

PUBLISH 857 HAL 27-34.pdf

by Seffianidwiazmi@gmail.com 1

Submission date: 10-Dec-2024 11:48PM (UTC-0500)

Submission ID: 2464831820

File name: PUBLISH_857_HAL_27-34.pdf (282.44K)

Word count: 4090

Character count: 23995



Bank Indonesia's Strategy in Accelerating Sharia Economic Growth

Ahmad Said¹, Eko Susanto²

E-mail : saidmatondang@uhamka.ac.id, ekosusanto27@uhamka.ac.id

Entered	: October 30, 2024	Revised	: November 11, 2024
Accepted	: November 20, 2024	Published	: November 27, 2024

ABSTRACT

Seconomy has become an integral part of the Indonesian economic system, especially after the implementation of policies that support the sustainability of this sector. In an effort to accelerate the growth of the sharia economy, Bank Indonesia (BI) plays an important role with various strategic policies implemented to strengthen this sector. The strategies implemented by BI not only include monetary policy, but also financial inclusion, development of the sharia capital market, and strengthening of sharia financial institutions. This study aims to explore more deeply the efforts of Bank Indonesia in encouraging the development of the sharia economy and its impact on overall economic growth. The research method used in this study is a qualitative descriptive approach with analysis of literature studies and relevant secondary data. Based on the analysis conducted, the strategies implemented by Bank Indonesia have proven effective in increasing the contribution of the sharia economy sector to Indonesia's Gross Domestic Product (GDP). Bank Indonesia, through comprehensive policies, provides significant impetus for the growth of the sharia economy, both in terms of macroeconomic policies and the real sector.

Keywords: Bank Indonesia, Economic Growth, Sharia Economy, Sharia Policy

How to cite:

Said. A., & Eko S. 2024. Bank Indonesia's Strategy in Accelerating Sharia Economic Growth. Journal of Islamic Economics, 1(3), 27-34.

INTRODUCTION

Sharia economy is an important part of the Indonesian economy, which has grown rapidly in recent decades. As the country with the largest Muslim population in the world, Indonesia has great potential to develop an economy based on sharia principles (Umida, N., et al. 2024). The sharia economy in Indonesia has grown rapidly and become an important part of the national economy. As the country with the largest Muslim population in the world, Indonesia has great potential to develop an economic system based on sharia principles (Irawan, H., et al. 2021). The sharia economy prioritizes the principles of justice, welfare, and prohibitions against detrimental practices, such as *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling) (Malinda, E., 2024). In recent decades, sharia financial sectors such as banking, capital markets, and sharia insurance have experienced significant growth, providing alternatives that are in accordance with Islamic values for society. In addition, the halal economic sector, including the food and beverage industry, halal tourism, and other halal products, also shows enormous potential (Nur'aini, U. 2022). The Indonesian government also supports the development of the sharia economy through adequate policies and regulations, such as the 2019-2024 Sharia Economic Roadmap, to make Indonesia the center of the world's sharia economy. With this great potential, the sharia economy not only provides benefits for Muslims but also contributes to the Indonesian economy as a whole. In this context, Bank Indonesia as the country's monetary authority has a



Creative Commons Attribution-ShareAlike 4.0 International License:

<https://creativecommons.org/licenses/by-sa/4.0/>

strategic role in regulating and directing economic policies, including those related to the sharia economy (Aripin, NT, 2022). Bank Indonesia not only focuses on controlling inflation and financial system stability, but also supports the development of the sharia economic sector through various policies that strengthen this sector (Naqiyya, ANA, et al. 2023).

In recent years, Indonesia's sharia economic sector has shown significant development, especially in the sharia banking industry, sharia capital market, and sharia insurance. Sharia banking has increased both in terms of the number of institutions and assets managed, with various products such as murabaha, mudharabah, and musyarakah which are increasingly in demand by the public (Syahputra, A. 2021). The sharia capital market is also growing rapidly with the presence of the Indonesian Sharia Stock Index (ISSI) and the Jakarta Islamic Index (JII) which facilitate sharia-based investments, as well as an increase in the number of sukuk as investment instruments in accordance with sharia principles. In addition, the sharia insurance or takaful sector is growing rapidly, offering protection products based on the principle of mutual assistance in accordance with Islamic values. This development is supported by increasing public awareness, product innovation, and government policies that encourage the development of the sharia economy in Indonesia (Agestiani, A., & Sutanto, HA 2019).

Bank Indonesia, as the institution responsible for monetary policy and payment systems in Indonesia, continues to strive to create an ecosystem that supports the growth of the sharia economy. The strategy implemented by BI focuses on strengthening the sharia economic infrastructure, increasing financial inclusion, and encouraging collaboration between the public and private sectors to encourage sharia-based economic growth. Bank Indonesia (BI) plays a very important role in supporting the development of the sharia economy in Indonesia, especially in terms of monetary policy and payment systems. As the institution responsible for the stability of the rupiah, BI strives to create an ecosystem that can encourage the growth of the sharia economy in this country. BI's strategy to support the sharia economy focuses on several main aspects, including strengthening the sharia economic infrastructure, increasing financial inclusion, and encouraging collaboration between the public and private sectors (Latifah, N. 2024).

First, strengthening sharia economic infrastructure is BI's top priority. This infrastructure covers various aspects, from providing an efficient sharia payment system, developing a sharia money market, to drafting regulations that support the growth of sharia financial institutions. BI continues to work with other authorities to ensure that the sharia banking sector and financial institutions can operate well within a clear and equitable legal framework. Second, increasing financial inclusion is part of an effort to expand public access to sharia financial services. Through various programs and policies, BI encourages sharia banking products and services to be more easily accessible to all levels of society, including groups that were previously less accessible to the conventional financial system (Amalia, E., et al. 2023). This includes developing products that are more in line with the needs of the community, such as microfinance and sharia-based digital financial services. Third, collaboration between the public and private sectors is a key element in BI's strategy to encourage sharia economic growth. Bank Indonesia seeks to create synergy between the government, financial institutions, the business world, and the community, to jointly develop an inclusive and sustainable sharia economic ecosystem. This can be seen from various policies that support the development of the halal industry sector, as well as programs that aim to increase public literacy and understanding of sharia products and services.

Overall, Bank Indonesia is committed to strengthening the foundation of the sharia economy in Indonesia through strengthening infrastructure, financial inclusion, and cross-sector collaboration. With this strategy, it is hoped that the sharia economy can develop more rapidly and make a significant contribution to the Indonesian economy, as well as making Indonesia a global center for the sharia economy. However, despite significant developments, the Indonesian sharia economy sector still faces various challenges. One of the biggest challenges is the lack of public understanding of the sharia economy as a whole, as well as the limited products and services available in the market (Qalbia, F., & Saputra, MR 2023). Therefore, Bank Indonesia has a responsibility to further improve public understanding through education, as well as expand public access to sharia financial services. In addition, the development of a more inclusive and sustainable sharia capital market is one of Bank Indonesia's main focuses in accelerating the growth of the sharia economy (Widjaya, MA, & Fasa, MI 2024).

Previous research has shown that the Islamic financial market has a strategic role in supporting the economy, monetary policy, fiscal policy, and financial system stability. However, the risk of an underdeveloped market can hamper the growth of the real sector. Therefore, it is important to strengthen Islamic economic policies through forums such as the National Committee for Islamic Finance. Bank Indonesia needs to pay more attention to the risks in the Islamic financial market to support the growth of the real sector (Hayati, I., et al. 2020). In facing these challenges, Bank Indonesia is also trying to strengthen cooperation with various international and domestic institutions that have similar interests in developing the Islamic economy. One significant initiative is to form a regulatory framework that supports the growth of the Islamic financial industry as a whole, as well as increasing transparency and governance in this sector. Bank Indonesia also pays special attention to the development of sharia-based payment infrastructure that can support broader financial inclusion throughout Indonesia (Hayati, N., & Yulianto, E. 2020).

Overall, Bank Indonesia's role in accelerating the growth of the sharia economy is very important. By continuing to strengthen policies that support this sector, Bank Indonesia is expected to accelerate the achievement of Indonesia's vision as a global center for the sharia economy. Bank Indonesia plays a role in developing solid sharia economic infrastructure, such as sharia payment systems, sharia money markets, and sharia financial products that can be accessed by all levels of society (Wahyudi, I., et al. 2024). In addition, BI also focuses on increasing sharia financial inclusion, so that sharia banking and financing services are more easily accessible, including in areas that were previously underserved by the conventional financial system. One example of a policy taken is the development of sharia digital banking that allows people to access financial services more practically and quickly. In addition, Bank Indonesia actively encourages collaboration between the public and private sectors, as well as increasing sharia financial literacy in the community. BI also collaborates with other institutions, such as the National Sharia Finance Committee (KNKS), to formulate more integrated policies to deepen the Indonesian sharia financial market. (Qur'anisa, Z., et al. 2024). Through this collaboration, BI hopes that the sharia economic sector can contribute more to the Indonesian economy. By continuing to strengthen policies and support the development of this sector, Bank Indonesia is expected to accelerate the achievement of Indonesia's vision as a global center for the sharia economy. Comprehensive development of the sharia economy, which covers various sectors, can be the key to creating an inclusive, sustainable economy based on the principles of justice, so that Indonesia can take a more dominant role in the global sharia economy. Therefore, this study aims to explore

more deeply the strategies implemented by Bank Indonesia in accelerating the growth of the sharia economy in Indonesia.

METHOD

This study uses a qualitative descriptive approach by relying on relevant secondary data to describe how Bank Indonesia's strategy is to accelerate the growth of the sharia economy (Ramadhan, J. 2024). The qualitative descriptive method was chosen because this approach allows researchers to describe in depth the policies implemented by Bank Indonesia and their impact on the sharia economic sector. The data used in this study were obtained through literature studies, Bank Indonesia's annual reports, scientific articles, and other reliable sources related to the sharia economy and BI policies. (Fathin, AR 2024).

In analyzing the collected data, the researcher used content analysis techniques to explore information related to Bank Indonesia's policies in supporting the sharia economy. This technique allows researchers to filter important information from various sources and present it in a comprehensive narrative form. In addition, the researcher also used comparative analysis to compare policies implemented in Indonesia with similar policies implemented in other countries that have previously developed the sharia economy sector. Through this approach, this study aims to provide insight into the extent to which Bank Indonesia's strategies have contributed to the growth of the sharia economy in Indonesia, as well as to identify challenges that are still faced in implementing these policies. Thus, the results of this study are expected to provide recommendations for more effective sharia economic policies in the future.

RESULTS AND DISCUSSION

Strengthening Sharia Economic Infrastructure

Bank Indonesia has taken several strategic steps to accelerate the growth of the sharia economy in Indonesia. In addition, BI actively collaborates with the National Sharia Finance Committee (KNKS), the government, and the private sector to create an inclusive sharia economic ecosystem, as well as develop the halal industry sector. Increasing sharia financial literacy is also a priority, with educational programs to improve public understanding of the benefits and principles of sharia economics. No less important, BI maintains the stability of the sharia financial system through strict supervision and regulations that support the sustainability of this sector (Widyaningtyas, A., et al. 2023). Through these steps, BI is committed to accelerating the development of the sharia economy in Indonesia and making this country a global center for the sharia economy. One of the main steps is to strengthen the sharia banking sector through macroprudential policies that support the stability of this sector. These policies include regulations regarding liquidity, capital, and governance that aim to increase public trust in sharia banks. Bank Indonesia also issues regulations that encourage conventional banks to open sharia business units, which also expand the scope of the sharia economic sector. In addition, Bank Indonesia is also active in facilitating the development of the sharia capital market by introducing investment instruments that are in accordance with sharia principles. In this case, Bank Indonesia collaborates with the Financial Services Authority (OJK) and related institutions to increase the transparency and liquidity of the sharia capital market in Indonesia. This effort is expected to attract investors, both domestic and international, to invest in the Indonesian sharia capital market (Hisam, M. 2023).

Increasing Islamic Financial Inclusion

In the context of financial inclusion, Bank Indonesia also plays a role in increasing public access to sharia financial services. One of the policies implemented is the development of a sharia-based payment system, which allows people to make transactions more easily and safely. With a sharia-based payment system, people can make transactions in an easier and safer way, because these transactions prioritize the principles of justice and transparency. This system also aims to increase public trust in sharia financial products and services, as well as encourage greater public participation in an economy based on Islamic values (Maisaroh, S., & Wahyuni, S. 2024).

In addition, the development of this payment system also contributes to the efforts of the government and Bank Indonesia to encourage financial inclusion, namely providing wider access for all levels of society—including those in remote areas or those previously unreachable by banking services—to enjoy financial services in accordance with sharia principles. Thus, the development of this sharia payment system not only increases the ease of transactions but also strengthens the sharia financial sector in Indonesia. Bank Indonesia also encourages the development of sharia fintech as part of an effort to expand the reach of sharia financial services, especially in areas that have not been reached by conventional sharia banks. Furthermore, Bank Indonesia supports the development of the real sector by providing financing in accordance with sharia principles to business actors, especially MSMEs (Micro, Small, and Medium Enterprises) (Qur'anisa, Z., et al. 2024).

With this financing, it is hoped that MSMEs can develop and contribute to the Indonesian economy. Bank Indonesia also continues to encourage the sharia industrial sector, such as the halal industry, to grow and play a bigger role in the country's economy. However, although various policies implemented by Bank Indonesia have had a positive impact, challenges in developing the sharia economy still exist. One of them is the low level of sharia financial literacy among the Indonesian people. Therefore, Bank Indonesia needs to be more active in educating the public about the benefits and principles of sharia economics, so that it can increase public participation in this sector. In addition, the development of the sharia economy in Indonesia is also hampered by the lack of coordination between institutions involved in the development of the sharia economy, both at the central and regional levels. For this reason, Bank Indonesia needs to strengthen cooperation with various parties, including local governments, sharia financial institutions, and industry players to create a more conducive ecosystem for the growth of the sharia economy (Trimulato, T., & Mustamin, A. 2022).

Improving Sharia Financial Literacy

Increasing Islamic financial literacy is one of the important steps taken by Bank Indonesia (BI) to accelerate the growth of the Islamic economy in Indonesia. Islamic financial literacy refers to the public's understanding and knowledge of financial products and services that are in accordance with Islamic principles, such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling). High Islamic financial literacy is very important because it can help people make smarter financial decisions that are in accordance with religious values. For example, by understanding the concept of being free from *riba*, people will be more careful in choosing financial products that do not contain interest, such as Islamic financing or savings. Likewise, by understanding the prohibition of *gharar*, people will better understand the importance of transparency in every transaction, and avoid products that have high uncertainty. Likewise, with knowledge of the prohibition of *maysir*, people can be wiser in avoiding high-risk or speculative investments (Rohmayanti, SAA, et al. 2021).

Bank Indonesia has made efforts to introduce and educate the public about Islamic finance through various literacy programs, such as seminars, training, campaigns, and the use of digital media. The goal is for the public to not only know that there are Islamic financial products, but also understand how these products operate and the benefits that can be obtained from using these products. Increasing Islamic financial literacy also supports financial inclusion efforts, because a more educated society will find it easier to access Islamic financial services that are safe and in accordance with Islamic principles. With more and more people being literate about Islamic finance, it is hoped that the Islamic economic sector can grow more rapidly. In addition, good literacy also plays a role in building public trust in the Islamic financial system, which will ultimately encourage increased public participation in the Islamic economy, strengthen the stability of the national financial system, and create a more inclusive and equitable economy (Suleiman, A., et al. 2022).

This increase in literacy aims to enable the public to understand the benefits and mechanisms of Islamic financial products, and to make better financial decisions that are in accordance with Islamic values. Some of the efforts made by BI to increase Islamic financial literacy include various education and socialization programs. This program involves various groups, from the general public to industry players, with the aim of introducing various Islamic products and services such as Islamic banking, Islamic insurance, Islamic capital markets, and Islamic investment (Ruwaidah, SH 2020). BI also collaborates with educational institutions, mass media, and Islamic communities to disseminate information about Islamic economics, both through seminars, training, and digital campaigns. In addition, BI encourages the development of an educational curriculum that includes Islamic economics and finance, both at school and university levels. In this way, knowledge about Islamic economics can be instilled from an early age, so that the younger generation has a better understanding and is interested in being involved in the Islamic financial system. Increasing Islamic financial literacy is also expected to help people to have more confidence and use Islamic products in their financial activities, such as Islamic savings, Islamic financing, and Islamic investment. With increased understanding, people will be more aware of the benefits that can be obtained from using products that are in accordance with Islamic principles, as well as making a positive contribution to the development of the Islamic economy in Indonesia (Sari, IP 2024).

CONCLUSION

Based on the results of this study, it can be concluded that Bank Indonesia has played a very important role in accelerating the growth of the sharia economy in Indonesia through various policies that support this sector. Bank Indonesia's policies in strengthening the sharia banking sector, developing the sharia capital market, and encouraging sharia financial inclusion have proven to have a positive impact on the Indonesian economy. However, there are still challenges in terms of sharia financial literacy and coordination between institutions that need to be overcome to accelerate the growth of this sector. In the future, Bank Indonesia needs to continue to strengthen policies and cooperation with various parties to create an ecosystem that is more supportive of the development of the sharia economy. With the right steps, Indonesia has great potential to become a global center for the sharia economy, which can provide benefits not only for Muslims, but also for the entire Indonesian community as a whole.

BIBLIOGRAPHY

Agestiani, A., & Sutanto, H. A. (2019). Pengaruh indikator makro dan harga emas dunia terhadap indeks harga saham syariah (Jakarta islamic index). *ECONBANK: Journal of Economics and Banking*, 1(1), 26-38.

- Amalia, E., Rahmatillah, I., & Muslim, B. (2023). Penguatan UKM halal di Indonesia (Sebuah Pendekatan Ekosistem Ekonomi Syariah).
- Aripin, N. T., Fatwa, N., & Hannase, M. (2022). Layanan Digital Bank Syariah Sebagai Faktor Pendorong Indeks Literasi Dan Inklusi Keuangan Syariah. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, 5(1), 29-45.
- Fathin, A. R. (2024). *Strategi Konversi Bank Pembiayaan Rakyat Syariah Arthaaceh Sejahtera Dalam Merespon Qanun No. 11 Tentang Lembaga Keuangan Syariah Di Aceh dan Pengaruhnya Terhadap Kinerja Keuangan Perusahaan* (Doctoral dissertation, Universitas Islam Negeri Ar-raniry).
- Hayati, I., Fatimah, S., & Siregar, S. (2020). Peran Kantor Perwakilan Bank Indonesia Provinsi Sumatera Utara Dalam Meningkatkan Pasar Keuangan Syariah. *Misykat Al-Anwar Jurnal Kajian Islam Dan Masyarakat*, 3(1), 20-34.
- Hayati, N., & Yulianto, E. (2020). Peranan keuangan berkelanjutan pada industri perbankan dalam mendukung sustainable development goals: Peranan keuangan berkelanjutan pada industri perbankan dalam mendukung sustainable development goals. *Jurnal Akuntansi Bisnis Dan Ekonomi*, 6(1), 1633-1652.
- Hisam, M. (2023). Tinjauan Kinerja Bank Syariah Indonesia (BSI): Perkuat Aset dan Visi Misi yang Efektif. *Currency: Jurnal Ekonomi Dan Perbankan Syariah*, 2(1), 202-221.
- Irawan, H., Dianita, I., & Mulya, A. D. S. (2021). Peran bank syariah Indonesia dalam pembangunan ekonomi nasional. *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi Dan Bisnis Islam*, 3(2), 147-158.
- Latifah, N. (2024). Pengembangan UMKM Bank Indonesia dalam Upaya Ketahanan Ekonomi Kabupaten Tegal Tahun 2022: Evaluasi Kebijakan Program. *NeoRespublica: Jurnal Ilmu Pemerintahan*, 5(2), 586-605.
- Maisaroh, S., & Wahyuni, S. (2024). Dampak Transisi Uang Tunai Ke Uang Digital Terhadap Inklusi Keuangan Di Indonesia Perspektif Ekonomi Syariah. *Jurnal Ilmiah Manajemen, Ekonomi dan Akuntansi*, 4(3), 13-26.
- Malinda, E., Febrianti, R., & Purwanto, M. A. (2024). Implementasi Prinsip-Prinsip Ekonomi Syariah Dalam Industri Perbankan Syariah Indonesia. *Neraca: Jurnal Ekonomi, Manajemen dan Akuntansi*, 2(6), 305-315.
- Naqiyya, A. N. A., Hidayati, N., Widamayanti, S. E., & Marwati, S. D. (2023). Pengendalian Inflasi Di Indonesia Perspektif M. Umer Chapra. *Istithmar*, 7(1), 50-65.
- Nur'aini, U. (2022). Perbankan Syariah: Sebuah Pilar dalam Ekonomi Syariah. *SCHOLASTICA: Jurnal Pendidikan dan Kebudayaan*, 4(2), 174-183.
- Qalbia, F., & Saputra, M. R. (2023). Transformasi digital dan kewirausahaan syariah di era modernitas: Peluang dan tantangan dalam ekonomi syariah di Indonesia. *Jurnal Manajemen dan Bisnis Ekonomi*, 2(2), 389-406.
- Qur'anisa, Z., Herawati, M., Lisvi, L., Putri, M. H., & Feriyanto, O. (2024). Peran Fintech Dalam Meningkatkan Akses Keuangan Di Era Digital: Studi Literatur. *GEMILANG: Jurnal Manajemen Dan Akuntansi*, 4(3), 99-114.
- Rohmayanti, S. A. A., Samsuri, A., & Fitrianto, A. R. (2021). Analisis Literasi Keuangan Syariah Pada Pemberdayaan Ekonomi UMKM Binaan Bank Indonesia Kantor Wilayah Jawa Timur. *Muslim Heritage*, 6(2), 377-403.
- Ruwaitah, S. H. (2020). Pengaruh literasi keuangan syariah dan shariah governance terhadap keputusan mahasiswa dalam menggunakan jasa perbankan syariah. *Muhasabatuna: Jurnal Akuntansi Syariah*, 2(1), 79-106.
- Suleiman, A., Dewaranu, T., & Anjani, N. H. (2022). Menciptakan konsumen yang terinformasi: melacak program-program literasi keuangan di Indonesia.
- Syahputra, A. (2021). Kondisi ekonomi syariah di Indonesia pasca mergernya bank syariah bumh. *Jurnal Ekonomi Syariah, Akuntansi, dan Perbankan*, 5(1), 90-106.

- Trimulato, T., & Mustamin, A. (2022). Peran Industri Keuangan Non-Bank syariah Dalam Mendukung UMKM. *Proceedings of Islamic Economics, Business, and Philanthropy*, 1(1), 50-68.
- Umida, N., Anggriani, R. A., & Zulfikar, Z. (2024). Pengembangan Perbankan Syariah Dan Dampaknya Terhadap Pembangunan Ekonomi. *Musytari: Neraca Manajemen, Akuntansi, dan Ekonomi*, 4(7), 181-194.
- Wahyudi, I., Qizam, I., Amelia, E., & Yama, I. (2024). Potensi Bisnis Perbankan Syariah Indonesia Tahun 2024: Peluang Dan Tantangan. *Jurnal Lentera Bisnis*, 13(1), 11-25.
- Qur'anisa, Z., Herawati, M., Lisvi, L., Putri, M. H., & Feryanto, O. (2024). Peran Fintech Dalam Meningkatkan Akses Keuangan Di Era Digital: Studi Literatur. *GEMILANG: Jurnal Manajemen Dan Akuntansi*, 4(3), 99-114.
- Widjaya, M. A., & Fasa, M. I. (2024). Strategi Peningkatan Literasi dan Inklusi Keuangan Syariah dalam Mendukung Transisi ke Ekonomi Hijau. *Jurnal Intelek Dan Cendekiawan Nusantara*, 1(5), 7429-7442.
- Widyaningtyas, A., Noprizal, N., & Andriko, A. (2023). *Analisis Penerapan Roadmap Tahun 2015-2019 Pada Tatakelola Bank Muamalat Indonesia* (Doctoral dissertation, Institut Agama Islam Negeri Curup).

ORIGINALITY REPORT

15%

SIMILARITY INDEX

9%

INTERNET SOURCES

11%

PUBLICATIONS

2%

STUDENT PAPERS

PRIMARY SOURCES

- | | | |
|---|--|---|
| <div style="background-color: red; color: white; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 5px 0;">1</div> | <div style="color: red;">Sulvia Triana Hapsari, Abdul Madjid, Nurini Aprilianda. "Quadruple in Development Sharia Economics in Indonesia", Jurnal Dinamika Hukum, 2022</div> <div style="color: gray; font-size: 0.8em;">Publication</div> | <div style="font-size: 2em; color: red;">1</div> % |
| <div style="background-color: purple; color: white; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 5px 0;">2</div> | <div style="color: purple;">discovery.researcher.life</div> <div style="color: gray; font-size: 0.8em;">Internet Source</div> | <div style="font-size: 2em; color: purple;">1</div> % |
| <div style="background-color: purple; color: white; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 5px 0;">3</div> | <div style="color: purple;">Wartoyo, Syaeful Bakhri, Mariyah Ulfa, Rizal Wildan Firdau, Siti Nuraeni, Seli Amelia. "Measuring the Influence of Financial Literation and Inclusion on Investment Interest with Social Background as Moderating Variables", Proceeding of International Conference on Islamic Economics, Islamic Banking, Zakah and Waqf, 2023</div> <div style="color: gray; font-size: 0.8em;">Publication</div> | <div style="font-size: 2em; color: purple;">1</div> % |
| <div style="background-color: teal; color: white; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 5px 0;">4</div> | <div style="color: teal;">bpkh.go.id</div> <div style="color: gray; font-size: 0.8em;">Internet Source</div> | <div style="font-size: 2em; color: teal;">1</div> % |
| <div style="background-color: green; color: white; width: 40px; height: 40px; display: flex; align-items: center; justify-content: center; margin: 5px 0;">5</div> | <div style="color: green;">Layla Rahmadhani, Muhammad Ramadhan, Nur Ahmadi Bi Rahmani. "Risk Analysis and</div> | <div style="font-size: 2em; color: green;">1</div> % |

Sustainability of Sharia Insurance in Facing the Challenges of the Digital Era", Quantitative Economics and Management Studies, 2024

Publication

6	ejournal.iainkendari.ac.id Internet Source	1 %
7	nawalaeducation.com Internet Source	1 %
8	Sofyan Oktavian Tubagus. "Transformation of Sharia Investment at IAIN Manado: Analysis of Student Interest and Impact", eCo-Fin, 2024 Publication	1 %
9	proceeding.uinmataram.ac.id Internet Source	1 %
10	ijssr.ridwaninstitute.co.id Internet Source	1 %
11	Husnul Khotimah, Noorikha Pandayahesti Saputeri, Warsiyah. "The effect of Islamic Financial Literacy and religiosity on the interest of saving Generation Z in Islamic banks", Jurnal Ilmu Perbankan dan Keuangan Syariah, 2024 Publication	<1 %
12	s16e5b273c0ea94de.jimcontent.com Internet Source	<1 %

13

Rahmat Husein Lubis, Hikam Hulwanullah.
"Analysis of Sharia Business Unit Spin-Off
Regulations and Islamic Law", Al Ahkam, 2024

Publication

<1 %

14

Khusnul Ashar, Axellina Muara Setyanti.
"Islamic Financial Literacy on the Educated
Millennial Generation in a Campus
Environment (Case Study of Students in the
Faculty of Economics, Brawijaya University)",
Walter de Gruyter GmbH, 2022

Publication

<1 %

15

www.coursehero.com

Internet Source

<1 %

16

Syamsuri Syamsuri, Annisa Silviana Yuniar,
Nur Afifah. "Model of Solving Economic Gap
Through Share Waqf", Al-Kharaj : Jurnal
Ekonomi, Keuangan & Bisnis Syariah, 2022

Publication

<1 %

17

Baso Akib, Apriyansyah Nur, Lilies Handayani.
"Analysis of the Influence Islamic Branding on
the Intention of the Community in Gowa
District to Become Customers of Bank Syariah
Indonesia (BSI)", Journal of Waqf and Islamic
Economic Philanthropy, 2023

Publication

<1 %

18

ejurnal.iainpare.ac.id

Internet Source

<1 %

19 "Complex, Intelligent and Software Intensive Systems", Springer Science and Business Media LLC, 2021
Publication <1 %

20 ejournal.ipinternasional.com
Internet Source <1 %

21 ejournal.seaninstitute.or.id
Internet Source <1 %

22 Belda Amelia Junisu, Ya-Sen Sun, Cindy Mutiara Septani, Orion Shih. " CsPbBr Nanocrystals Prepared Using Block Copolymer Micelles for LEDs ", ACS Applied Nano Materials, 2024
Publication <1 %

23 Irmayani, Sugianto Anfa, Tuti Anggraini. "Growth Acceleration Strategy Sharia Regional Development Banks (BPD) In Indonesia", Quantitative Economics and Management Studies, 2024
Publication <1 %

24 Muhammad Baharudin Mahfudz, Nurhadi Nurhadi. "Pengaruh Indeks DJIA, Harga Minyak Dunia, Tingkat Inflasi, dan Nilai Tukar Rupiah terhadap ISSI", Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah, 2021
Publication <1 %

25

Internet Source

<1 %

26

journal.uniku.ac.id

Internet Source

<1 %

27

journal2.uad.ac.id

Internet Source

<1 %

28

jurnal.stie-aas.ac.id

Internet Source

<1 %

29

lppipublishing.com

Internet Source

<1 %

30

Frizka Oktaviani. "ANALYSIS OF ISLAMIC LAW ON THE REQUIREMENTS OF A MAXIMUM OF 10% OF NON-HALAL INCOME IN THE ISSUANCE OF THE SHARIA SECURITIES LIST IN INDONESIA", JIL : Journal of Indonesian Law, 2021

Publication

<1 %

31

Muhamad Wildan Fawa'id, Yopi Yudha Utama, Yuliani, Nandita Eka Saputri, Wafi' Nur Aziza. "Palm Payment System: Islamic Finance Perspective", Proceeding of International Conference on Islamic Economics, Islamic Banking, Zakah and Waqf, 2023

Publication

<1 %

Exclude quotes Off

Exclude matches Off

Exclude bibliography On



Article Error You may need to use an article before this word. Consider using the article **the**.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Article Error You may need to use an article before this word.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Article Error You may need to remove this article.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



P/V You have used the passive voice in this sentence. Depending upon what you wish to emphasize in the sentence, you may want to revise it using the active voice.



Article Error You may need to use an article before this word. Consider using the article **the**.



P/V You have used the passive voice in this sentence. Depending upon what you wish to emphasize in the sentence, you may want to revise it using the active voice.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

PAGE 5



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



P/V You have used the passive voice in this sentence. Depending upon what you wish to emphasize in the sentence, you may want to revise it using the active voice.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



P/V You have used the passive voice in this sentence. Depending upon what you wish to emphasize in the sentence, you may want to revise it using the active voice.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.



Sp. This word is misspelled. Use a dictionary or spellchecker when you proofread your work.

PAGE 6



Article Error You may need to use an article before this word.



Article Error You may need to remove this article.

PAGE 7

PAGE 8
