

Safe Framework: Sharia Super App for Financial Inclusion in Indonesia

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ABSTRACT

Keywords:

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Background: Despite Indonesia's Muslim population of 207 million, the sharia financial inclusion rate stands at only 13.41%, markedly lagging behind the conventional financial inclusion rate of 80.51%. Meanwhile, 92% of customers of Indonesia's largest Islamic bank already utilize conventional super app ecosystems for daily financial transactions, exposing an architectural gap that remains unaddressed in the academic literature. This study aims to propose the first conceptual framework that positions the sharia super app as an integrated Islamic finance distribution model in Indonesia.

Method: The methodology integrates a Systematic Literature Review (SLR) following the PRISMA protocol applied to 39 articles retrieved from Scopus (2016–2026), bibliometric analysis using VOSviewer, and conceptual framework development via a Theory Synthesis approach.

Results: The study produces the SAFE Framework (Sharia-Aligned Financial Ecosystem), which positions the sharia super app as the highest manifestation of a Digital Business Ecosystem, integrating seven core services (Islamic banking, sharia e-wallet, sharia investment, digital ZISWAF, sharia peer-to-peer lending, halal marketplace, and Islamic insurance) under a robust sharia governance layer, evaluated through the lens of Maqasid al-Shariah as a normative framework.

Conclusion: The study contributes as the first academic work to model the sharia super app as an Islamic finance distribution channel in Indonesia, to operationalize Maqasid al-Shariah as an evaluative instrument for Islamic fintech ecosystem design, and to provide a realistic implementation blueprint for practitioners, regulators, and future researchers.

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INTRODUCTION

Indonesia currently faces a profound paradox in sharia finance. As the country with the world's largest Muslim population, approximately 207 million people, representing 87.2% of the total population (BPS, 2024). Indonesia possesses exceptional demographic conditions to become the global centre of

the Islamic financial ecosystem. Yet empirical evidence reveals a striking gap between this demographic potential and the actual accessibility of sharia financial services. According to the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) and Statistics Indonesia (BPS), Indonesia's sharia financial inclusion index stood at only 12.88%. The most recent SNLIK 2025 data indicate a marginal improvement to 13.41%, demonstrating that the persistently low level of sharia financial inclusion has not been adequately resolved despite continuous policy interventions (OJK & BPS, 2025).

This paradox becomes more acute when compared with the conventional financial inclusion rate of 92.61% recorded in 2025 (OJK & BPS, 2025). Implying that the majority of Indonesian Muslims who have accessed financial services are utilizing interest-based (usury) conventional instruments, a situation that raises serious concerns from both economic and Islamic jurisprudential perspectives. Concurrently, the Islamic banking sector continues to demonstrate positive performance, with total sharia banking assets in Indonesia reaching IDR 1,067.73 trillion in 2025, a historic high for the industry with growth of 8.92% (Sandy, 2026). Nevertheless, this impressive asset accumulation has not been proportionally accompanied by broader access to Islamic financial services among the general public, a phenomenon that constitutes the core research problem of this study.

The structural impediments to Islamic financial inclusion in Indonesia are multidimensional. On the supply side, sharia financial services are currently fragmented across dozens of separate applications and institutions. A user must open different applications to save in an Islamic bank, make payments via electronic money, shop in a marketplace, invest in the sharia capital market, or access halal financing. This fragmentation creates unnecessary friction and impedes adoption, particularly among the unbanked and underbanked segments of the population. On the demand side, the challenges are equally formidable, sharia financial literacy reached only 43.42% in 2025 (OJK & BPS, 2025), Islamic banking assets remain heavily concentrated in Java with at least 199 of the total 427 branch offices located in Jakarta and its surrounding areas (OJK, 2024), and a significant access gap persists between urban and rural regions.

Against this backdrop, digital transformation has fundamentally reshaped Indonesia's financial landscape. Super apps applications that integrate multiple services within a single platform have become the dominant digital channel in Indonesian daily life. Platforms such as Gojek, Grab, and Shopee have successfully aggregated services ranging from transportation and food delivery to digital payments and financial services within a seamless ecosystem. The penetration of these platforms into financial behavior has been empirically documented: 92% of Bank Syariah Indonesia (BSI) customers already use financial services from conventional super apps such as GoPay, OVO, and ShopeePay, which GoPay dominated 36%. (Aisyah et al., 2025) This finding reveals a critical insight: Indonesian Muslim consumers have migrated to the super app ecosystem for their everyday financial transactions, even when that ecosystem operates on conventional financial principles potentially inconsistent with sharia norms.

This behavioral reality also exposes a gap that remains unaddressed in both academic literature and industry practice. Although super apps have proven to be the preferred financial channel for millions of Indonesian Muslims, the integration of genuinely sharia-compliant financial services into such ecosystems has yet to materialize. Pati (2021) documented that the conventional super app platforms used by the National Amil Zakat Agency (BAZNAS) for digital zakat collection including GoPay and OVO is potentially place float funds in interest-bearing instruments such as Government Securities (SBN) held at conventional banks and Bank Indonesia, creating transactions that may not satisfy sharia requirements. (Pati et al., 2021) A super app ecosystem that is genuinely aligned with sharia principles holds considerable potential to bridge this significant gap.

Regulatory challenges further complicate the landscape. Indonesia's Islamic fintech ecosystem, which currently ranks fourth in the Global Islamic Fintech Index 2025 (GIFT, 2025) operates under a fragmented legal framework. The fintech regulation POJK 4/2021 was primarily designed for conventional fintech and does not adequately distinguish sharia fintech operations. The sole sharia-specific foundation is Fatwa DSN-MUI No. 117/2018, which, despite its substantive content, carries no binding legal force under Indonesian positive law (Fahamsyah et al., 2025). This dualism of authority between OJK and DSN-MUI generates legal uncertainty that impedes the development of a coherent sharia super app ecosystem (Musjtari et al., 2022).

Building on these phenomena, the sharia financial inclusion gap, the mass adoption of conventional super apps, and the rapid growth of Islamic fintech. There remains a notable absence of academic scholarship proposing a comprehensive conceptual framework that integrates sharia super app ecosystem design with sharia compliance principles, Islamic social finance instruments, and financial inclusion objectives within the Indonesian context. Prior studies have examined these dimensions in isolation, including technology adoption in Islamic Mobile Banking (Abdurrahman et al., 2025), Islamic fintech regulation (Fahamsyah et al., 2025; Fidhayanti et al., 2024; Musjtari et al., 2022), digital ZIS platform (Pati et al., 2021), and super app development (Hasselwander, 2024; Hasselwander & Weiss, 2025), yet none synthesize these streams into a unified, evaluable framework grounded in Maqasid al-Shariah.

This study addresses this gap by proposing the SAFE Framework (Sharia-Aligned Financial Ecosystem) as a conceptual model of a sharia super app designed to accelerate Islamic financial inclusion in Indonesia. The SAFE Framework integrates six theoretical pillars: (1) the Technology Acceptance Model (TAM) (Davis, 1989) to understand user adoption behavior, (2) the TOE Framework (Tornatzky et al., 1990) to map technological, organizational, and environmental determinants, (3) the Digital Business Ecosystem (DBE) (Moore, 1993), to inform ecosystem architecture design, (4) Islamic social finance instruments including zakat, infaq, sadaqah, and waqf, (5) a sharia governance layer encompassing Sharia Supervisory Board (DPS) oversight and compliance with DSN-MUI fatwas; and (6) Maqasid al-Shariah as a normative evaluative framework for assessing the ecosystem's contribution to human welfare and Islamic values.

This study makes three principal contributions to literature. First, it introduces the SAFE Framework as the first integrative conceptual model for sharia super app design in the Indonesian context. Second, it applies Maqasid al-Shariah as an evaluative framework for Islamic fintech ecosystem design. Third, it provides a practical roadmap for policymakers, Islamic financial institutions, and technology developers seeking to leverage the super app ecosystem to close Indonesia's sharia financial inclusion gap.

METHOD

This study employs a three-stage approach that integrates a Systematic Literature Review (SLR), bibliometric analysis, and conceptual framework development. This combination was selected because the research is conceptual in nature, that is, it does not collect primary data and its argumentative strength therefore rests on the systematic synthesis of existing literature and the theoretical construction built upon it.

Systematic Literature Review (SLR)

The first stage involved an SLR conducted in accordance with the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol. Article searches were performed on two primary databases: Scopus and Web of Science via Publish or Perish application, using a combination of three keyword clusters: (1) Islamic fintech, sharia fintech, Islamic mobile banking; (2) super app, digital platform, digital ecosystem; and (3) financial inclusion, Islamic financial inclusion, sharia financial inclusion. The search was restricted to the period 2016–2026, on the grounds that significant developments in Islamic fintech and super apps commenced during this period.

Article selection proceeded through four stages in accordance with the PRISMA protocol. The identification stage yielded a pool of articles from both databases. The screening stage filtered articles based on the relevance of their titles and abstracts. The eligibility stage evaluated full-text articles against pre-established inclusion and exclusion criteria. Inclusion criteria encompassed: articles addressing the adoption of sharia financial technology, digital ecosystems, super apps, Islamic financial inclusion, sharia governance, or Islamic fintech regulation in either Indonesian or global contexts. Exclusion criteria encompassed: articles not available in English or Indonesian, articles not subjected to peer review, and articles lacking substantive relevance to the research topic. The included stage yielded 39 final articles constituting the synthesis base of this study (see Figure 1: PRISMA Flow Diagram).

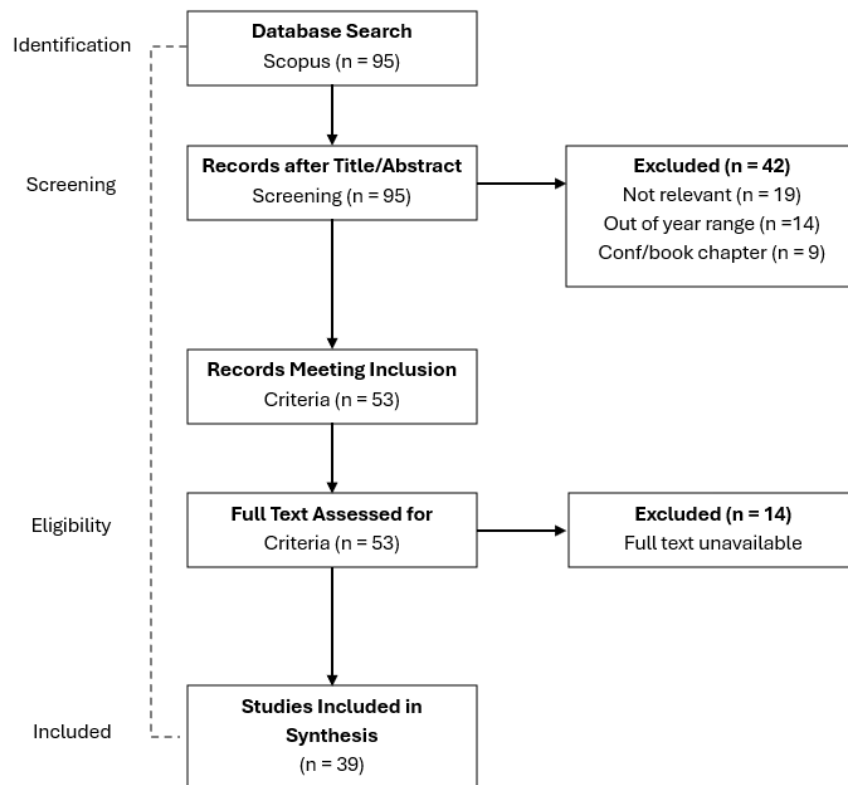


Figure 1. PRISMA flow diagram

Bibliometric Analysis

The second stage involved bibliometric analysis using VOSviewer software. Bibliometric data were extracted from the 39 final articles that passed PRISMA selection, encompassing author metadata, publication year, keywords (author keywords and index keywords), and cited references. VOSviewer was used to visualize the keyword co-occurrence network to identify dominant thematic clusters and map the conceptual landscape of Islamic fintech research globally. The bibliometric analysis complements the SLR by providing a macro-level overview of this study's position within the broader academic landscape and confirms that the three identified research gaps have indeed not been addressed in the existing literature.

Developing a Conceptual Framework

The third stage involved the development of the SAFE Framework (Sharia-Aligned Financial Ecosystem) as the principal conceptual contribution of this study. Framework development followed a theory synthesis process that integrated four theoretical foundations: TAM (Davis, 1989), TOE Framework (Tornatzky et al., 1990), Digital Business Ecosystem (Moore, 1993), and Maqashid al-Syariah (Auda, 2008) with empirical findings drawn from the 39 articles analyzed during the SLR stage. The synthesis process follows the theory synthesis, commencing with the identification of key constructs from the literature, followed by the mapping of inter-construct relationships, and concluding with the formulation of a coherent conceptual model amenable to empirical testing in future research. (Jaakkola, 2020)

The resulting SAFE Framework constitutes a conceptual model that positions the sharia super app as the highest manifestation of a DBE for the integrated distribution of Islamic financial services, evaluated through the lens of Maqasid al-Shariah as a normative framework. The SAFE Framework serves two purposes: as a guide for building a sharia super app ecosystem, and as an evaluation instrument for assessing the extent to which digital financial platforms fulfil Islamic values. Both functions are amenable to empirical testing in subsequent research

RESULTS AND DISCUSSION

Result

Bibliometric Analysis

Bibliometric analysis was conducted on the 39 final articles using VOSviewer to map the landscape of Islamic fintech and super app research through keyword co-occurrence network visualization. Bibliometric data were extracted from Scopus export results using the Publish or Perish (PoP) application, encompassing author keywords from all articles that passed PRISMA selection. By setting a minimum keyword occurrence threshold of two, VOSviewer generated a network map displaying dominant thematic clusters in the analyzed literature (see Figure 2: VOSviewer Output).

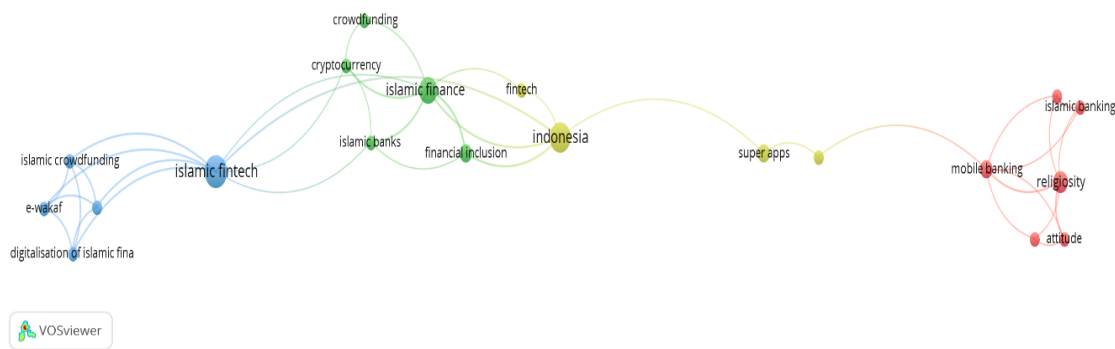


Figure 2. VOSviewer Output

The bibliometric analysis revealed five interrelated keyword clusters. The first cluster (blue) represents the theme of Islamic fintech, with primary nodes including Islamic fintech, e-waqf, Islamic crowdfunding, and digitalization of Islamic finance. The second cluster (green) represents the Islamic finance theme, encompassing nodes for Islamic finance, Islamic banks, fintech, and cryptocurrency. The third cluster (yellow-green) represents the theme of financial inclusion in the Indonesian context, marked by the nodes financial inclusion and Indonesia. The fourth cluster (yellow) represents the super apps theme, with a single node super apps appearing relatively isolated from other clusters, indicating a research gap in this area. The fifth cluster (red) represents the theme of Islamic banking and religiosity, with nodes for mobile banking, Islamic banking, religiosity, and attitude.

These mapping findings indicate that, although each theme has been examined separately in literature, no study has comprehensively integrated all five clusters within a single conceptual framework. This reinforces the urgency and novelty of the present research in formulating the SAFE Framework as a bridge connecting the Islamic fintech ecosystem, super apps, and financial inclusion in Indonesia.

SAFE Framework: Sharia-Aligned Financial Ecosystem

Based on the theoretical synthesis of 39 analysed articles through the Theory Synthesis approach, this study proposes the SAFE Framework (Sharia-Aligned Financial Ecosystem) as a conceptual model of a sharia super app ecosystem designed to support Islamic financial inclusion in Indonesia. The SAFE Framework integrates four theoretical foundations: TAM (Davis, 1989), TOE Framework (Tornatzky et al., 1990), Digital Business Ecosystem (Moore, 1993), and Maqashid al-Syariah (Auda, 2008) into four systematically interconnected components, as presented in Figure 3 (SAFE Framework).



FIGURE 3. SAFE Framework

Super App as a Digital Business Ecosystem

The SAFE Framework positions the sharia super app as the single most appropriate distribution channel for Indonesia's Islamic financial ecosystem. This argument rests on one fundamental premise: no digital instrument can integrate all sharia financial services like banking, investment, ZISWAF, financing, and insurance into a single cohesive user experience, except a super app designed as a Digital Business Ecosystem (DBE). Within the logic of the DBE, the value of the ecosystem resides not in anyone leading service but in the synergy among services that mutually reinforce one another, the more services a user engages with, the stronger their habit becomes and the higher the switching costs to an alternative platform. The choice of the sharia super app as an architecture also responds to the behavioral reality of Indonesian Muslims today: most sharia financial service users are already accustomed to conventional super app ecosystems yet lack a fully sharia-compliant alternative. (Aisyah et al., 2025) This is not merely a market gap; it is an architectural gap that can only be addressed by constructing a new ecosystem rather than simply appending sharia features to an existing platform.

Within the TOE Framework, the SAFE Framework maps three contextual dimensions that must be satisfied for the ecosystem to operate effectively. The Technology dimension encompasses platform reliability, data security, and interface usability, factors that together shape usage habit. The Organization dimension encompasses the reputation and capacity of Islamic financial institutions as ecosystem partners, including the ongoing validation capability of the DPS. The Environment dimension encompasses OJK regulations and DSN-MUI fatwas, user religiosity levels, and the readiness of Indonesia's digital infrastructure as environmental prerequisites for the ecosystem.

Core Ecosystem Services

The SAFE Framework integrates seven core services that together constitute a comprehensive ecosystem. These seven services were selected not arbitrarily but based on two principal criteria: their relevance to the financial needs of Indonesian Muslims, and the existence of institutions already in operation, ensuring the ecosystem can be implemented realistically. Islamic banking and sharia e-wallets form the transactional foundation of the daily ecosystem, addressing the most fundamental user need storing and transferring funds in accordance with sharia principles. Conventional platforms such as GoPay, OVO, and ShopeePay are not excluded from the ecosystem; rather, they are positioned as partners to be adopted and progressively converted to full sharia standards. This pragmatic approach acknowledges their market dominance while opening a pathway for gradual transformation. Sharia investment expands the ecosystem's function beyond transactions to asset accumulation (sharia mutual funds, sukuk, and sharia equities), accessible through a single platform with an integrated sharia filter.

Digital ZISWAF (zakat, infaq, sadaqah, and waqf) is the component that most distinctively differentiates the SAFE Framework from any conventional digital financial ecosystem. The integration of these instruments into a single platform is not merely the addition of a social feature it constitutes a paradigmatic transformation that embeds wealth redistribution as an organic dimension of everyday financial activity rather than a separate action requiring a distinct application. The gap between the national zakat potential of IDR 233.8 trillion and its realization rate of only 3.5% will not be closed by educational campaigns alone; it requires a breakthrough in accessibility that can only be realized through sharia super app platform integration. (Pati et al., 2021)

Sharia P2P lending addresses the needs of productive segments that have historically been outside the reach of formal banking micro, small, and medium enterprises (MSMEs) requiring capital but failing to meet conventional credit requirements. By integrating platforms such as Amarta and Alami into the ecosystem, the SAFE Framework builds a bridge between the surplus funds of sharia investors and the capital deficits of MSMEs. The halal marketplace completes this cycle by ensuring that funds generated within the ecosystem are also spent within the halal ecosystem, while simultaneously promoting domestically produced products that have received halal certification from BPJPH (the Halal Product Assurance Organizing Agency). Finally, Islamic insurance closes the protection gap that has thus far been absent from Islamic fintech ecosystem discourse: without sharia-compliant life and asset protection, the Islamic financial ecosystem cannot be regarded as truly comprehensive.

Sharia Governance

Sharia governance within the SAFE Framework is not merely a compliance layer appended to the ecosystem; it is the very condition of the ecosystem's existence. Without robust and sustained sharia governance, a sharia-labelled super app amounts to nothing more than a rebranding of a conventional platform with a halal label. The SAFE Framework establishes four governance elements that cannot be compromised: an active and independent DPS involved in every product decision; the consistent use of akad (Islamic contracts) recognized by DSN-MUI; the complete freedom of all instruments from usury, gharar, and maysir; and a periodic sharia audit mechanism whose results are publicly accessible.

What distinguishes the SAFE Framework's governance approach from current practice is its proactive rather than reactive character. Ideal fintech halal standards are not merely a list of prohibitions to be avoided; they constitute a set of values actively promoted in every feature and platform design decision. Robust sharia governance also functions as a competitive advantage: users with high religious sensitivity regarding the halal status of their transactions will become the ecosystem's most loyal users, even in times of crisis.

Maqasid al-Syariah Evaluation

Conventional digital financial platforms are evaluated primarily on metrics such as user growth, transaction volume, and retention rates. The SAFE Framework rejects this approach and poses a more fundamental question: does this platform actively enhance the holistic wellbeing of its users in accordance with the highest objectives of Islam?

The five maqasid are operationalized as concrete evaluation dimensions. Hifz al-din is evaluated by assessing the extent to which all transactions within the platform are free from prohibited elements and actively facilitate users' religious (Maliah) duties. Hifz al-nafs is evaluated by assessing the platform's

capacity to protect users from predatory financial schemes, guarantee data security, and maintain user trust. Hifz al-aql is evaluated by assessing the extent to which the platform enhances users' capacity to make rational, Islamic-values-based financial decisions. Hifz al-nasl is evaluated by assessing the platform's contribution to intergenerational welfare, particularly through productive waqf instruments and MSME financing that creates employment. Hifz al-mal is evaluated by assessing the platform's effectiveness in distributing wealth equitably through ZISWAF, ensuring halal asset growth through sharia investment, and opening access to financing for the historically unbanked.

With this evaluative framework, the ultimate output of the SAFE Framework is not merely an improved sharia financial inclusion rate, but the realization of substantive Islamic financial inclusion, whereby access to sharia financial services demonstrably enhances users' quality of life across all its dimensions. At the macro level, substantive improvements in sharia financial inclusion contribute directly to Indonesia's sustainable Islamic economic development.

Discussion

The Absence of an Integrative Conceptual Framework Linking Super Apps and Sharia Compliance for Islamic Financial Inclusion in Indonesia

The SAFE Framework directly addresses this gap by integrating both elements, the super app as a single distribution channel and sharia governance as a compliance layer within a coherent conceptual model. What distinguishes the SAFE Framework from previous partial attempts is the nature of its integration: it does not simply combine two concepts but constructs a causal logic explaining why both must be integrated simultaneously to enhance sharia financial inclusion. A super app without sharia governance produces only a conventional platform bearing a halal label. Sharia governance without an integrated platform (super app) yields compliance without impact on inclusion. The SAFE Framework binds these elements through Maqasid al-Shariah as an evaluative framework, ensuring that the integration produces holistic welfare rather than mere transactional growth.

The Lack of Academic Examination of the Sharia Super App as an Islamic Finance Distribution Model in Indonesia

The SAFE Framework is the first academic study to explicitly position the super app as an Islamic finance distribution model in Indonesia. This contribution extends beyond the descriptive level: rather than simply asserting that super apps can be used for Islamic finance, the SAFE Framework constructs a theoretical argument for why the super app is the most appropriate distribution model because it represents the highest manifestation of a DBE capable of generating network effects, cultivating usage habit, and integrating all sharia financial services within a mutually reinforcing ecosystem. By operationalizing seven core services (Islamic banking, sharia e-wallet, sharia investment, digital ZISWAF, sharia P2P lending, halal marketplace, and Islamic Insurance), the SAFE Framework provides a blueprint that can serve as a design guide for Islamic fintech ecosystem developers in Indonesia and other Muslim-majority countries.

The Super App as the Highest Manifestation of a DBE Has Not Been Modelled in the Islamic Finance Context in Indonesia

Abdurrahman (2024) empirically demonstrated that the DBE is a full mediator of Islamic mobile banking adoption, but that study did not proceed to model the super app as the highest form of DBE within the Islamic finance context. The SAFE Framework fills this gap by constructing a conceptual model that places the sharia super app at the apex of DBE evolution for Islamic financial service distribution. The integration of ZISWAF into the same platform as banking and investment, for example, does not merely add a new service, it transforms the character of the entire ecosystem into an organic wealth redistribution platform, a capacity that no individual service can generate in isolation. This is the DBE logic that has hitherto not been modelled in the Islamic finance context, and the SAFE Framework is designed to fill precisely this void.

CONCLUSION

This study proposes the SAFE Framework (Sharia-Aligned Financial Ecosystem) as the first conceptual model to integrate a super app and sharia compliance for enhancing Islamic financial inclusion within a single coherent and operationalizable framework. Through a Theory Synthesis approach applied to 39 systematically analyzed articles, the SAFE Framework demonstrates that the super app as the highest manifestation of a Digital Business Ecosystem is the most appropriate distribution channel for reaching 207 million Indonesian Muslims who currently experience a sharia financial inclusion rate of only 13.41%. The framework integrates seven core services (Islamic banking, sharia e-wallet, sharia investment, digital ZISWAF, sharia P2P lending, halal marketplace, and Islamic Insurance) under a single robust sharia governance layer, evaluating overall performance through the lens of Maqasid al-Shariah as a normative framework that transcends purely transactional growth metrics.

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