



## EFFECT OF ECONOMIC DIGITALIZATION ON SHARIA ECONOMIC GROWTH IN INDONESIA

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### ABSTRACT

This study aims to determine the effect of economic digitalization on sharia economic growth in Indonesia. This research uses a literature review method with a descriptive qualitative approach. The qualitative method is a research method based on the philosophy of postpositivism, used to examine the condition of natural objects. Secondary data was obtained through a literature study in which the object of research was journals, books, articles and previous studies that were relevant and related to the situation being studied. Other secondary data sources used to support this research are internet services, magazines, and news related to economic digitalization. The results of this study found that economic digitalization on sharia economic growth has a significant and positive influence. This can be interpreted that Islamic economic growth is influenced by technological developments. As technology develops, it has the potential to increase sharia economic growth in Indonesia.

**Keywords:** Economic Digitalization; Economic Growth; Sharia Economics

### ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh digitalisasi ekonomi terhadap pertumbuhan ekonomi syariah di Indonesia. Penelitian ini menggunakan metode studi literatur dengan pendekatan kualitatif deskriptif. Metode kualitatif adalah metode penelitian yang berlandaskan pada filsafat postpositivisme, digunakan untuk meneliti pada kondisi obyek yang alamiah. Data sekunder diperoleh melalui studi kepustakaan yang menjadi objek penelitian berupa jurnal, buku, artikel, dan penelitian-penelitian terdahulu yang relevan dan berkaitan dengan situasi yang sedang diteliti. Sumber data sekunder lainnya yang digunakan untuk mendukung penelitian ini adalah layanan internet, majalah, dan berita-berita yang berkaitan dengan digitalisasi ekonomi. Hasil dari penelitian ini menemukan bahwa digitalisasi ekonomi terhadap pertumbuhan ekonomi syariah memiliki pengaruh yang signifikan dan positif. Hal ini dapat diartikan bahwa pertumbuhan ekonomi syariah dipengaruhi oleh perkembangan teknologi. Seiring berkembangnya teknologi, maka berpotensi untuk meningkatkan pertumbuhan ekonomi syariah di Indonesia.

**Kata Kunci:** Digitalisasi Ekonomi; Pertumbuhan Ekonomi; Ekonomi Syariah



## INTRODUCTION

In today's digital era, the development of technology and the internet is growing so quickly and rapidly. The development of technology and the internet has had a big impact on people's lives in various sectors including the economic sector. Technology develops in accordance with the development of science so that technological development is certainly something that cannot be avoided. The existence of technological developments is able to support people's lives and provide time efficiency in carrying out interaction activities in various fields, especially in the economic field. The existence of technological innovation and economic digitization through social media and e-commerce is able to influence social society and economic activity. The economic system has changed to become more modern so that it can make it easier for people to carry out various economic activities such as buying and selling transactions (Hasbi, t.t.)

The deepening of religious knowledge and general science is certainly a challenge for tertiary institutions, especially Islamic tertiary institutions, which in this case are formal institutions to be able to answer problems, one of which is globalization competition accompanied by technological advances. Because globalization and advances in science and technology can present various challenges, problems and competitive situations in the world of work. The dichotomy of science itself is a discourse that continues to be voiced in Islamic education to this day. History itself can prove that Islam is known to have several thinkers who have been recognized by the world who do not separate religion and science. Understanding and understanding of religion and science is something that cannot be separated. Islam

itself seems to think that pursuing or seeking knowledge is a nature for a human being. (Syakur, 2018)

According to the Scientific Language Dictionary, the economy is defined as a human effort to meet the necessities of life and household chores to gain prosperity in life. In practice, the economy began when humans began to live together. Its philosophical framework is in line with conventional ethical values and has given birth to an economic understanding known as the economic understanding of capitalism, socialism and Islam. From a philosophical point of view, Islamic economics was practiced in the early days of Islam and its economic activities (mu'amat) were based on normatively regulated sources of Al-Qur'an and Sunnah texts. (Syakur, 2018)

Humans have always tried to satisfy different needs. In doing so, humans face several problems such as the limited resources they have, which can be obtained or produced. People began to exchange goods for what they had and what they produced for the things they needed. This is called struggling to achieve the fulfillment of the necessities of life, or referred to as an economy. Drivers of economic activity are nothing but human needs and desires that cannot be obtained independently. To achieve this, humans are forced to cooperate, often having to sacrifice some of their will or set a priority in decision-making. It is defined as the study of human behavior regarding the use of resources for production and distribution for consumption by humans themselves. (Triwibowo & Adam, t.t.)

Most of the daily activities of the current millennial generation are connected to the internet. However, it is unfortunate that only a few millennials know and use sharia

economic products. Therefore, a creative and innovative approach is needed through digitalization of the economy to introduce and inform about Islamic economic activities and the various products they offer. Economic digitalization shows the important role of information and communication technology in changing the business and economic landscape in various countries. Technological developments have opened up greater access opportunities, increased operational efficiencies, and driven innovation in ways of doing business. (Triwibowo & Adam, t.t.)

Another study on Islamic economics shows that an economy based on Islamic principles is growing in Indonesia. Islamic financial institutions, sharia products, and sharia-based economic activities are increasingly used and in demand by the public. Although there are several studies on economic digitalization and Islamic economic growth separately, there is not much research that examines the impact of economic digitalization on Islamic economic growth specifically in Indonesia. Therefore, this research seeks to fill this knowledge gap and investigate the relationship between economic digitalization and the Islamic economy in Indonesia.

Economic digitalization is an economic and sociopolitical system that has characteristics as intelligence, including access to information and communication capacity (Ansori, 2016). Economic digitalization has a significant influence on economic growth. The digitalization of the economy is expected to grow year by year and increase significantly. Changes in the form of economic digitization certainly change business transactions manually to become

more modern by using the internet (Tapcott, 1996).

Islamic economics is an economic thought which is an alternative to economic thought which is developing so rapidly in the world. Islamic economics is an attempt to meet various commercial needs based on sharia principles. In the era of the digital world like now, there are many things that can be done in developing the Islamic economy. Indonesia has a predominantly Muslim population, and Indonesia has even earned the title as a country in the world that has a Muslim majority population. This is certainly a great opportunity to develop the Islamic economy. Data results according to the Ministry of Home Affairs (Kemendagri) as of December 31, 2021, Indonesia has a Muslim population of 237.53 million.

Based on the results of a survey by the Association of Indonesian Internet Service Providers (APJII) for the 2022-2023 period, internet users in Indonesia have reached 215.63 million people. This number increased by 2.67% from the previous period of 210.03 million people. Internet users for the current period are equivalent to 78.19% of Indonesia's total population of 275.77 million people. The use of the internet network as a means of communication and collaboration with others shows that the growth and development of economic transactions is widespread and simple.

In this context, the research aims to investigate the effect of economic digitalization on sharia economic growth in Indonesia. The phenomenon of economic digitization has the potential to open up new opportunities in the Islamic economy, but it may also pose challenges and changes in the traditional economic paradigm.

The development of the sharia economy in Indonesia has attracted attention among people who are increasingly familiar with Islamic-based economic values. Meanwhile, economic digitalization has become a global trend that cannot be ignored, with a significant impact on various economic sectors. Therefore, the question that arises is how does economic digitalization affect the growth of the Islamic economy in Indonesia? Can economic digitalization be an opportunity to increase the potential and accessibility of the Islamic economy, or might it create new obstacles and challenges?

In this research, an in-depth analysis will be carried out to identify and understand how economic digitalization has influenced and shaped the Islamic economy in Indonesia. Through qualitative and quantitative approaches, this study aims to provide a comprehensive understanding of the potential and impact of economic digitalization on Islamic economic growth in Indonesia.

It is hoped that the results of this research can provide valuable contributions to stakeholders in the field of Islamic economics, regulators, business people, and society as a whole. With a deeper understanding of the impact of economic digitalization, we can take the right steps to take advantage of opportunities and face challenges in developing a sustainable and inclusive sharia economy in Indonesia.

## RESEARCH METHODS

The research used a literature review method with a descriptive qualitative approach. The qualitative method is a research method based on the philosophy of postpositivism, used to research on natural object conditions (Sugiyono, 2022).

Secondary data is obtained through literature studies whose research objects are journals, books, articles and previous research that are relevant and related to the situation being studied. Other secondary data sources used to support this research are internet services, magazines, and news related to economic digitalization.

## RESULT AND DISCUSSION

The millennial generation is currently the key to the development of the digital economy. Many millennials have started creating e-commerce and are taking an active role in the use of technology. The millennial generation is expected to be able to create a creative economy so that jobs can be created and can help the Indonesian economy. The impacts of digitalization of the economy include the following; (1) Able to increase Indonesia's GDP (Gross Domestic Product); (2) Technology, communication and informatics systems can contribute 7.2% of Indonesia's total GDP; (3) There is digitalization of the economy, offline shops are quieter because there is a lot of e-commerce so online shops are more superior, and; (4) Many people prefer to work at start-ups so that companies are starting to have trouble finding workers. Pada saat ini manusia dimudahkan dengan hadirnya media digital.

The presence of internet network services is able to provide easier access in carrying out various economic activities such as the role in economic digitization, namely; (1) Economic digitalization is able to increase mobility and access anything without restrictions; (2) Data used as a source of value is a key feature of the digital economy. Data collection is used to obtain a good assessment of product marketing activities offered to buyers; (3) The existence of economic digitalization is able to provide innovation in

purchasing methods and payment methods in conducting transactions. The purchase method can be done through the available platforms or marketplaces. Meanwhile, the payment method can be done using electric money, which of course will make it more convenient (Budiarti dkk, 2020)

Islamic economic growth is a country's economic problem in the long term. Economic growth is an indicator of the success of a country's economic development, the results of which can be felt even by the middle to lower strata of society. Economically, how to calculate economic growth can be seen from two sides, namely the supply side and the demand side. When viewed from the supply side, the thing that is taken into account is the added value of the production sector. Meanwhile, from the demand side, the macroeconomic components that are taken into account include exports, imports, consumption, and investment.

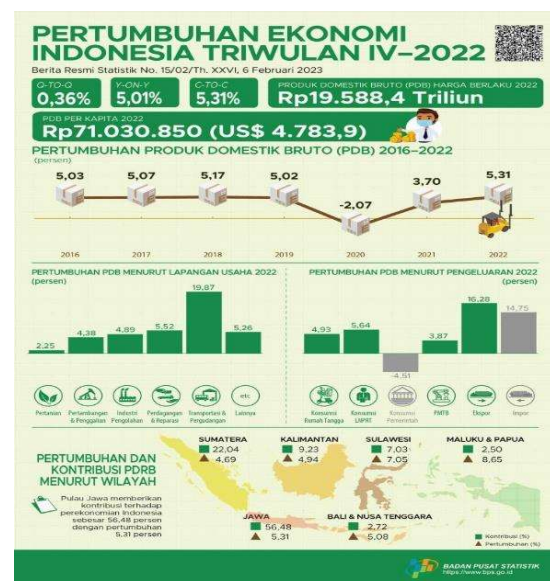
According to Seniwati and Alqoodir, the economic factors that influence economic growth are as follows; *first*, Natural Resources (SDA). Natural resources are factors of production that come from nature. Natural resources include all natural potentials that have benefits. Abundantly available natural resources can be used as a support for economic development and economic growth. Therefore, the utilization of natural resources needs to be considered and preserved so that the existing natural wealth remains sustainable and does not become extinct.

*Second*, Human Resources (HR). Human resources are factors of production that come from humans. Humans have soft skills and hard skills in carrying out economic activities. As a measure of economic growth, HR

capabilities place more emphasis on productivity, quality and efficiency.

*Third*, Capital Financially, capital has a financial value and in accounting terms, capital is a tool and material in the production process to produce new goods called capital goods such as technology.

According to Kuznets, economic growth is the process of supplying various types of economic goods as economic capacity in sufficient quantities in the long run (Sukirno, 2016). The achievement of economic growth was caused by several factors, including; (1) The number of goods always increases and occurs continuously; (2) Technology is growing; (3) Effectiveness and efficiency in the use of technology. Workers who previously worked with power will begin to be replaced by machines or robots. Technology is starting to take over and work patterns are starting to change and are able to provide work effectiveness and efficiency resulting in an acceleration of the output process. (Anis dan Lucia, 2019).



**Figure 1.**  
**Indonesia's Economic Growth 4th Quarter – 2022**

The calculation of the Gross Regional Domestic Product (GRDP) of a region and the Gross Domestic Product (GDP) of a country is an indicator of the success of economic growth (Suparmoko, 1998). An economy can be said to be good if the economic growth of a region is higher. Based on the BPS data above, the Indonesian economy grew by 0.36% in the third quarter of 2022 and the fourth quarter of 2022. In 2022, Indonesia's economy based on Gross Domestic Product (GDP) will reach IDR 19,588.4 trillion and GDP per capita will reach 71 million. The Indonesian economy experienced higher growth of 5.31% compared to 2021 and experienced growth of 3.70%.

### **Definition of Islamic Economics**

As social beings, humans naturally need other humans to meet all their needs. Fulfillment of these needs can be in the form of meeting financial, social, personal, and other needs. Humans also need other people to manage their finances. In addition, humans must work in order to fulfill their daily needs. Of course, humans need other people to hire and pay their salaries. In Islam, work is one of the obligations carried out by worshipping Allah SWT and fulfilling daily needs. The types and types of work are very diverse. Especially when everything is easy to find. Especially in this sophisticated world, jobs can be accessed through gadgets. Technological advances that make everything easy make the economy even easier to access, like paying for something using a digital wallet.

The modernization of the economy is the result of several economic changes that result in broader changes, so that creative energy can be channeled towards more

productive goals. With today's rapidly developing technology, many people take advantage of it to open up work fields. The acceleration of globalization is increasingly experiencing an increase in world economic activity assisted by the use of information and communication.

Islamic economics is based on the Islamic religion and because of that, Islamic economics is an integral (inseparable) part of Islam. As a branch of Islam, Islamic economics follows the Islamic religion in many of its aspects. Islam is a way of life or a system of life, in which Islam provides a complete set of rules for human life, including the economic field. Some rules are fixed and permanent, while other parts are conditional according to circumstances.

There are several experts who have expressed their opinions regarding the meaning of Islamic economics, some of which are as follows: *first*, Umer Chapra. According to Umer Chapra, Islamic Economics can be defined as a branch of knowledge that can help to create human welfare. By not limiting individual freedom or creating macro and ecological imbalances, we can carry out the channeling and distribution of scarce resources and of course in line with Islamic teachings.

*Second*, Hasanuzzaman. Islamic economics is a science that guides and has sharia rules that are used to prevent injustice in using and obtaining material resources with the aim of meeting human needs and in order to be able to carry out obligations as Muslims to Allah.

*Third*, M. Syafi'i Antonio. Stating that Islamic sharia is not only comprehensive or comprehensive, but also universal. This is what makes Islamic sharia unique. This

special thing according to him is very necessary because there is no other sharia that can perfect it. The meaning of comprehensive is that Islamic law covers all aspects of life, from worship to muamalah. Universal itself means that it can be applied anytime and anywhere until the end of the day. This is especially evident in the field of muamalah. In addition, muamalah does not look at religion, meaning it can be used by non-Muslims.

*Fourth*, Dawam Raharjo. In this case, he divided the term Islamic economics into 3 meanings. First, Islamic Economics is a science that includes economics and is based on Islamic values or teachings. Secondly, he defines Islamic economics as a system that involves rules and economic activities in a society and a country based on a certain method or method. Finally, he defines this sharia economy as the economy of Muslims

From the understanding explained above, it can be concluded that Islamic economics is an embodiment of an economic behavior based on Islamic teachings. The activities of the Islamic economy itself are not only carried out by some individuals or Muslim communities, but can be carried out by non-Muslims. In Islamic economics it contains universal characteristics, which means that all levels of human beings can use this Islamic economic system. The behavior of an activity based on Islamic teachings includes how to see if there are economic problems, analyze them, and be able to propose several solutions to various economic problems that will be faced later.

### **Economic Digitalization**

The digitalization of the economy is a system that includes social, political and economic characteristics as a space that

functions to find out everything, including information, various tools to access information, and the ability to process and communicate information. From this statement it can be concluded that economic digitalization is economic development by changing conventional systems into digital systems that affect the movement of time, place and people. With current digital developments, innovation developments have had a significant and positive impact, especially on the pandemic that took place in 2020, which was useful for reducing the crowds that existed at that time. Apart from the pandemic, digital developments also have an impact on life after the pandemic, namely for the economy.

The role of the digital economy is to facilitate buying and selling activities through various platforms that produce accessible goods, services and facilities. In addition, it can make consumers deal directly with producers, in which there are various micro businesses, both micro, small and medium enterprises of all circles. The digitalization of the economy is growing rapidly, due to the existence of e-commerce platforms that allow buyers to easily choose products on their smartphones like others with just one click and one hand. Examples of existing electronic platforms are: Tokopedia, Shopee, Lazada and so on.

Apart from buying and selling, there is also the area of automotive service providers such as Grab and Gojek which have contributed to the digitization of the economy and are considered by most to be very accessible services. In addition to online shops and services, electronic money payment systems have also been developed to facilitate shopping transactions and simple payments for daily needs. This can provide an



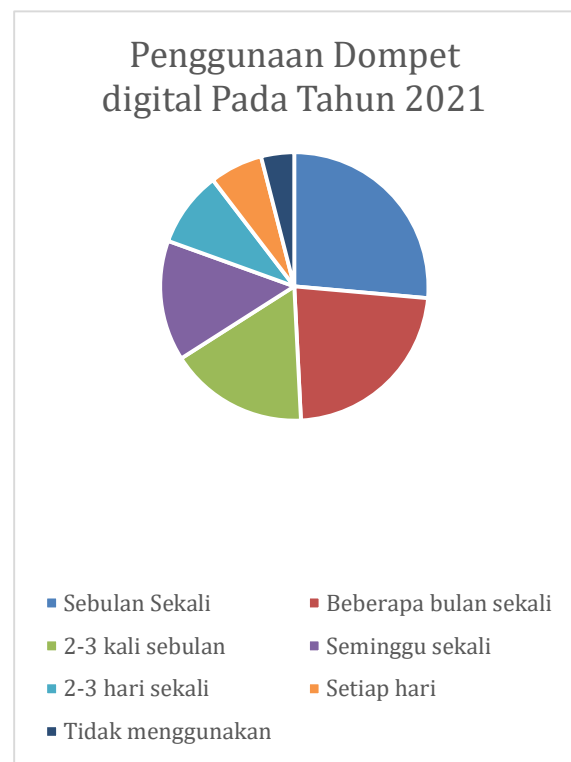
overview of E-Banking services to provide stimulus or stimulation to the public about digital which has so far been developed. Apart from that, it is also a future capital with the fast development of digital technology in society and can provide efficiency in time, space and individual mobility (Ismail, 2011).

Even in the Islamic economy, we can take advantage of technology. Like a digital Al-Qur'an application that can be used to read the Al-Qur'an while on the go. In addition, for the financial sector this technology can be used in the management of zakat. The Integrated Zakat Information System (SIZ-T) allows for professional, transparent and traceable management of zakat. This system includes web and fundraising systems, and products and programs included in the Zakat system are also displayed here. Therefore, an institution of zakat management requires a marketing team that is strong, innovative, reliable, creative and innovative. Integrated marketing is at the forefront of a communication process for raising zakat, infaq and alms funds.

A good management fundraising plan of the zakat institution must be followed to develop socialization strategies and offer zakat payment options. Socialization or promotional activities are part of fundraising and have a more specific scope. Because fundraising cannot be carried out unless there is socialization, through this, there is communication between authorized institutions in this case, from zakat institutions and the wider community, it is possible to take place. This socialization is carried out to be a factor of whether the community believes in zakat institutions that carry out socialization about zakat. Therefore, this socialization law is more

directed at fundraising management as the first step in conducting fundraising. Related to fundraising activities, socialization management is also related to several fields in marketing.

### Use of Digital Wallets in Indonesia



**Figure 2.**  
**Digital Wallet Usage in 2021**

A digital wallet or what we usually refer to as an e-wallet is an application that can be used to make payments online. This application is usually used with gadgets or smartphones, so we don't need a card or cash. The diagram above is secondary data which is the result of a survey of digital wallet usage in 2021 that was previously conducted. The results are as follows: 26.4% of the public access e-wallets once a month. In the second position, there are as many as 22.8% of people accessing digital wallets every few



months. The third most frequent is 2-3 times a month touching a yield of 16.8%. Once a week it reaches 14.5%, once every 2-3 days it gets 9.1%, 6.4% is obtained on daily results. Finally, do not use a digital wallet at all, which is 4%. Respondents in this survey were 10,000 people with the following criteria: household members aged 13-70 years and accessed the internet in the last 3 months. By holding payments using digital wallets as a form of economic and technological development, Bank Indonesia (BI) has arranged to require all services or merchants to be able to provide the Indonesian Standard quick response code or known as QRIS.

#### **Progress Data of Zakat Acquisition Using the Dompot Dhuafa Application**

From the data from the Dompot Dhuafa Application, data on zakat collection through the online zakat application are as follows:

Tahun	Jumlah Pendapatan Zakat	Jumlah Peningkatan
2016	3.561.000.000	-
2017	4.188.042,839	627.042.39
2018	9.033.547,451	4.845.504.612

Judging from the average zakat collection data starting from the total annual zakat from 2016 to 2018, zakat collection on the online zakat application Dompot Dhuafa has also increased every year, there has been an increase in percentage in 2017 followed by almost 2018. From the results of Dompot Dhuafa zakat income for the last three years,

After the online application to pay zakat through Dompot Dhuafa, their income has increased overall from the regular system as well as from the online zakat payment system in Dompot Dhuafa.

In this era of globalization, technological advances emerged which led to the digitalization of the economy, meaning that some or even almost all economic activities are reached by social media or via the internet. Even when we want to shop, we usually have to go out, now we can shop through shopping applications. This affects the economic and social activities of the community. As a result of this globalization, the economic system has changed from what was originally a manual system to become more practical and efficient because everything can be done in one click.

The simple concept of a non-standard digital economy is that subset of a productive economy that consists of technology and uses the Internet media used for different business models whose goal is to create good digital goods and services. The Islamic economy needs to provide support in this regard, this support is carried out to increase growth from finance through the digital economy. Strengthening the economy in Indonesia through the Islamic economy must be given more attention and carried out properly, and its role in electronic commerce (e-commerce) must be maximized. Principle-based regulation can be one of the roles that can be carried out in developing good, attractive and sharia-compliant product creativity through digital business platforms. Apart from doing business activities, zakat for those who are Muslim can also be done online in this advanced technological age. The Integrated Zakat Information System (SIZ-T) can allow for trusted zakat management. This system

includes web and fundraising systems, and products and programs included in the zakat system are also displayed here.

Apart from SIZ-T, there is also Dompot Dhuafa. Dompot Dhuafa is one of the Amil Zakat Institutions owned by the community. Dompot Dhuafa has been established since 1993 with the solemnity of raising social humanity values by using Zakat, Infaq, Alms and Waqf funds. Judging from the average zakat collection data starting from the total annual zakat from 2016 to 2018, zakat collection on the online zakat application Dompot Dhuafa has also increased every year, there has been an increase in percentage in 2017 followed by almost 2018. From the results of Dompot Dhuafa zakat income for the last three years, After the online application to pay zakat through Dompot Dhuafa, their income has increased overall from the regular system as well as from the online zakat payment system in Dompot Dhuafa.

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Apart from that, Dompot Dhuafa uses social funds either from individuals, groups or it can also be from companies. Dompot Dhuafa has several main programs to try to overcome poverty. Among them in the fields

of education, health, economics, social accompanied by preaching, and culture.

## CONCLUSION

Economic digitalization has a significant impact on the development of the Islamic economy in Indonesia. The phenomenon of economic digitization has opened up new opportunities and provided wider accessibility for the Islamic economy. In the era of globalization and technological advances, the use of the internet as a means of communication and transaction has expanded and simplified economic activities, including in the Islamic economic sector.

With the number of internet users continuing to increase in Indonesia, there is great potential to take advantage of digitalization of the economy as a means of introducing and informing the public about sharia economic products and services. In addition, digitalization of the economy can also increase operational efficiency and innovation in how to do business in the Islamic economy.

However, although economic digitalization brings various opportunities for Islamic economic growth, challenges also arise in dealing with changes in the traditional economic paradigm. Therefore, a creative and innovative approach is needed in dealing with these challenges, as well as a deep understanding of the impact of economic digitalization on sharia economic growth in Indonesia.

In-depth research through qualitative and quantitative approaches is expected to provide a comprehensive understanding for stakeholders in the field of Islamic economics, regulators, business people, and society as a whole. With a better understanding of the effects of economic

digitalization, it is hoped that strategic steps can be taken to take advantage of opportunities and overcome challenges in developing a sustainable and inclusive sharia economy in Indonesia.

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