

Marketing Management of Islamic Financial Services in the Digital Era

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ABSTRACT

The research aims to analyze in depth the marketing management of Islamic financial services in the digital era, which is currently at a historical crossroads due to the acceleration of digital transformation and the Industrial Revolution 4.0. This study uses a qualitative approach with the method of Systematic Literature Review (SLR). The results of the analysis indicate that adaptation to the Sharia digital marketing mix (7PS), such as technology-based products and physical evidence that transform into digital evidence, must be integrated with strict Sharia compliance. Managerial success depends on Shariah-compliant innovation, strengthening cybersecurity, and Human Resource Investment with dual competencies, with the Sharia Banking-as-a-Service model proposed as a solution to address inequalities in the digital infrastructure of SMEs.

Keywords: Marketing Management, Financial Services, Digital Era

1. INTRODUCTION

The Islamic financial services industry is currently at a historical crossroads marked by the acceleration of digital transformation (Ridwansyah et al., 2024). The Industrial Revolution 4.0 and the rapid development of Information Technology have triggered fundamental changes in various aspects of business, including the banking and financial sectors. In Indonesia, the Islamic finance sector has a unique strategic position, driven by a majority Muslim population, which creates a huge market potential. (Nabil & Faraby, 2023) Islamic banking institutions serve as one of the main pillars of the National Islamic economy, which is currently developing in a stable condition (Febriani, n.d.).

The urgency of digital adoption is no longer just an option, but a necessity to maintain existence and increase competitiveness (Tsakila et al., 2024). Digitalization enables Islamic financial institutions to leverage technology to expand target markets and improve operational efficiency. The Financial Services Authority itself is actively encouraging innovation and Islamic financial literacy at the national level. Evidence of this potential can be seen from the growth of assets in Indonesia's Islamic finance industry, which reached Rp 3,050 trillion, recording an increase of 11.3% on an annual basis (yoy) (Arrazi, 2023). However, to work on greater market potential, Islamic banks need to develop marketing strategies that are not only technologically modern but also firmly adhere to Islamic ethical principles.

Digital disruption is forcing a paradigm shift in service marketing management. Whereas previously marketing focused on physical and face-to-face approaches, the focus has now shifted to

building a comprehensive digital ecosystem, from transaction services to customer interaction and education. Digital banking services are defined by OJK as banking activities or services carried out independently through electronic or digital devices, both owned by the bank and the customer. This adaptation requires SMEs to formulate an adaptive strategy that is directed and based on Sharia principles, which is the key to sustainability and competitiveness in the midst of a dynamic digital financial era.

The marketing management of Islamic financial services in the digital age must rest on the foundations of Islamic ethics and values, which distinguish it fundamentally from conventional marketing (Nabil & Faraby, 2023). Sharia marketing is defined as an effort to identify and implement value maximization strategies, not only for marketers but also for society as a whole, based on Qur'anic and Sunnah guidelines. The focus is on building long-term mutually satisfying relationships with key interested parties in order to obtain and maintain business continuity (Nabil & Faraby, 2023).

Core values in Sharia marketing include truth (siddiq), trust (amanah), intelligence (fathanah), and communication (tabligh). The application of this ethic in Banking Practice will provide medium and long-term benefits, including increased staff motivation and increased competitive advantage. Sharia compliance is an absolute prerequisite. Marketing strategies must ensure that all services and products promoted are free from riba elements and comply with applicable sharia principles (Boamona, 2024). For example, in promoting on social media, the content presented must be of quality and honest, avoiding fraudulent practices or misleading advertising (Teknologi et al., 2025).

Value-based marketing is also directly connected with Maqasid Sharia. Islamic finance, through instruments such as zakat, Infaq, and Sadaqah (ZIS), has great benefits in promoting economic equity, strengthening stability, and increasing social inclusiveness. Therefore, a digital marketing strategy must communicate these social and spiritual values, not just mere product features. If these ethical practices are applied consistently, a management strategy that has been formulated based on ethics will achieve the planned success. (Susiana, 2024)

The potential of Islamic financial markets in the digital age is showing an explosive growth drive, supported by high internet and smartphone penetration. Digitalization offers a golden opportunity for Islamic Financial Institutions to achieve greater financial inclusion, penetrate geographical boundaries, and offer efficient and personalized services through innovations such as Fintech, Artificial Intelligence (AI), and Blockchain. However, efforts to maximize technology adoption to achieve this competitiveness and sustainable growth are faced with a unique dual challenge. LKS must ensure that every step of digital innovation, from marketing strategies to products offered, is not only technologically superior but must also strictly maintain Sharia integrity and compliance. This balance demands exceptional managerial prowess in adapting the business model and marketing mix (7PS) into a digital context without compromising Islamic Business Ethics. (Teknologi et al., 2025)

The aim of this study is to identify and analyze in depth how Islamic financial institutions can effectively manage digital marketing strategies in order to achieve sustainable market growth and competitiveness amid rapid technological challenges, while strictly maintaining Sharia compliance and Islamic Business Ethics. The main focus of this study is to bridge the gap between digital growth ambitions and Sharia imperatives. It includes an in-depth analysis of managerial adaptations to the services marketing mix (7PS) tailored for the Sharia digital context, identifying key digital innovations as well as their impact on Sharia financial inclusion, and thoroughly evaluating managerial, regulatory, and sustainability challenges. The results are expected to formulate solid strategic recommendations for regulators and industry practitioners to strengthen the position of Islamic finance and ensure that their digital transformation runs ethically and sustainably.

2. LITERATURE REVIEW

Sharia Financial Services Marketing Management is the process of planning, organizing, implementing, and controlling marketing activities based on Sharia principles. The main focus of this marketing management is to create value and satisfaction for customers through halal and fair financial products, such as Islamic financing, savings, and investments. Unlike conventional banking, Sharia Financial Services Marketing also emphasizes compliance with Sharia principles, transparency, and fairness, so marketing strategies must be adjusted to build customer trust and loyalty (Merlyn Anggraini & Iqbal Fasa, 2024).

In the digital era, Sharia Financial Services Marketing Management has undergone a significant transformation through the use of Information Technology and digital platforms. Digitalization enables Islamic financial institutions to reach more customers, improve interactions and services, and facilitate transactions quickly and securely. The use of social media, mobile banking applications, and interactive websites is an important strategy to build brand awareness, Sharia product education, and strengthen customer relationships. Thus, Marketing Management in the digital era does not only focus on promotion, but also on a seamless, secure, and Sharia-compliant customer experience (Jannah, 2024).

3. RESEARCH METHODS

This study uses a qualitative approach with a focus on literature study or systematic literature review (*Systematic Literature Review/SLR*) (Ramadani, 2025). The qualitative approach was chosen because the problems of marketing management of Islamic financial services in the digital era are complex, dynamic, and closely related to the interpretation of ethical and strategic concepts, which demand an in-depth synthesis of theory and data. The SLR method involves a systematic set of activities for reading, recording, managing, and organizing research materials (Adam & Putra, 2023). This method allows researchers to analyze, synthesize, and compare key findings from a variety of academic literature, industry reports, and related regulations. The aim is to build a solid conceptual framework on the adaptive strategy of Islamic banks in facing the challenges of digital transformation. The Data used in this study are secondary data. The applied data analysis techniques are qualitative narrative analysis and concept synthesis. Narrative analysis is used to organize the findings in a systematic, structured, and relevant manner (Nabil & Faraby, 2023).

4. RESULTS AND ANALYSIS

Marketing management of Islamic financial services in the digital era must go beyond the conventional transactional orientation. The success of this management is measured not only by commercial profits, but also by contributions to social welfare and absolute adherence to Sharia law. The traditional marketing mix is 7PS: Product, Price, Place, Promotion, People, Process, Physical Evidence. In the context of digital Sharia, every element of P must be filtered through the lens of Islamic ethical compliance and optimized through technology (Saprida, 2018).

First Goods Sharia financial services products must be innovative, but the main criteria are free from usury and comply with applicable Sharia principles. In the digital age, product innovation is shifting from physical features to integrated digital solutions. This includes the development of technology-based products, such as advanced mobile banking services, internet banking, and Sharia e-wallets. This innovation should ensure that aspects of Sharia contracts remain clear and transparent, even if they are conducted on a non-face-to-face basis. The development of relevant digital products (for example, Islamic microfinance submitted through mobile applications) is a manifestation of the principle of Fathanah (intelligence) in product management. (Puspita Sari, 2025)

Both pricing strategies should be fair and transparent, in accordance with Sharia principles. In the digital context, price transparency is becoming more important. Information regarding

administrative costs, revenue sharing, and *ujrah* schemes should be easily accessible and understandable on digital platforms, to avoid ambiguity that can damage customer trust (Arifin et al., 2021).

In the digital age, the concept of place or distribution undergoes a radical transformation. Physical coverage is complemented, and often even replaced, by digital coverage. Digital banking is are strategic instruments that allow Islamic Financial Institutions to expand their reach to all Indonesians, including those in remote areas. Management must ensure that their digital platforms have an optimal user experience, are easily accessible and secure, effectively replacing the ' place ' function of transaction interaction (Mukhti Fajar & Achmad, 2015).

The fourth promotion digital promotion, must uphold the principle of *Siddiq*. This strategy should present quality content, whether in the form of writing, videos, blogs, or podcasts, which doubles as a means of education and marketing. Direct digital marketing, like email marketing, can be used to build brand and customer loyalty and increase brand awareness. The management should control the digital promotion budget well and ensure that the communication does not contain false promises or deceptive information (*ghish*), in line with Islamic ethics (Muazza et al., 2025).

The fifth person, or Human Resources, is a crucial element in services. In the digital age, the demands on Human Resources are increasing. Islamic banks must invest continuously in the development of human resources who not only have competence in the field of Information Technology and digital, but also understand in depth the aspects of *Sharia*. The quality of service, including friendliness, speed, and the ability to provide solutions, is a key factor in customer loyalty. Competent and diligent employees in operational management ensure the company runs smoothly (Puspa et al., 2023). HR management in Islamic Financial Institutions must create a work culture that combines the speed of technology with *Sharia* morality.

Service processes must be maximally automated to improve efficiency. Digitization of processes, from account opening to transaction settlement and financing, should be done by eliminating unnecessary bureaucracy. However, this automation must be balanced with an integrated *Sharia* supervisory process, ensuring every digital step (e.g., electronic contract confirmation) remains valid according to *Sharia*. Most Islamic banks are currently still in the early adaptation stage, focusing on basic transaction services, and the challenge is to transition towards the development of a comprehensive digital ecosystem (Collins et al., 2021).

In the digital world, Physical Evidence transforms into Digital Evidence. This includes the appearance of the mobile banking application, the quality of the website, and the Cybersecurity Certification displayed. A professional, secure, and easy-to-use interface serves as proof of the bank's credibility and reliability. Strengthening cyber security systems is essential to ensure the protection of customer data and transactions, which is a manifestation of the *Amanah* principle (Purwanti, 2025).

Digital-based *Sharia* marketing is supported by four main ethical pillars that must be integrated in every managerial strategy: *Siddiq*, *Amanah*, *Fathanah*, and *Tabligh*. These pillars ensure that marketing activities are not only efficient (digital) but also ethical (*Sharia*). The trustworthiness principle has the most significant managerial impact in the digital landscape. When all customer interactions, from opening an account to withdrawing funds, occur without a physical presence, customer trust is completely dependent on the integrity of the digital system. Therefore, investments in cybersecurity systems and upgrading digital infrastructure should be treated as marketing strategies, not just operational costs (Collins et al., 2021). Failure in this aspect will damage the reputation of *Sharia* as a whole, even if the product is formally compliant.

Value-Based Marketing and Maqasid Syariah

Sharia marketing in the digital era must be oriented towards a higher value than just profit. The goal is to maximize value for marketers and society as a whole, based on the guidance of the *Qur'an*. This concept is in line with the main objective of *Sharia* finance, which is to preserve religion, soul, intellect, offspring, and property. *Sharia*-compliant digital marketing integrates

Islamic values into every dimension, resulting in strong justifications and managerial implications. The principle of *Siddiq* is realized through Content Marketing and Digital transparency, where promotional content must be free from elements of fraud (*ghish*) and ensure full transparency regarding contracts, costs, and risks on digital platforms, thus preventing misleading advertising on social media. Furthermore, the principle of *Amanah* is realized through Cyber Security and Data Protection, which requires strengthening IT systems to safeguard customer data and funds. The trust built on the implementation of Sharia principles is a key factor in customer loyalty. Then, *Fathanah* encourages product innovation and Digital Ecosystems, as manifested in the development of smart products, such as Sharia e-wallets, and the adoption of disruptive technologies, including AI and blockchain, to improve the competitiveness of institutions. Finally, the *Tabligh* principle emphasizes the importance of Digital Financial Education and literacy, utilizing digital platforms effectively to overcome low public understanding of Sharia products and ensuring informative communication.

First, solving social problems: Islamic finance plays an important role in promoting economic equity, strengthening stability, and increasing inclusiveness. The marketing strategy should emphasize how the products or services of SMEs contribute to the real economy, help MSMEs, and improve the welfare of the community. Social instruments such as *zakat*, *Infaq*, and *Sadaqah* (ZIS), which are now facilitated digitally, function to minimize gaps and distribute wealth fairly. Communicating this social impact through digital platforms is a powerful value-based marketing strategy (Sidanatul Janah, 2023).

Second, long-term relationships (Relationship Marketing): Marketing aims to build long-term relationships that are mutually satisfying. In the digital age, LKS can analyze consumer data to manage and understand consumer behavior, as well as provide targeted bonuses or offers. This approach, if done ethically, builds a sense of customer pleasure and comfort and increases loyalty (Hidayati et al., 2023).

Digital Technology Adaptation and Innovation Strategy (Innovation Focus)

Digital adaptation strategies are key to the sustainability and competitiveness of SMEs. This transformation involves a profound adoption of information technology, from transactional services to disruptive technology use. The digital transformation of Islamic banking in Indonesia has resulted in the adoption of various key innovations. These innovations are categorized as basic transactional services, and the development of the digital adoption ecosystem of Islamic banking starts from the transactional aspect, relying on Mobile Banking and Internet Banking as a crucial initial adaptation step. This service allows customers to transact flexibly, which ultimately improves operational efficiency and extends the bank's range of services to all levels of society, including in remote areas. Big players such as Bank Syariah Indonesia (BSI) explicitly make digitization and upgrading of IT systems the key to strengthening penetration and driving solid performance. (Kasus et al., 2025)

The next evolution is the development of payment and microfinance ecosystems through the development of Sharia E-wallets and digital ecosystems based on Sharia principles. This strategy aims to integrate Islamic financial services with the daily needs of customers, especially to attract and serve the younger generation or millennials who rely heavily on technology, thus demanding the adjustment of marketing strategies that emphasize the ease, speed, and relevance of technology.

Social Media and digital platforms are the main channels of promotion and education. Marketing management should focus on content marketing strategies that deliver quality content. This content has two strategic functions. Digital content marketing plays a crucial role in overcoming the main challenges in the Sharia financial sector, namely, low literacy and public understanding of Sharia products. The use of educational content, such as short videos, podcasts, or blog articles, is a direct response and an effective manifestation of the *Tabligh* principle in the modern era. Through this medium, Islamic Financial Institutions can explain the complexity of the contract and the economic benefits of Sharia in a simple and attractive way. Aside from being an educational tool, ethical and informative content also serves to build trust and loyalty. By providing transparent information and relevant financial solutions, Islamic Financial Institutions build a

trusted brand image, foster long-term relationships, and ultimately increase customer loyalty. Further utilization of online advertising allows companies to control budgets, target audiences promptly, as well as effectively build brand awareness and customer loyalty (Puspa et al., 2023).

Implementation of financial technology, AI, and Blockchain

The use of disruptive technologies such as Fintech, AI, and Blockchain is a strong differentiation strategy, provided that its implementation is tied to Sharia values. Sharia Financial Technology (Fintech) is the driving force for financial inclusion. Integrative analysis shows that the development of Fintech has a direct impact on expanding access to Islamic financial services. Sharia Fintech, for example, in the form of Sharia peer-to-peer lending, can reach market segments that are not served by traditional banking, in line with OJK's economic equity goals (Alfian et al., 2024). Blockchain technology offers high transparency and accountability, an attribute that is highly aligned with the core values of Islamic finance, especially the principle of Amanah. The application of blockchain can be implemented in the management of social instruments such as Zakat, Waqf, and Sukuk, thereby dramatically improving public trust and operational efficiency. For example, the National Zakat Agency (BAZNAS) has begun implementing blockchain for zakat reporting, demonstrating the potential of this technology in strengthening sharia compliance (Shifah, 2025).

In the context of marketing, blockchain adoption is essentially a morality-based marketing strategy. By offering the highest level of transparency, which is a non-negotiable manifestation of the Amanah principle, this technology effectively transforms passive products into products that are inherently more Shari'i and trusted in the eyes of customers. This trust creates a unique competitive advantage that is difficult for conventional institutions to replicate. Marketing management can use the transparency that blockchain offers as a key selling point, especially for customers sensitive to compliance and good governance (Imawan & Suryaningsih, 2023).

Digital adaptation strategy of Islamic Financial Institutions in Indonesia

The digital adaptation strategy should be evaluated based on the expected impact and accompanying challenges. The digital innovation strategy in Islamic finance focuses on four main areas. First, increased access (Place) is sought through Mobile/Internet Banking, with the hope of expanding the range of services, increasing millennial market penetration, and reaching remote areas. However, this effort is hampered by the low digital literacy of the community and limited telecommunications infrastructure in some regions. Second, operational (Process) efficiency is achieved through Process Automation Using AI and robotics, which is projected to lower costs, accelerate services, and strengthen performance. The challenges are the high investment in human resources and technology required, ethical risks and data bias in AI implementation, as well as the lack of competent human resources. Third, compliance and trust (Amanah) are enhanced through the adoption of Blockchain for transactions such as Zakat, Waqf, and Sukuk, which directly increases accountability and transparency, in line with Islamic values. Its implementation requires strengthening adaptive regulation and addressing the complexities of Sharia supervision in distributed systems. Finally, Market Penetration (Promotion) is driven by the development of Sharia E-wallets and quality Digital content to attract young segments (Gen Z/millennials), build brand loyalty, and conduct massive education. This Area faces stiff competition from giant Fintech players and the need to constantly update content while guaranteeing Sharia compliance (Rizal, 2019).

Challenges of Sharia Compliance in Digital Services

The most complex and differentiating challenge is how to maintain and oversee Sharia compliance in a fast-paced and automated process. The speed of innovation in digital technology often surpasses the speed of development of the necessary regulations and Sharia fatwas. This creates an innovation versus compliance dilemma. Constraints in the optimal application of sharia principles, especially in the aspects of supervision and dispute resolution, which are increasingly complex in the digital era, are crucial issues (Susiana, 2024).

Managerially, digital marketing management faces high Sharia reputational risks if a product or campaign is launched without adequate and prompt Sharia Supervisory Board (DPS) review. This demands a paradigm shift: Sharia compliance should not just be a passive function (auditing after the product is launched), but should be a proactive function integrated directly into the digital product development process (for example, adopting Agile methodologies or Sharia DevOps). This integration ensures that the contractual and ethical aspects are embedded from the beginning of the product design. If DPS is not involved early on, potential reputational losses due to incompatibilities in products that are already marketed digitally can undermine the trust of customers who base their loyalty on sharia principles (Hidayati et al., 2023).

Readiness of Human Resources (HR) and Digital Infrastructure

HR quality is the determinant of digital marketing success. The success of digital adaptation is highly dependent on continued investment in the development of human resources who have competence in the field of technology, as well as understanding aspects of Sharia. The competence of employees, especially in operational management, must be improved to ensure the smooth operation of digital services. Training should include mastery of digital marketing tools, customer data analysis (analyzing data for marketing needs), and an understanding of ethics in online advertising. In addition to human resources, digital infrastructure is a foundation that must be strengthened. In fact, most Islamic banks are still in the early adaptation stages of digitization, with a greater focus on basic transaction services, rather than on developing a comprehensive digital ecosystem.¹ These inequalities must be addressed through targeted collaboration and investment to achieve stability and solid performance, as exemplified by BSI's efforts in IT system improvement.

5. CONCLUSION

The main conclusion of this analysis confirms that a purposeful and principle-based digital adaptation of Sharia is an essential key to the sustainability and competitiveness of Islamic banking in the digital age. Managerial success depends on the ability of Islamic Financial Institutions (LKS) to stand on three strategic pillars. Sharia-compliant innovation (accelerating digital products that remain based on Sharia principles), strong cyber security (Amanah) (strengthening security systems to ensure data protection), and integrated human resources investment (ensuring human resources have dual competencies, namely technology expertise and a deep understanding of Sharia). Given the inequalities in digital infrastructure between small and large-scale SMEs that hinder equitable access, the systemic sustainability of this sector requires collective intervention. The proposed solution is a Sharia Banking-as-a-Service (BaaS) model facilitated by OJK. This Model allows expensive digital infrastructure (such as high-level security systems or core banking) to be shared among small-scale SMEs, thus ensuring equitable access to digital capabilities without burdening unaffordable investment costs, and ultimately accelerating Sharia market penetration nationwide.

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