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Digitalization and Sharia Financial Literacy as Strategies for MSME Empowerment in Bekasi Regency

Mohammad Hatta Fahamsyah[1]*, Muhammad Najamuddin Dwi Miharja[2], Adrianna Syariefur Rakhmat[3], Muhammad Hamdan Ainulyaqin[4], Gina Nopiyanti[5]
[1,2,3,4,5]Universitas Pelita Bangsa
Email: hatta@pelitabangsa.ac.id

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Abstract
Micro, Small, and Medium Enterprises play an important role in supporting regional economic development; however, they continue to face challenges related to digital technology adoption and effective financial management. Limited digital literacy and insufficient understanding of sharia-based financial practices often hinder business competitiveness and sustainability. This community service program aimed to enhance the capacity of business owners in utilizing digital technology for marketing activities and implementing sharia-based financial management practices to support sustainable business growth. The program was conducted on June 6, 2026, in Bekasi Regency and involved fifteen micro, small, and medium enterprise owners. The methods employed included socialization, training sessions, hands-on practice, mentoring, and evaluation through pre-activity and post-activity assessments. The training materials covered digital marketing strategies, the use of social media and online marketplaces, digital financial recording, and financial management based on sharia principles. The results demonstrated a significant improvement in participants' understanding of business digitalization and sharia financial management. Participants showed increased ability to utilize digital platforms for marketing, operate digital bookkeeping applications, and manage business finances more systematically. Furthermore, most participants successfully implemented digital marketing practices and financial recording systems in their business operations. The program indicates that the integration of digitalization and sharia-based financial management can effectively improve the capacity, competitiveness, and sustainability of micro, small, and medium enterprises.

Keywords: MSME digitalization, sharia finance, digital marketing, business empowerment, business competitiveness

Introduction

Micro, Small, and Medium Enterprises (MSMEs) have a strategic role in the Indonesian economy because they are able to create jobs, increase people's income, and become one of the pillars of national economic growth. However, the development of MSMEs in the digital economy era faces various challenges that require adaptation to technological changes and strengthening business capacity to be able to compete sustainably (Astuti & Rosita, 2024). Digitalization is one of the important factors that determine the success of MSMEs in increasing productivity, expanding markets, and improving business operational efficiency (Kallmuenzer et al., 2024).

Digital transformation has significantly changed business patterns and consumer behavior. MSME actors are required to be able to utilize digital technology in various aspects of their business, ranging from the production process, financial management, to product marketing. The adoption of digital technology has proven to have a positive effect on business performance and the competitiveness of MSMEs, especially in increasing market access and the effectiveness of business management (Affandi et al., 2024). However, there are still many MSMEs that face obstacles in adopting digital technology due to limited digital literacy, human resources, and access to adequate technology (Dimoso & Utonga, 2024).

In addition to the challenges of digitalization, the aspect of financial management is also a problem that is often faced by MSMEs. Most MSME actors still do not have a good and structured financial recording system, making it difficult to evaluate their business or gain access to formal financing. This condition is increasingly complex when MSME actors do not understand the concept and practice of Islamic finance that can be an alternative in sustainable business development (Sulhan et al., 2025). In fact, the implementation of sharia-based financial management can improve business performance through financial management that is more transparent, ethical, and sustainability-oriented (Suginam et al., 2025).

The development of Islamic financial institutions and Islamic fintech in Indonesia opens up great opportunities for MSMEs to gain easier access to financing and in accordance with sharia principles. Sharia fintech has become one of the instruments that is able to increase financial inclusion and expand access to capital for MSME actors (Zechariah, 2024). In addition, sharia financing has also been proven to be able to encourage the empowerment of MSMEs through a fairer and partnership-oriented financing scheme (Marlina et al., 2025). The role of Islamic financial institutions in supporting the growth and sustainability of MSMEs is also increasingly important in facing the ever-evolving economic dynamics (Lut'fiyah et al., 2025).

Bekasi Regency as one of the centers of economic growth in West Java Province has great potential for MSMEs. The existence of industrial estates, trade centers, and a high population is an opportunity for MSMEs to grow. However, the results of initial observations show that most MSMEs in Bekasi Regency still face various problems, such as low utilization of digital technology, weak business financial management, limited access to sharia financing, and low digital marketing capabilities. This condition causes the competitiveness of MSMEs to not be optimal in facing increasingly competitive market competition (Sitompul et al., 2025).

Various studies show that the integration of digitalization and Islamic finance can be an effective strategy in increasing the competitiveness and sustainability of MSMEs. Digitalization allows MSMEs to increase business efficiency and productivity, while Islamic finance provides a foundation for healthy, inclusive, and sustainable business management (Hasibuan et al., 2024). Strengthening MSMEs through a sharia economic approach can also encourage the creation of more inclusive and equitable economic development (Rukmanda et al., 2025). Therefore, empowerment efforts are needed that are able to integrate these two aspects in the form of training, mentoring, and the application of technology in accordance with the needs of MSMEs.

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The contribution of this community service program lies in the development of an integrated MSME empowerment pathway that connects digital marketing, digital bookkeeping, sharia financial literacy, and access to sharia financing within one guided mentoring process. These components are not positioned as separate training topics. Digital marketing is used to expand market reach and generate more systematic business transactions; digital bookkeeping is then applied to record, classify, and evaluate those transactions; sharia financial literacy provides principles for managing income, costs, profits, financing, and business obligations transparently and ethically; and access to sharia financing is introduced as a follow-up option for MSMEs that have improved their financial records and demonstrated appropriate financing needs. Thus, the program's main contribution is the integration of market development, financial administration, sharia-based financial understanding, and financing readiness into a sequential capacity-building mechanism.

This integrated mechanism distinguishes the program from conventional MSME assistance that commonly focuses only on promotional content, bookkeeping applications, general financial education, or financing information. The program guides participants from improving their digital market presence and recording business transactions to understanding sharia financial principles and assessing suitable sharia financing alternatives. Digital marketing and digital bookkeeping serve as practical business-management instruments, while sharia financial literacy and financing access provide the ethical and institutional foundation for sustainable business development. Therefore, access to sharia financing is not treated as the sole outcome of the program, but as a possible advanced stage supported by better marketing practices, more reliable financial records, and improved financing literacy.

Based on these conditions, community service activities are important to be carried out. This program is designed to improve MSME capacity through an integrated sequence of digital marketing assistance, digital bookkeeping practice, sharia financial literacy strengthening, and the introduction of appropriate sharia financing access. Thus, MSMEs in Bekasi Regency can develop into a more productive, competitive, and sustainable business. Accordingly, the purpose of this community service activity is to strengthen the competitiveness of MSMEs in Bekasi Regency by assisting participants in utilizing digital marketing channels, implementing simple digital bookkeeping, understanding sharia-based financial management, and identifying appropriate sharia financing alternatives within one integrated empowerment program.

Methods

This community service activity employs the Participatory Action Research (PAR) approach, which emphasizes the active involvement of partners throughout all stages of the program, including problem identification, program implementation, mentoring, and evaluation. This approach was selected because it enables the program to generate solutions that are closely aligned with the actual needs of MSME actors and encourages the sustainability of outcomes after the activity has been completed. In the context of MSME empowerment, PAR is considered highly relevant because it promotes participation, collaboration, and mutual learning between the community service team and the participants (Zechariah, 2025).

The activity will be conducted on Saturday, June 6, 2026, starting at 7.00 p.m. Western Indonesia Time until completion. The venue is the residence of one of the MSME participants

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in Bekasi Regency, with the main target being MSME actors operating in the region. The location was selected based on an agreement with the partners to ensure easier access for participants and to support the effectiveness of the activity. By conducting the program in a familiar and accessible environment, participants are expected to feel more comfortable, engaged, and open in discussing the challenges they face in managing and developing their businesses.

The population of this community service activity consists of MSME actors in Bekasi Regency. Due to limitations in time and resources, the program focuses on 15 MSME actors who require capacity building in business digitalization and Islamic financial management. The participants were selected based on several characteristics, namely having operated an active business for at least one year, being willing to participate in the entire series of activities, having an interest in developing their business through digital technology, and needing improvement in Islamic financial literacy. The sampling technique used is purposive sampling, in which participants are selected based on specific criteria that are relevant to the objectives of the program. This technique is appropriate because the participants are deliberately chosen according to their needs, readiness, and willingness to take part in the MSME empowerment process (Sugiyono, 2022).

Data collection in this activity is carried out through observation, interviews, questionnaires, and documentation. Observation is used to identify the initial condition of MSMEs, particularly in relation to financial management practices, the use of digital technology, and marketing strategies that have already been implemented. Interviews are conducted with participants to explore the business problems they encounter and to identify their training and mentoring needs more deeply. In addition, questionnaires in the form of pre-tests and post-tests are used to measure participants' understanding before and after the activity, especially regarding MSME digitalization and Islamic finance. Documentation is also conducted through activity photos, attendance lists, practice results, and program implementation notes, which serve as supporting evidence for evaluation and reporting.

The tools used in this activity include laptops for delivering materials and demonstrating digital applications, participants' smartphones for practicing the use of digital financial applications and online marketing platforms, an LCD projector and presentation screen, internet access through Wi-Fi or hotspot, stationery, and evaluation sheets. The materials prepared for the activity include an MSME digitalization training module, an Islamic financial management module, PowerPoint presentation materials, pre-test and post-test questionnaires, and a practical guide for using digital financial recording applications. These tools and materials are arranged to ensure that the learning process is not only theoretical, but also practical, interactive, and directly applicable to the participants' business activities.

The implementation of the activity is carried out through four main stages: preparation, implementation, mentoring, and evaluation. The preparation stage includes coordination with MSME participants, preparation of training materials, and arrangement of tools and supporting materials. The implementation stage consists of socialization on the importance of digitalization and Islamic finance for MSMEs, training on the use of digital media for business marketing, training on sharia-based financial recording, and direct practice in using digital financial applications. The mentoring stage focuses on assisting participants in using digital financial

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applications, creating social media and marketplace accounts, and consulting on business management and Islamic finance. The final stage is evaluation, which is conducted by measuring the improvement in participants' understanding through post-tests and assessing the application of training outcomes in their respective businesses.

The data obtained were analyzed using quantitative descriptive and qualitative descriptive methods. Quantitative analysis was carried out on the results of the pre-test and post-test to determine the improvement of participants' understanding. The percentage of improvement in comprehension is calculated using the formula:

$$P = \frac{Posttest - Pretest}{Pretest} \times 100\%$$

Description:

P = Percentage of improvement in understanding (%)
Posttest = Post-training score
Pretest = Pretest score before training

In addition, the program's achievement rate is calculated using the formula:

$$T = \frac{\text{Jumlah peserta yang mencapai indikator}}{\text{Jumlah seluruh peserta}} \times 100\%$$

Description:

T = Program achievement rate (%)

Qualitative analysis was carried out on the results of observations, interviews, and documentation to illustrate changes in participants' behavior in utilizing digital technology and implementing Islamic financial management. Data on the results of activities is presented in the form of:

1. Participant distribution table.
2. Table of pre-test and post-test results.
3. Graph of increasing participant understanding.
4. Documentation of activities.
5. Descriptive narrative about changes in participants' abilities after participating in the program.

Through this method, it is hoped that the service activity "Competitive MSMEs: Digitalization and Sharia Finance" can have a real impact in increasing the capacity of Bekasi Regency MSME actors in managing their business professionally, utilizing digital technology, and applying Islamic finance principles to support business sustainability (Affandi et al., 2024); (Hasibuan et al., 2024; (Suginam et al., 2025).

Results

The community service activity was held on June 6, 2026 involving 15 MSME actors in Bekasi Regency. This activity aims to increase the capacity of MSME actors in the use of digital technology and sharia-based financial management to increase business competitiveness. Participants come from various types of businesses, such as culinary, trade, services, and home-based businesses that have been operating for more than one year.

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Participant Characteristics

Based on the results of the initial identification, most of the participants are micro business owners who manage their businesses independently with a workforce of between 1-5 people. As many as 60% of the participants are engaged in the culinary sector, 20% trade, 13% services, and 7% handicrafts. The results of the observation show that most of the participants still do financial recording manually and simply, even some of them have not done financial recording regularly. In addition, the use of digital media as a means of marketing is still limited to the use of instant messaging applications and social media in a simple way. This condition is in line with research that states that there are still many MSMEs in Indonesia that face obstacles in the adoption of digital technology and professional business financial management (Astuti & Rosita, 2024; Sitompul et al., 2025).

Table 1. Characteristics of MSME Participants

Characteristics	Number (People)	Percentage (%)
Culinary	9	60
Trade	3	20
Services	2	13
Crafts	1	7
Total	**15**	**100**

Results of Implementation of Activities

The implementation of the activity began with the provision of a pre-test to measure the level of participants' understanding of MSME digitalization and Islamic finance. After the training and mentoring were carried out, participants were given a post-test to find out the improvement in understanding obtained.

The results of the evaluation showed a significant increase in participants' understanding. The average pre-test score of 58.7 increased to 84.3 in the post-test. Thus, there was an increase in understanding by 43.6%. These results show that the training and mentoring provided are able to increase participants' knowledge related to business digitalization and Islamic financial management. These findings are in line with research Affandi et al., (2024) which states that increasing digital and financial literacy contributes to improving the performance of MSMEs.

Table 2. Participant's Pre-test and Post-test results

Indicator	Pre-test	Post-test	Increase (%)
Understanding MSME Digitalization	60,2	85,8	42,5
Understanding Sharia Finance	57,1	82,7	44,8
Average	**58,7**	**84,3**	**43,6**

In addition to increasing understanding, the results of the activity also show changes in participants' behavior in business management. A total of 12 participants (80%) managed to create business accounts on social media or marketplaces as a means of digital marketing. A total of 11 participants (73.3%) started using digital financial recording applications to separate business and personal transactions. This increase shows that participants not only gain knowledge, but are also able to implement the results of the training in their business activities. This is in line with research Kallmuenzer et al., (2024) which states that the adoption of digitalization has a positive impact on the efficiency and performance of small and medium businesses.

Table 3. Implementation of Training Results by Participants

Form of Implementation	Number of Participants	Percentage (%)
Create a digital business account	12	80,0
Using digital finance apps	11	73,3
Create digital promotional content	10	66,7
Implementing simple Islamic financial recording	11	73,3

In the aspect of Islamic finance, participants showed an increased understanding of the importance of separating business and personal finance, recording transactions regularly, and utilizing Islamic financing as an alternative source of business capital. The results of the discussion and evaluation showed that most of the participants began to understand the basic concept of sharia contracts and the importance of transparent financial management to support business sustainability. These findings support the results of the study Suginam et al., (2025) and Sulhan et al., (2025) which states that Islamic financial literacy plays an important role in improving the quality of MSME business management.

Overall, this service activity succeeded in increasing the capacity of participants in the field of digitalization and Islamic finance. The results obtained show that the training and mentoring approach is able to have a positive impact on improving knowledge, skills, and the implementation of more professional business practices. With the increasing ability of participants to utilize digital technology and implement Islamic financial management, it is hoped that MSMEs in Bekasi Regency can increase the competitiveness and sustainability of their businesses in the digital economy era (Hasibuan et al., 2024; Rokhlinasari et al., 2025).

Figure 1. Activity Documentation

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Discussion

The results of community service activities show that training and assistance on digitalization and Islamic finance have a positive impact on increasing the capacity of MSME actors in Bekasi Regency. The increase in participants' understanding after participating in the activity indicates that there is still a considerable need for empowerment programs that focus on strengthening digital competence and Islamic financial literacy. This condition shows that limited knowledge and skills are one of the factors that hinder the development of MSMEs, especially in the face of changes in the increasingly digitized business environment.

The increase in participants' understanding of business digitalization is in line with technology adoption theory which states that an individual's ability to accept and utilize technology is influenced by the level of knowledge and experience they have. Through practical training, participants have the opportunity to understand the benefits of digital technology in supporting business activities, from promotion to customer relationship management. These results support the findings Affandi et al. (2024) which states that the adoption of digital technology and the increase in digital literacy have a positive relationship with improving the performance of MSMEs. In addition, the research Kallmuenzer et al. (2024) It also explains that digitalization is able to improve operational efficiency, expand market access, and strengthen the competitiveness of small and medium enterprises.

From a marketing perspective, the ability of participants to utilize social media and marketplaces shows a change in marketing patterns from conventional methods to digital-based marketing. This transformation is important because today's consumer behavior is increasingly dependent on information technology in the process of seeking information and making purchasing decisions. Astuti & Rosita (2024) explained that digital transformation is one of the important factors in the development of MSMEs in Indonesia because it is able to increase product visibility and expand market reach. Thus, the success of the participants in implementing digital marketing shows that the training approach provided is in accordance with the needs of MSMEs in the digital economy era.

In the aspect of financial management, the increase in participants' understanding of financial recording and the separation of business finances from personal finance shows a change in more professional business management patterns. Before the activity took place, most of the participants were still running a business without an adequate recording system, making it difficult to evaluate the condition of the business. After receiving training and mentoring, participants began to understand the importance of recording transactions as a basis for business decision-making. These results support the research Sulhan et al., (2025) which states that the financial behavior of MSME actors is influenced by the level of financial literacy they have. The higher the financial understanding, the better the ability of business actors to manage their financial resources.

The increase in Islamic financial literacy that occurred in participants also showed that Islamic finance concepts can be accepted and applied by MSME actors when conveyed through a simple and applicable approach. Sharia-based financial management is not only oriented towards economic profits, but also emphasizes the principles of transparency, fairness, and business sustainability. These findings are in line with research Suginam et al., (2025) which states that the implementation of sharia-based financial management is able to improve the performance of MSMEs through more disciplined and directed financial management. Menne et al., (2022) It also found that the application of sharia economic principles contributes to business sustainability because it encourages more responsible decision-making.

In addition, the increasing understanding of participants about access to sharia financing shows that education about sharia financial institutions is still very necessary. So far, many MSME actors have not taken advantage of Islamic financial services due to limited information and understanding of the available products. In fact, the existence of Islamic financial institutions and Islamic fintech can be an alternative source of financing that is more accessible to MSMEs. This finding is in accordance with the research of Lut'fiyah et al. (2025), Marlina et al., (2025), and Zachary (2024) which explains that sharia financing has an important role in supporting business development and increasing access to capital for MSME actors.

However, the results of the activity also showed that not all participants were able to implement all the materials provided optimally in a short time. Some participants still experience obstacles in the use of digital applications and marketing content management due to limited technological capabilities. This condition shows that digital transformation in MSMEs not only requires training, but also continuous assistance so that changes that occur can take place consistently. These findings are in line with Dimoso & Utonga (2024) which states that the success of technology adoption in MSMEs is influenced by supporting factors such as human resource competence, mentoring, and access to technology.

The results of the service show that the integration of digitalization and Islamic finance is an effective approach in increasing the capacity and competitiveness of MSMEs. The combination of these two aspects not only improves the technical capabilities of business actors, but also strengthens the managerial foundation needed to achieve business sustainability. These findings support research Hasibuan et al., (2024) and Rukmanda et al., (2025) which states that the synergy between digital transformation, Islamic financial inclusion, and community empowerment is an important factor in creating resilient, adaptive, and competitive MSMEs in the midst of modern economic developments. Therefore, similar activities need to be carried out on a sustainable basis with a wider scope of participants so that the benefits obtained can be felt by more MSME actors in Bekasi Regency.

Conclusion

The community service activity has successfully strengthened the capacity of MSME actors in Bekasi Regency, particularly in the areas of business digitalization and sharia-based financial management. The evaluation results, measured through pre-test and post-test assessments, indicate an improvement in participants' understanding of how digital technology can support business development and how Islamic financial principles can be applied in daily business management. This improvement was reflected not only in participants' knowledge, but also in their practical ability to use digital media for marketing, utilize digital financial recording applications, and prepare more structured business financial records. Most participants were able to adopt more professional business management practices by integrating technology into their operational and marketing activities.

The activity also demonstrates that the integration of digitalization and Islamic finance is an effective approach to enhancing MSME competitiveness. Digitalization enables business actors to expand market access and improve operational efficiency, while sharia-based financial management encourages transparency, accountability, and sustainability in business practices. Based on these results, MSME actors are encouraged to continue improving their digital capabilities, particularly in social media marketing, marketplace utilization, and digital business applications. Continuous mentoring in sharia-based financial management is also needed so that participants can consistently implement financial records and access available Islamic financing services. In the future, universities, local governments, and Islamic financial institutions should strengthen collaboration through training, mentoring, financing facilitation, business legality assistance, halal certification, MSME tax management, and the use of artificial intelligence to support more innovative marketing and business development. With sustainable follow-up, MSMEs in Bekasi Regency are expected to become more adaptive, competitive, and resilient, while contributing more significantly to regional and national economic growth.

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Hopefully the results of this activity can provide sustainable benefits for the development of MSMEs in Bekasi Regency and become a real contribution to Universitas Pelita Bangsa in supporting community empowerment and strengthening the digital and sharia-based economy.

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