

Strategic Enhancement of Financial Inclusion through Shariah-Compliant Fintech: A SWOT Analysis of Bank Syariah Indonesia KCP Gunung Tua

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| Received: 01-01-2021 || Revised: 02-02-2021 || Accepted: 5-03-2021 | Published On: 30-04-2021

Abstract: This research aims to determine the strategy for increasing inclusive finance through Shariah fintech at Bank Syariah Indonesia KCP Gunung Tua using SWOT analysis. A qualitative research approach was utilized. The results of the SWOT analysis revealed that the IFAS matrix scored 0.6 and the EFAS matrix scored 0.54, indicating Quadrant I and suggesting an aggressive strategy that supports growth policies by leveraging all strengths to maximize opportunities. Based on these results, the improvement strategy for BSI KCP Gunung Tua includes: first, utilizing transaction services available anytime and anywhere to attract individuals who prefer mobile banking (BSI Mobile) (S₃, O₃); second, capitalizing on the predominantly Muslim community in Gunung Tua, which has great potential, by offering low operational cost services from the Indonesian Shariah bank (S₁, O₁); third, leveraging the preference for mobile banking transactions with an easy process at BSI (S₂, O₃).

Keywords: *Financial Technology, Inclusive Finance*

Abstrak: Penelitian ini bertujuan untuk menentukan strategi peningkatan keuangan inklusif melalui fintech syariah di Bank Syariah Indonesia KCP Gunung Tua menggunakan analisis SWOT. Pendekatan penelitian ini menggunakan metode kualitatif. Hasil analisis SWOT menunjukkan bahwa matriks IFAS memiliki skor 0,6 dan matriks EFAS memiliki skor 0,54, yang menunjukkan Kuadran I dan menghasilkan strategi agresif yang mendukung kebijakan pertumbuhan agresif dengan memanfaatkan semua kekuatan untuk mencapai peluang maksimum. Berdasarkan hasil ini, strategi perbaikan untuk BSI KCP Gunung Tua adalah: pertama, memanfaatkan layanan transaksi yang dapat dilakukan kapan saja dan di mana saja untuk menarik minat masyarakat yang suka bertransaksi melalui mobile banking (BSI Mobile) (S₃, O₃); kedua, memanfaatkan komunitas mayoritas Muslim di Gunung Tua yang memiliki potensi besar dengan layanan biaya operasional bank syariah Indonesia yang murah (S₁, O₁); ketiga, memanfaatkan kecenderungan masyarakat yang suka bertransaksi melalui mobile banking (BSI Mobile) dengan proses yang mudah di BSI (S₂, O₃).

Kata Kunci: Teknologi Keuangan, Keuangan Inklusif

How to cite this article:

Risma Haryani Siregar and others, Strategic Enhancement of Financial Inclusion through Shariah-Compliant Fintech: A SWOT Analysis of Bank Syariah Indonesia KCP Gunung Tua, *Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi Dan Keagamaan*, 8.2 (2021), 195-203



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Jurnal Ilmiah Mizani: Wacana Hukum, Ekonomi, dan Keagamaan

Published by Faculty of Sharia, State Islamic University of Fatmawati Sukarno Bengkulu

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Introduction

In daily life, humans are inseparable from transactional activities. These transactions require a means of payment in the form of money, where both parties must meet directly to conduct the transaction. However, the current reality differs from the past. Today, many services are provided by banks to facilitate customers in making transactions. With today's advanced technology, all types of transactions can be carried out using electronic media without involving direct physical contact. The banking world is currently enlivened by the convenience of mobile transactions, a development driven by the increasing demand for simplicity and ease of procedures.

This situation has prompted the banking sector to innovate and develop networks to provide mobile banking services to customers. Banks have utilized information technology advancements in their services by launching technology-based transaction media, namely mobile banking. Mobile banking allows customers to perform banking transactions through mobile devices using internet data. Technology and communication are indeed supposed to facilitate usage. Mobile banking can be accessed by customers 24 hours a day.

The rapid technological development significantly influences life as Indonesia enters the Society 5.0 era, where digitalization is applied more intensively and focuses on human life. Supramono explains that in early 2019, the Japanese Prime Minister's Office officially launched Society 5.0, a concept of a technology-based society. In the Society 5.0 concept, humans will play a significant role in transforming big data in all aspects of life, and the Internet of Things will become a new wisdom, ultimately enhancing human capabilities to create meaningful lives. Karinov defines Society 5.0 as a human-

centered technology-based society.

As a result of this development, internet technology is also advancing. Both rural and urban communities will follow this trend. The increasing development of internet technology has led Bank Syariah Indonesia (BSI) to continuously innovate online systems such as mobile banking. According to Bank Indonesia (BI), mobile banking is a financial transaction activity conducted through a smartphone, with funds sourced from customer savings. Mobile banking is also defined as a facility that allows bank customers to conduct banking activities freely, anytime, easily, and flexibly.

The collaboration between financial technology (fintech) and Shariah financial institutions, particularly Shariah banking, can enhance financial inclusion at Bank Syariah Indonesia (BSI) KCP Gunung Tua. This is due to the rapid technological advancements that have penetrated all sectors, including the financial sector. Implementing fintech in the Shariah banking industry will facilitate and bring customers closer to accessing financial service products offered by Bank Syariah Indonesia and applying for financing directly. Besides facilitating customer access to financial services, fintech can also increase financial inclusion and improve the performance of Shariah banks.

The development of Shariah banks in Indonesia also shows annual growth, accompanied by increasing financial absorption each year. Despite the growing number of technology-based businesses, many Bank Syariah Indonesia products are still underutilized by customers. Therefore, Shariah banks must collaborate with fintech to enhance their inclusive role.

This study was conducted in the village of Sibagasi, with 272 residents, where many people still hold different perceptions about Shariah banking. Currently, some villagers believe that Shariah banks are not much

different from conventional banks due to the fixed interest rates applied at the beginning. "Interest is considered usury and is forbidden in Islam," while profit-sharing is permissible in Islam. This perception is one of the challenges in Shariah banking. Additionally, many villagers are not familiar with technology, leading to a lack of fintech usage or even awareness of fintech.

The main challenge in implementing fintech to enhance financial inclusion at Bank Syariah Indonesia is the lack of financial literacy, resulting in most rural communities not fully understanding fintech and its usage, as shown in Table 1.

Table 1. Interview Results with Sibagasi Village Residents

No	Description	Number	Percentage (%)
1	Residents who know and use BSI fintech	9	30%
2	Residents who do not know and do not use BSI fintech	21	70%

Source: Processed Data 2021

Initial interviews with Sibagasi villagers revealed that only 9 residents (30%) know and use BSI fintech, while 21 residents (70%) do not, indicating a significant lack of financial literacy in the village.

In a study conducted by Intan Fathimi (2018) titled "SWOT Analysis of Financial Technology Implementation at Bank X Branch Y, Peureulak District, East Aceh Regency," the SWOT analysis results showed that Bank X Branch Y is in Quadrant I (growth), indicating that the company has opportunities and strengths to leverage existing opportunities.

In another study by Kholifah and Andrianingsih (2020) titled "Opportunities and Challenges of Fintech Implementation in Shariah Banking to Enhance Financial Inclusion," the results indicated that

technological advancements, particularly financial technology, could improve bank services for customers and reach a wider community. This convenience can attract people to utilize the offered services, thereby increasing financial inclusion.

Nasution (2020), in his study "Opportunities and Challenges of Fintech Development in Shariah Banking during the Covid-19 Pandemic," found that fintech development presents an opportunity for Shariah banks to generate revenue. Fintech companies face limitations, such as the absence of physical offices and unavailable cash top-up and withdrawal services, leading people to continue using Shariah banking/M-Banking services. However, fintech development also poses a challenge by reducing the operational role of Shariah banks, as people's needs can be met through gadgets without visiting the bank.

From the background above, this research aims to determine the strategy for increasing financial inclusion through Shariah fintech at Bank Syariah Indonesia KCP Gunung Tua using SWOT analysis to identify the strengths, weaknesses, opportunities, and threats of internal and external factors. Therefore, the researcher is interested in conducting an in-depth study titled "SWOT Analysis: Strategy for Increasing Financial Inclusion through Shariah Fintech at Bank Syariah Indonesia KCP Gunung Tua."

Literature Review

Financial Technology (Fintech)

Financial Technology, commonly known as fintech, is a tool or medium utilized to describe financial technology used and leveraged in financial transaction systems. Fintech represents the convergence of financial services and technology, transforming traditional business models into modern ones. Initially, transactions required face-to-face interactions and cash

handling, but now, with fintech, remote transactions can be completed within seconds.

Fintech offers financial products and services through the use of evolving information technology. It is an innovation in financial services that eliminates the need for physical currency, converting it into digital form for greater efficiency.

Based on the above definitions, Financial Technology (Fintech) can be summarized as a novel innovation in financial services that adapts to technological advancements to streamline financial services and systems for enhanced efficiency and effectiveness.

Financial Inclusion

Financial inclusion is defined as a condition where every member of society has access to a range of quality formal financial services in a timely, smooth, and secure manner at affordable costs, tailored to their needs and capabilities, thereby improving societal welfare.

It refers to a state where all working-age adults have effective access to credit, savings, payment, and insurance services from formal providers. Effective access involves the provision of good and responsible services at affordable costs for both customers and providers, enabling financially excluded customers to use formal financial services instead of existing informal options, which lack guarantees and security.

Financial inclusion policies aim at financial service deepening for the bottom of the pyramid population to utilize formal financial products and services such as safe money storage, transfers, savings, and insurance loans. Financial inclusion efforts eliminate price and non-price barriers to accessing financial services, significantly improving living standards, particularly in hard-to-reach areas.

Financial inclusion promotes savings and a savings culture, enhances credit access for

both entrepreneurial and consumption purposes, and facilitates efficient payment mechanisms, thereby strengthening the resource base of financial institutions with economic benefits.

Another definition from the World Bank describes financial inclusion as comprehensive activities aimed at removing all barriers, both price and non-price, to the public's access to and use of financial services.

From these descriptions, Financial Inclusion can be concluded as a condition where every member of society has access to financial services aimed at eliminating price and non-price barriers, particularly in hard-to-reach areas.

SWOT Analysis

SWOT analysis is a method used to evaluate the strengths, weaknesses, opportunities, and threats in a business speculation. This approach maximizes strengths and opportunities while minimizing weaknesses and threats. SWOT analysis involves analyzing and categorizing factors that influence these four elements, forming a strategic planning framework based on the analysis of a company's strategic factors.

SWOT analysis includes four factors:

1. **Strengths:** Conditions that provide advantages to an organization. These factors represent special competencies or comparative advantages within the organization. Fintech strengths include transaction ease anytime, anywhere, and the ability to reach underserved groups.
2. **Weaknesses:** Conditions or factors that pose disadvantages within the organization. It's essential to minimize or eliminate these weaknesses through effective policies. Fintech weaknesses include inadequate internet connectivity and low public awareness of financial technology.
3. **Opportunities:** External conditions that

can benefit an organization. Opportunities are identified by comparing the internal analysis of a company with its competitors. Fintech opportunities include fostering an inclusive financial industry and affordable internet rates facilitating fintech services.

4. **Threats:** External conditions that could hinder an organization's operations. If not addressed, threats can cause long-term issues. Fintech threats include cybercrime, which can undermine public trust in fintech services.

Method

This study employs qualitative research. Qualitative research is an approach in social sciences using a natural paradigm, based on phenomenological theories, to investigate social issues holistically. Descriptive qualitative research describes the 'meaning of data' or phenomena perceived by the researcher, presenting evidence. The understanding of phenomena largely depends on the researcher's analytical skills.

This research describes through in-depth interviews the SWOT analysis of financial technology implementation to enhance financial inclusion at Bank Syariah Indonesia. The study location is Bank Syariah Indonesia KCP Gunung Tua, Jl. Sisingamangaraja No. 234, Pasar Baru-Gunung Tua, Padang Bolak, Padang Lawas Utara, North Sumatra.

Data collection methods include:

1. **Observation:** Direct observation of the research environment to capture empirical conditions. Passive participation observation is used to interpret empirical states, providing an understanding of the subject's behavior.
2. **Interviews:** Communication between two or more parties, typically face-to-face, where one acts as the interviewer and the other as the interviewee, aimed at gathering information. Interviews

were conducted with Mr. Husni Ardiansyah Tanjung, BOSM at Bank Syariah Indonesia KCP Gunung Tua, to gain deeper insights into the research focus.

3. **Literature Review:** Data from books and journals relevant to the research topic are reviewed to gain appropriate references or knowledge.

4. **Documentation:** Used to strengthen research evidence and verify data during observations.

Data analysis techniques include:

- a. **SWOT Analysis:** Using SWOT analysis to assess the implementation of fintech in Shariah banking. This qualitative descriptive approach involves identifying and evaluating the strengths, weaknesses, opportunities, and threats.
- b. **IFAS Matrix (Internal Factor Analysis Summary):** Comprising five steps:
 1. Identifying strengths and weaknesses.
 2. Assigning weights to each factor, totaling 1.0.
 3. Rating factors from 1 (major weakness) to 4 (major strength).
 4. Multiplying weights by ratings to obtain scores.
 5. Summing the total scores, ranging from 1.0 to 4.0, with an average of 2.5.
- c. **EFAS Matrix (External Factor Analysis Summary):** Comprising five steps:
 1. Identifying opportunities and threats.
 2. Assigning weights to each factor, totaling 1.0.
 3. Rating factors from 1 (below average response) to 4 (excellent response).
 4. Multiplying weights by ratings to obtain scores.
 5. Summing total scores to evaluate the company's strategic external factors, with a potential range of 1.0 to 4.0.
- d. **Internal and External Matrices:** These matrices assess Bank Syariah's

performance by combining internal and external factors, positioning them in a quadrant based on IFAS and EFAS matrix calculations.

e. **SWOT Analysis Matrix**

The SWOT matrix measures company strategy factors, depicting how external opportunities and threats are anticipated with internal strengths and weaknesses. The SWOT matrix helps formulate strategies aimed at leveraging strengths and improving weaknesses, exploiting business opportunities, and overcoming threats. The SWOT matrix yields four alternative strategy groups: SO, ST, WO, and WT strategies. Each alternative strategy is as follows:

1. **SO (Strength-Opportunity) Strategy**
 - This strategy is developed based on utilizing all strengths to seize and exploit opportunities.
2. **ST (Strength-Threat) Strategy**
 - This strategy is developed based on using strengths to anticipate threats.
3. **WO (Weakness-Opportunity) Strategy**
 - This strategy is implemented based on exploiting opportunities by minimizing weaknesses.
4. **WT (Weakness-Threat) Strategy**
 - This strategy is defensive, aimed at minimizing weaknesses and avoiding threats.

Table 1. SWOT Analysis Matrix Diagram

	STRENGTH	WEAKNESS
OPPORTUNITY	SO STRATEGY	WO STRATEGY
Determine external opportunity factors	Create strategies using strengths to exploit opportunities	Create strategies minimizing weaknesses to exploit opportunities
THREAT	ST STRATEGY	WT STRATEGY
Determine external threat factors	Create strategies using strengths to counter threats	Create strategies minimizing weaknesses to avoid threats

Results and Discussion

Based on the data obtained from

observations at the research location, interviews with several informants, and collected documentation related to the research topic, the following discussion has been derived:

Financial Technology Used at Bank Syariah Indonesia KCP Gunung Tua

The financial technology employed at Bank Syariah Indonesia (BSI) KCP Gunung Tua includes BSI Mobile and BSI Net. Within BSI, financial technology is often referred to as E-Channel, which encompasses electronic banking services such as mobile, SMS, internet, internet business, and Mobile ATM. E-Channel services make ATMs feel like they are in the palm of your hand. Initially, BSI's fintech offerings included SMS Banking, Call Banking, and Internet Banking. With technological advancements, the focus has shifted towards BSI Mobile and BSI Net.

a. **BSI Mobile**

BSI Mobile provides convenience for transactions, worship, and sharing through various features in one application. It is available 24/7, making financial, spiritual, and social aspects more balanced. Financially, it simplifies money management with features like scheduled transactions and card management. Spiritually, it offers Islamic services such as mosque locations, prayer times, and Qibla direction. Socially, it facilitates easy sharing through features like Ziswaf donations.

b. **BSI Net**

BSI Net simplifies business transactions that can be conducted anytime and anywhere. It allows for mass transfers and transaction monitoring with a single click. Users can print account statements for up to two years and enjoy high transaction limits exceeding one billion. BSI Net also offers multi-user and batch transfer features, aiding in business financial management.

Implementation of Financial Technology at BSI KCP Gunung Tua to Enhance Financial Inclusion

Interviews with BSI KCP Gunung Tua staff and several customers reveal that fintech implementation enhances financial inclusion through the convenience offered by BSI Mobile and BSI Net. The Shariah-compliant system alleviates concerns about interest.

The convenience of opening new accounts without visiting a branch is a significant advantage. Accounts can be opened anytime, anywhere, without worrying about losing important moments with family or waiting in line. Within minutes, accounts are set up, and transactions can be conducted via BSI Mobile. The initial deposit can be made via transfer with a minimum of Rp 100,000. Customers can choose between Easy Wadiah and Easy Mudharabah savings accounts, with the former offering no monthly administration fees and the latter providing competitive profit-sharing.

BSI Mobile also includes features like BSI QRIS for quick and secure transactions using QR codes, and E-mas for gold savings. The Ziswaf sharing feature simplifies the donation of zakat, infaq, and sedekah.

With an increasing number of services, customers are more inclined to transact with the bank. The ease of use attracts potential customers, expanding the reach and promoting financial inclusion.

Business owners can also benefit from BSI Net, which offers convenient transaction management without the need to visit a branch. BSI Net provides features like account statement printing for up to two years, high transaction limits, and multi-user and batch transfer capabilities, making business management more efficient.

SWOT Analysis of Fintech Implementation at Bank Syariah Indonesia KCP Gunung Tua

SWOT analysis was conducted to identify

strengths, weaknesses, opportunities, and threats in the implementation of Shariah-compliant fintech at Bank Syariah Indonesia KCP Gunung Tua. The factors in the SWOT analysis were determined through observations, direct interviews with bank officials, and questionnaires distributed to the bank staff.

Internal Factors:

Strengths (S)	Weight Rating Score		
Low operational costs at BSI	0.18	4	0.72
Easy processes at BSI	0.18	4	0.72
Transactions can be done anywhere and anytime	0.18	4	0.72
Total Strengths (S)	0.54		2.16
Weaknesses (W)	Weight Rating Score		
Vulnerable to security breaches	0.15	3	0.45
Uneven development of Shariah banking access	0.13	3	0.39
Slow internet and network connections	0.18	4	0.72
Total Weaknesses (W)	0.46		1.56

Total Internal Factors (S,W): 1.00 | | 3.72

External Factors:

Opportunities (O)	Weight Rating Score		
The predominantly Muslim community in Gunung Tua is a significant potential market	0.18	4	0.72
Adoption of new technologies with IT advancements	0.17	4	0.68
Preference for mobile banking transactions (BSI Mobile) among the community	0.18	4	0.72
Total Opportunities (O)	0.53	2.12	
Threats (T)	Weight Rating Score		
Inadequate human resources	0.15	3	0.45
Competitors with more advanced technology	0.15	3	0.45
Target of cybercrime	0.17	4	0.68
Total Threats (T)	0.47	1.58	

Total External Factors (O,T): 1.00 | | 3.70

Based on the SWOT analysis, the strategic internal factor matrix (IFAS) score is 3.72,

indicating that BSI KCP Gunung Tua has significant opportunities for gaining advantages. The highest score among the strengths is 0.72 for each of the three factors. The weakness factor with the highest score is the slow internet and network connections, also scoring 0.72.

The external factors include three opportunities and three threats. After identifying these factors, an EFAS table was used for further strategic analysis. The weights in the EFAS table were derived from the questionnaire responses.

SWOT Analysis Matrix:		
	Strengths	Weaknesses
Opportunities	SO Strategy	WO Strategy
Leverage transaction convenience to attract mobile banking users (S ₃ , O ₃)	Develop strategies to minimize weaknesses and exploit opportunities	
Leverage the Muslim community's potential with low operational costs (S ₁ , O ₁)		
Attract mobile banking users with easy processes (S ₂ , O ₃)		
Threats	ST Strategy	WT Strategy
Develop strategies to use strengths to counter threats	Develop strategies to minimize weaknesses and avoid threats	

Conclusion

Fintech at BSI KCP Gunung Tua: The financial technologies used include BSI Mobile and BSI Net, both offering various features for easy transactions.

Implementation Benefits: Fintech implementation at BSI KCP Gunung Tua

provides customers with the convenience of transactions anytime and anywhere without visiting the branch.

SWOT Analysis Results: The internal factor matrix (IFAS) score is 0.6 (X-axis), and the external factor matrix (EFAS) score is 0.54 (Y-axis), placing the company in Quadrant I. This is the best position, as it indicates that the company can pursue aggressive growth strategies by leveraging all strengths to exploit opportunities.

The aggressive strategy involves maximizing strengths to capture and utilize opportunities to the fullest. Therefore, the recommended strategies for BSI KCP Gunung Tua are:

1. Leverage transaction convenience to attract mobile banking users (S₃, O₃).
2. Utilize the Muslim community's potential with low operational costs (S₁, O₁).
3. Attract mobile banking users with easy processes (S₂, O₃).

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