also needed to create a more inclusive and sustainable sharia economic ecosystem. Overall, this study emphasizes that adaptation to digital technology and increased global collaboration are important steps in maintaining the relevance of the sharia economy in the era of increasingly digital and globalization.

Keywords: Islamic Economy, Digital Transformation, Innovation, Globalization

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INTRODUCTION

Sharia economy, as an economic system based on Islamic principles, has become an attractive alternative in the global economy. Principles such as the prohibition of usury, gharar, and maysir, as well as the emphasis on justice and social welfare, make sharia economy relevant in facing various challenges of the modern economy. However, with the rapid development of digital technology and the flow of globalization, sharia economy is faced with new challenges that require adaptation and innovation. (Savitri, et al. 2024).. In the sharia economy, business transactions must meet fair moral values, and the distribution of wealth is carried out evenly through mechanisms such as zakat and sadaqah, to ensure that no party is left behind in obtaining welfare. These principles are the main foundation in maintaining the social and economic integrity of society (Wahyuni, S., et al. 2023). However, amidst the rapid development of digital technology



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and the increasingly strong current of globalization, the sharia economy faces new challenges. Technological advances, such as **fintech** (financial technology), as well as global economic integration, require adaptation and innovation in the application of sharia principles. The digitalization of transactions and the emergence of technology-based financial products such as peer-to-peer lending or **cryptocurrency** require Muslims to ensure that these instruments remain in accordance with sharia, without ignoring the values of justice and transparency. Therefore, the current challenges of Islamic economics lie not only in the application of basic principles, but also in how to integrate existing innovations with existing sharia provisions, in order to remain relevant and able to adapt to the dynamics of the modern economy (Adnan, M., & Maarif, S. 2024).

With an ethical and inclusive approach, Islamic economics offers an attractive alternative amidst various global challenges, such as economic inequality, financial instability, and moral crisis in business (Hidayat, MS 2023). However, the rapid development of digital technology and the flow of globalization present new challenges that require adaptation. These challenges include the integration of technology in the form of Islamic fintech, ensuring transparency in cross-country digital economic transactions, innovation of financial products for the global market, and increasing Islamic financial literacy in the community (Ihwanudin, N., et al. 2023). Digital Economy and Business. By utilizing technologies such as blockchain for transparency or building a digital Islamic ecosystem, this system has great potential to remain relevant and provide solutions in the modern era (Hakim, AS, & Nisa, FL 2024). However, to ensure that sharia principles are maintained in this digital ecosystem, efforts are needed to ensure transparency in cross-border transactions. Given the differences in regulations and business practices in various countries, the sharia economic system must be able to maintain its integrity in the global market, ensuring that the technology used does not lead to practices that are contrary to Islamic law. One technology that has great potential in this regard is **blockchain**, which can be used to increase transparency and security of transactions, as well as reduce the risk of fraud and uncertainty that often occurs in digital transactions. This technology allows for the recording of transactions that cannot be changed or manipulated, providing a sense of security for both economic actors and consumers (Amalia, N., et al. 2023).

In addition, to maintain the relevance of sharia economics in the global era, innovation of sharia financial products is also needed to be able to compete in the global market. This includes the development of investment products, financing, and other financial instruments that are in accordance with sharia principles, but also meet the needs of a dynamic and diverse market (Kurnia, E., et al. 2023). The development of these products must prioritize the principles of fairness, transparency, and sustainability, without sacrificing fundamental sharia values. Finally, another major challenge is the low level of sharia financial literacy in most communities. **Increasing** public understanding of sharia economic products and principles is key to encouraging **wider** adoption. Therefore, more intensive education and socialization of sharia-based sharia economics and digital finance must continue to be encouraged, so that the community can make wiser financial decisions in accordance with Islamic principles. By utilizing advanced technology and product innovations that comply with sharia principles, the sharia economic system has great potential to provide relevant and sustainable solutions to global economic challenges, as well as ensuring that social welfare and justice remain top priorities in the modern economy (Mulyadi Amin, A. 2024).

Digital transformation has changed the way businesses operate, including in the financial sector. Fintech, or financial technology, has become a key driver in providing more efficient and inclusive financial services (Norrahman, RA 2023). In the context of

the sharia economy, the emergence of sharia fintech offers an opportunity to expand the reach of financial services in accordance with Islamic principles. However, the adoption of this technology also raises questions about sharia compliance and how to ensure that these innovations remain in line with Islamic values. However, this transformation also poses important challenges, especially regarding compliance with sharia principles (Pangestu, DA 2023). One of the main issues is ensuring that technological innovations, such as digital contracts and automated transactions, remain compliant with Islamic rules prohibiting usury, gharar, and maysir. In addition, transparency in fund management and clarity of contracts are important elements that must be maintained in the sharia fintech ecosystem. Therefore, close collaboration is needed between technology experts, scholars, and regulators to ensure that the development of sharia fintech is not only innovative but also fully in line with Islamic values. With the right approach, sharia fintech can be an important instrument in expanding financial inclusion and promoting economic justice according to sharia principles.

Globalization has opened up international markets and increased interactions between countries. For the Islamic economy, this means opportunities for expansion and cross-border collaboration. However, globalization also brings challenges, such as increased competition and the need to meet international standards. In this context, the Islamic economy has the potential to expand the market for products and services based on Islamic principles, such as Islamic banking, halal investment, and sharia-based insurance (takaful). The Islamic economy has great potential to develop the market for products and services based on Islamic principles, such as Islamic banking, halal investment, and sharia-based insurance (takaful). Islamic banking offers a financial system based on contracts, such as mudharabah (profit sharing) and murabahah (buying and selling with an agreed profit margin), which provides an ethical alternative to the conventional banking system. This system has attracted attention not only in Muslim-majority countries but also in other countries seeking more ethical and transparent banking options (Juliswara, V., & Muryanto, F. 2022).

Halal investment is a major attraction for individuals and institutions who want to ensure that their funds are invested in sectors that are in accordance with Islamic values, avoiding industries such as alcohol, gambling, and usury. With more companies focusing on sustainability and social responsibility, halal investment has the potential to synergize with global investment trends such as ESG (Environmental, Social, and Governance). Meanwhile, takaful or sharia-based insurance offers a risk protection system based on the concept of mutual assistance (ta'awun) and sharing risk among participants. This system is attractive to those who want insurance without elements of usury, gharar, or maysir. With the principles of transparency and fairness, takaful provides an alternative solution that is inclusive and competitive (Diananto, AKR, et al. 2023).

Overall, the sharia economy not only has the potential to answer the needs of Muslims, but also attracts the interest of the global community seeking a more ethical and equitable economic system. With innovation and adaptation to modern technology and international regulations, the market for sharia-based products and services can continue to grow and strengthen its position on the global economic stage. Cross-border collaboration also opens up space for synergy between countries with Muslim majorities and other countries that show interest in ethical and sustainable economic approaches. This potential provides an opportunity to strengthen the position of the sharia economy in the mainstream of the global economy (Lisnawati, L., et al. 2024). However, globalization also brings significant challenges. Competition in the international market is becoming increasingly fierce, requiring the sharia economy to compete not only in terms of product and service quality, but also technological innovation and operational

efficiency. On the other hand, the sharia economy must also face the need to comply with international standards, such as accounting rules, transparency, and cross-country regulations, while maintaining the integrity of sharia values. This requires consistent efforts in creating a harmonious regulatory framework, strengthening market confidence, and increasing global Islamic financial literacy. With the right adaptation, the Islamic economy can make globalization a catalyst to expand its impact in creating equitable and sustainable prosperity at the international level. (Wahyudi, FS, et al. 2023).

Therefore, it is important for sharia economic actors to develop effective strategies in facing these global dynamics. In Indonesia, as a country with the largest Muslim population in the world, sharia economics plays an important role in the national economy. The Indonesian government has initiated various programs to encourage the growth of the sharia economy, including the development of the halal industry, sharia banking, and sharia insurance. However, challenges such as low sharia financial literacy and lack of digital infrastructure are still obstacles in the development of this sector. This study aims to analyze how transformation and innovation in the sharia economy can answer challenges in the digital era and globalization. By understanding the existing dynamics, it is hoped that effective strategies can be formulated to increase the competitiveness and relevance of the sharia economy at the national and international levels.

METHOD

This study uses a Systematic Literature Review (SLR) approach to collect and analyze literature relevant to the topic of transformation and innovation in Islamic economics in the digital and globalization era. SLR was chosen because this method allows researchers to systematically identify, evaluate, and interpret all available research related to a specific research question. The SLR process begins with determining a specific research question, namely how transformation and innovation in Islamic economics can answer challenges in the digital and globalization era. Furthermore, a literature search was conducted through academic databases such as Google Scholar, ScienceDirect, and ProQuest, using keywords such as "Islamic economy", "digital transformation", "innovation", and "globalization". Inclusion and exclusion criteria were set to ensure the relevance and quality of the selected literature. Articles published in Indonesian and English between 2010 and 2024, which discussed related topics, were included in the analysis. After the selection process, a thematic analysis was conducted to identify key themes and trends in the existing literature. The Systematic Literature Review (SLR) process begins by defining a specific research question, namely: How can transformation and innovation in Islamic economics answer challenges in the digital and globalization era? This question aims to explore findings in the literature related to technological transformation, product innovation, and the impact of globalization on Islamic economics. The next step is to conduct a literature search through various academic databases, such as Google Scholar, ScienceDirect, and ProQuest. The search was conducted using primary keywords, including: "Islamic economics", "digital transformation", "innovation", and "globalization". These keywords are designed to capture relevant literature from various perspectives, including financial technology (Islamic fintech), innovation in Islamic-based financial products, and the impact of globalization on the development of Islamic economics.

To ensure that the collected literature is relevant and of high quality, inclusion and exclusion criteria were established. Articles published in Indonesian and English between 2010 and 2024 were included in the analysis to cover the latest developments in this field. Inclusion criteria also included studies that directly addressed digital

transformation, product innovation, or globalization challenges in the context of Islamic economics. Articles that were not relevant or did not meet these criteria, such as those discussing topics with no direct relevance to Islamic economics, were excluded from the analysis.

After the selection process, a thematic analysis was conducted on the selected literature. This analysis aims to identify key themes and trends that stand out in previous research. Frequently emerging themes, such as the role of technology in improving efficiency and inclusion of Islamic finance, challenges of Islamic compliance in technology adoption, and innovation of Islamic financial products amidst global competition, were analyzed in depth. With this approach, SLR provides a comprehensive picture of how the Islamic economy is transforming and innovating to address challenges in the digital era and globalization..

HASIL DAN PEMBAHASAN

The results of the literature analysis show that digital transformation in the sharia economy has encouraged the emergence of various innovations, such as sharia fintech platforms that offer financial services in accordance with Islamic principles. One of the main innovations is the presence of sharia fintech platforms, which enable financial services to be more inclusive, efficient, and easily accessible to various levels of society, including those previously unreachable by conventional financial institutions. This platform offers various services, such as sharia-based financing, halal investment, to payment systems that comply with Islamic principles, such as being free from usury, gharar, and maysir. Sharia fintech also utilizes advanced technologies such as blockchain to increase transparency in financial transactions and ensure compliance with sharia. For example, blockchain can be used to permanently record contracts, thereby reducing the risk of misuse and uncertainty. In addition, artificial intelligence (AI)-based algorithms are starting to be adopted in this platform to provide halal investment recommendations that are in accordance with user preferences.

The literature also shows that digital transformation enables Islamic financial institutions to adapt to globalization, open up opportunities for cross-border collaboration, and enter the global market. For example, several Islamic fintech platforms offer sharia-based crowdfunding services that allow investors from different countries to support halal projects in different parts of the world. However, the analysis also reveals several challenges, such as the need for a more comprehensive regulatory framework to regulate Islamic fintech operations at the local and global levels. In addition, the literature emphasizes the importance of educating the public about the sharia-based digital economy, to ensure that the adoption of this technology can grow widely. Overall, innovation driven by digital transformation provides great opportunities for the Islamic economy to grow and compete in the modern economy, while expanding its impact in creating equitable and sustainable welfare.

This innovation not only increases the accessibility of financial services for the community but also expands the reach of the sharia economic market globally. However, challenges related to sharia regulation and compliance are still issues that need to be addressed. In addition, globalization has opened up opportunities for the sharia economy to collaborate with various countries in developing halal products and services. This international cooperation allows the transfer of knowledge and technology, which can ultimately improve the quality and competitiveness of sharia economic products. However, differences in standards and regulations between countries are challenges that require harmonization and adaptation (Hakim, AS, & Nisa, FL 2024).

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Increasing Islamic financial literacy is also a key factor in facing challenges in the digital and globalization era. Sharia financial literacy includes an understanding of the basic principles of sharia economics, such as the prohibition of usury, gharar, and maysir, as well as concepts such as sharia contracts, zakat, waqf, and halal investment. (Norrahan, RA 2023). With the increasing complexity of digital-based financial services, such as Islamic fintech, this literacy is becoming increasingly important to ensure that people can utilize these financial services effectively and in accordance with Islamic principles. The digital era presents great opportunities for the Islamic economy through innovative technology platforms, but also carries risks such as public misunderstanding of how Islamic-based services work. Low financial literacy can lead to misunderstandings or even distrust of these services, thus hampering the widespread adoption of Islamic financial technology. Therefore, structured and massive educational efforts are needed, both through formal institutions such as schools and universities, and through public campaigns involving digital media.

In the context of globalization, Islamic financial literacy is becoming increasingly important to help people understand the opportunities and challenges associated with Islamic financial products and services in the international market. (Widjaya, MA, & Fasa, MI 2024). For example, good literacy allows individuals and business actors to understand the benefits of sukuk (Islamic bonds) or Islamic crowdfunding as competitive financing alternatives. In addition, adequate literacy can strengthen the community's ability to recognize and avoid service offerings that claim to be labeled "sharia" but are not in accordance with Islamic principles. To address this challenge, various efforts have been made, such as the development of Islamic financial education applications, organizing seminars and training, and collaboration between the government, financial institutions, and communities to increase public awareness. With better Islamic financial literacy, people can be more confident in utilizing digital-based financial services and competing in the global market, while ensuring that their activities remain in line with Islamic principles. This will strengthen the foundation of the Islamic economy as an inclusive, ethical, and sustainable system. Ayustia, R, Jones Parlindungan (Nadapdap, SE, Trisilo, RG, & SE, M. 2023).

Effective education can increase public understanding of Islamic financial products and services, thereby encouraging participation and trust in this economic system. Educational programs that utilize digital technology, such as mobile applications and e-learning platforms, have proven effective in reaching a wider audience. However, the adoption of digital technology in the Islamic economy also presents risks, such as data security and privacy. (Rohyati, R., et al. 2024). Therefore, a comprehensive regulatory framework is needed to ensure that digital innovation in the Islamic economy. This study shows that transformation and innovation in the Islamic economy are strategic responses to face challenges in the digital era and globalization. The integration of digital technology, such as Islamic fintech and blockchain, has opened up new opportunities to expand the reach of Islamic economic services, while increasing their efficiency and inclusiveness. However, challenges in terms of regulation and Islamic compliance need to be a primary concern to ensure the sustainability and public trust in this system. Going forward, the Islamic economy requires a more collaborative approach, both at the national and international levels. Public education, regulatory strengthening, and technology-based innovation must go hand in hand to create an ecosystem that supports sustainable sharia economic growth. With the right approach, the sharia economy has great potential to become an important pillar in the global economy.

KESIMPULAN

Transformation and innovation in the Islamic economy have become strategic responses in facing the challenges of the digital era and globalization. This study shows that the integration of digital technologies, such as Islamic fintech and blockchain, has opened up new opportunities for the Islamic economy to expand the reach of Islamic-based financial services, while increasing efficiency, inclusiveness, and transparency in its operations. Islamic fintech platforms, halal investment, and Islamic insurance (takaful) are the main innovations that support the growth of this sector. In addition, globalization provides opportunities for market expansion and cross-country collaboration, which allows for technology transfer and the development of more competitive halal products. However, challenges such as compliance with Islamic principles, harmonization of international regulations, and increasing Islamic financial literacy remain critical issues. Islamic financial literacy is needed to ensure that the public understands and trusts Islamic-based financial services, especially in the digital context. Education that utilizes modern technology, such as e-learning platforms and mobile applications, can improve public understanding and expand the adoption of Islamic services. Going forward, the Islamic economy requires a collaborative approach between the government, regulators, industry players, and the community. Strengthening regulations, technology-based innovation, and public education must go hand in hand to create an ecosystem that supports sustainable growth of the sharia economy. With the right strategy, the sharia economy has great potential to become one of the main pillars of the global economy, providing inclusive, ethical, and equitable solutions amidst the dynamics of the digital era and globalization.

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