

# The Role of Islamic Economics in Overcoming Economic Inequality Through Sharia Financial Technology in Stimulating Economic Growth

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## ABSTRACT

Inequality the global economy being one issue major problems faced by society international . In many countries, inequality This create sharp gap between rich and poor groups , hinder development sustainable, as well cause instability social and political. In context This, Islamic economics has significant role in overcome inequality global economy . Islamic economics does not only emphasize aspect justice social , but also provides framework holistic work For promote sustainability, inclusion , and distribution fair wealth . Study of economic growth can found in draft Islamic economics . Draft this is basically it has summarized Good in a way explicit nor implicit in the Koran , Sunnah and the thoughts of previous Islamic scholars , however emergence return draft this , in particular a number of decade later This especially related conditions of underdeveloped Muslim countries that require a special formula in strategy and planning its construction . Specificity growth and development in Islamic economics emphasizes very serious attention to development resource man at a time empowerment natural For increase honor and dignity man. This is not only realized in success fulfillment just material needs , but also needs and preparation welcome life afterlife .

**Keywords:** The Role of Islamic Economics in Overcoming Economic Inequality Through Sharia Financial Technology in Stimulating Economic Growth

## INTRODUCTION

Islamic economics is A studies about problems economy from every individual in society that has trust to values Islamic life 1 . That has objective No only limited to the welfare ( happiness ) of the material world , but also spiritual happiness and well-being afterlife . Then , knowledge Islamic economics always based to the Qur'an and Sunnah 2 . Islam is a religion of mercy lil ' alamin covers nature teachings \_ humane and universal, which can be save humans and nature universe from destruction . Therefore , Islam offers values , norms, and rules nature of life human and universal to the modern and expected world capable give alternatives solution to various

problematic life man .Islam has arrange all over aspect life humans , incl in field economy . One of the goal is For realize justice in distribution treasure , fine in life social nor individual . Justice and prosperity public depending on the system the economy adhered to .Wrong One teachings important in Islam is exists guidance for humans endeavor undergo life in a way balanced , paying attention well-being life in the world and salvation live in the afterlife . As precondition well-being living in the world is How sources Power economy can utilized in a way maximum and correct in Islamic framework .

Technology is tool For make it easier public in utilise source power required . Utilization technology to source Power become more easy and efficient . Make technology the more Lots enjoyed and utilized public . One of technology developing in society \_ is internet use . The increasing development of the internet fast give birth to various innovation , incl technology financial For fulfil need public . Use technology make service finance the more easy and efficient . Application technology in service finances are very helpful activity public in transaction .Phenomenon innovation in industry service finance moment This push appearance phenomenon new thing called Financial Technology or Fintech. In a deeper sense broadly , FinTech defined as consisting of industries from companies that use it system order technology finance and deployment from service finance become more efficient 1 . FinTech is also defined as innovation technology in service finances are possible produce business models , applications , business processes or products which has an impact significant in activity related business with provision service finance . Progress in transaction The economy known as Fintech also has an influence on innovation technology in the world of Sharia economics and finance in Indonesia.

Service finance based technology This normal called with Fintech. Fintech is technology For support service service finance . The development Already bring up various innovation new in service service finance namely , tools payment , tools loans and others . The development of fintech in various countries is increasing develop along with Development technology from year to year , one of which is in Indonesia. Before 2006 only \_ four fintech companies in Indonesia, however its development Keep going increase until in 2016 there were 165 fintech companies . Technology of course become something that can give impact positive for the world of banking , incl Islamic banking for example For reach level harmony more big through instruments and products Islamic finance . Technology and the internet continue developing and modern background appearance various various platforms that have diverse service finance online and be current form of fintech This . One of the cause that is exists change behavior in society ( consumers ) and generations more millennials \_ want access easy and fast in fulfil need financial . Some of the fintechs known to Indonesia are relative fintech industry big for example fintech start-ups, fintech with credit market type , and social fintech . Fintech included to in fintech start-up types such as Doku, Midtrans , Kartuku , iPaymu , and Dimo . Then , a more fintech type big , like Crowdo , Amarta, Investree , and CoinWorks . Apart from that, there are also fintechs

that are sharia- based and have registered with the OJK amount nine among them namely Alami Sharia, Syarfi , Ammana , Investree sharia, Dana sharia, Danakoo sharia, Qazwa , Duha sharia, Bsalam . Furthermore For a frequent type of social fintech We meet including , GandengTangan , KitaCan , and Make It Happen . Whereas type fintech industry with credit markets loans, like IndoPremier , Infovesta , Bareksa , Stockbit , IndoGold , and Olah Dana .

This type of fintech cashless payment is the most popular fintech public moment This . Cashless payments which means non- cash money , so in the transaction via transfer, check , bill of exchange giro , card credit , to tap the card ( ewallet ). Cashless This famous because of the people in the cities big in Indonesia starting leaving physical money behind . Apart from that, peer to peer lending is also in demand part big public . This fintech makes it easier customers in matter borrowing money. Only with use technology like gadgets or computer customers Can get the appropriate funds with the need , no need come to bank office and also more requirements easy compared with borrow funds from the bank.

so-called fintech as progress in the world of transactions the economy has too interesting actors in the world of transactions economics and finance based on Sharia principles with appearance something breakthrough just mentioned \_ as Sharia Fintech. Sharia Fintech is combination from innovation technology information with products and services in the field \_ finance and technology that makes things faster and easier business processes from transactions , investments and distribution of funds based on Sharia values 4. The implementation of Sharia fintech in Indonesia has begun get attention from government with he took it out Related fatwas with Sharia Fintech by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI) Number 117/DSN-MUI/II/2018 concerning Service Financing Based Technology Information based on Sharia Principles . One of the financial technologies developing in Indonesia is service Linkaja Sharia. Linkaja Syariah is the first sharia- based digital service in Indonesia as well Already get DSN-MUI certificate after the issuance of DSN MUI Fatwa No.116/DSN-MUI/IX/2017 concerning sharia electronic money and Already get permission development electronic money products from Bank Indonesia.

As Muslims, we also need to know about developments in Financial Technology. Before taking advantage of the convenience offered by the products of this company, it is necessary to find out whether this Financial Technology is in line with Islamic economics and whether its use does not conflict with Islamic laws.

Study This aim discuss method study qualitative studies References . Method used is studies library (library research), data collection with method look for source and construct from various source like books , journals , and existing research There is . The result that study qualitative done with design research findings \_ No obtained through procedure statistics or in form count , but aim disclose phenomenon in a way holistic-contextual with data collection from natural background /setting and make use of it researcher as a key instrument . Study qualitative own characteristic descriptive and inclined use analysis approach inductive , so the process and meaning

based on perspective subject more highlighted in study qualitative This . Research design qualitative This can made as method in research , because the design explained in a way easy comprehensive For understood by people researchers and academics .

Based on description from (Mariana Ulfah Hoesny, 2021) there is a number of stages in do study studies References that is ; 1) register all necessary variables \_ researched , 2) looking for each variable on the subject encyclopaedia , 3) choose description materials needed from available sources , 4 ) check index that contains variables and topics problem being researched , 5) searching articles , books as well as Very helpful biography For get relevant materials with problem being researched , 6) reviewing and compiling material References in accordance with affairs its importance and relevance with problem being researched , 7) reading , taking notes , and organizing return information that has been obtained , step final is write research that has been done .

## DISCUSSION

### A. The Role of Islamic Economics in Overcoming Economic Inequality

The Qur'an does not go into detail in terms of practical theoretical economic concepts, but always encourages its people to develop in the economic field. Thus, every Muslim as an individual has the same responsibility to train and create productive work. This type of responsibility not only has a human dimension, but also a divine dimension, in the sense that in being responsible for all productive activities (economic empowerment), humans are required to be responsible towards each other, and before God in the afterlife (Anwar 2008).

The Islamic economic system is the forerunner of all economic activities and models that have Islamic sharia dimensions. Because as a system, apart from carrying values, principles, directions and objectives that must be well understood by economic actors and parties involved in economic operations based on Sharia Economics, and must be implemented in reality in economic models as a translation of true values, principles, indications and objectives. Indonesia is a country where the majority of the population is Muslim. Moreover, Indonesia is a country with the largest and largest number of Muslims in the world. With these conditions, there is a great opportunity and potential for Indonesia to become the center of the world sharia economy (Hidayatullah 2020).

The Islamic economic system is based on ethical awareness, an economic ethic, while other economic systems, both capitalism and socialism, depart from interests. With an economy based on ethics, religion does not become an instrument of interest (Sa'diyah and Mastur 2020).

The universal values that are the basis for implementing Islamic economics are in accordance with those proposed by him, namely consisting of four values. First, there is the value of monotheism, in this value humans state that they have faith in God Almighty. The application of this value states that Allah is the only god who has the right to be worshiped and no one else has the right to be worshiped. Through the

establishment of monotheism, the belief is created that Allah is the creator and regulator of all aspects of life in the world. Everything that happens in this life has been regulated by God, including the availability of resources on earth. Second, the principle of justice, which is meant here is a form of feeling of equality, not feeling any difference and not being differentiated in anything. Justice is also defined as a form that is able to eliminate disparities that occur in socio-economic conditions between humans, even though Islam does not recognize economic equality in society and recognizes socio-economic disparities within humans. in trying. Third, the value of *alma'ad* which discusses the results of the activities of economic actors in carrying out the process (Nurfaqih and Fahmi 2018).

The existence of results and the ability to develop business from what economic actors do is a value order that must exist and be implemented by economic transaction actors. Fourth, there are sincere and voluntary values in question, namely regarding freedom in the existence and continuity of Islamic economic activities. There is no element of coercion in implementing the program. In other words, the value of volunteering is a sense of sincerity in facing the process and knowing how to be responsible for all the risks that can be faced (Sofia 2017).

More concisely, Sharia Economics is an economic activity that is based on Islamic Sharia rules and ethics (Pelu 2008).

Economic disparities are felt both between countries (developed and developing countries) and within society itself (rich minority and poor majority). This condition arises from the implementation of a system that starts from wrong assumptions about humans. In capitalism, individuals are free to own property uncontrollably, causing social imbalance (An Ras Try Astuti and Andi Faisal 2017).

Economic inequality is often associated with differences including wealth, services, goods and so on, from one part of society to another, hence the term socio-economic inequality was born. So it can be concluded that socio-economic inequality is a condition where some people cannot accept differences with other parties, both in terms of economics and the negative impacts of these differences (Islahiha, Frita, and Maulana 2019).

Islam already announced war oppose poverty , squeezing the siege and intensified reconnaissance as anticipation to the dangers posed by poverty the . Danger beliefs , behavior and morals and for protect harmony House stairs , life social as well as as effort concrete perpetuate life social it and create spirit brotherhood in the middle public .

Islam requires it to every living individual \_ in life social to always be try realize a decent life at least Can fulfil primary needs , such as eating , drinking , places stay , clothes in season cold and in season hot , suitable books with discipline knowledge possessed equipment Work or wedding while Already capable for that.26 groups socialism-Marxism according to they that effort For delete problem poverty and making poor people aware of not will become reality except with destroy classes bourgeois , plundering treasure them and metastasize ownership treasure , anywhere



source income . Whereas group capitalism own view that poverty is a problem and misery life . But the one who is responsible on circumstances the or the poor guy yourself , no fate , destiny or What just . No ummah , state or rich people ( folk bourgeoisie ), everyone is responsible on himself Alone . He own freedom For treat the assets he owns in accordance with will his heart . Like Qarunism is a the people of the Prophet Musa who were rich but arrogant.<sup>27</sup> In Islam, someone who lives in even Islamic society he including dhimmi infidels No can life in hunger , and place decent stay .

Portrait poverty sticky with face of this country . Shackles poverty as if present in a way continuous without Once disconnected even a little bit from time to time . Various effort alleviation poverty is committed government Still leaving more of 35.7 million soul poor population (BPS 2002 data). The dream of the Indonesian people for creating a land covered justice and prosperity in a way equally as hope noble that is covered by the passage of time. Problem poverty hereditary that has plagued this country Of course own node For outlined the solution . Disorientation vision system advocacy citizen is one of the factor helplessness part public in fight for his welfare . The poor are distant group of people from access advocacy the . Average education they are very minimal and have network limited .

For ensure balance economy for parties who do not capable join in market mechanism because reason certain like Islamic defects and idiots guarantee need they with various ways , among others with zakat, utilization treasure ownership general by the people, subsidies government , division land , etc. \_ For support the way activity economics , Islam has also set a number provision law .

Alleviation problem poverty can minimized with mix hand government . Expenditure public from poverty can minimized with distribution of funds to gathered community \_ from a number type revenue collected \_ from public . apart from mix hand from the State, society individually also have role in help poor people with provide in-kind funds voluntary , like sadaqah . Donations This given in a way voluntary and individual consciousness , because concern about the situation public surrounding .

## **B. Financial Sharia Technology**

Fintech originates from the term financial technology or technology financial . According to The National Digital Research Center (NDRC), in Dublin, Ireland , defines fintech as “innovation in financial services” or “ innovation in service fintech finance ” which is something innovation in the financial sector that gets touch modern technology . Fintech itself defined as application digital technology for problems finance . Or this Fintech as consisting of industries from companies that use it technology for financial and delivery systems more finances efficient .

Lifestyle man experience extraordinary transformation Can since the start of the industrial era 4.0. Previously man want to access information and services finance need a long time , however moment this is a transaction process become all round automatic . Outstanding impact normal influence a number of industry For take great

opportunity \_ from transformation the specifically industry Islamic finance . In Indonesia revolution industry finance digital based already show its existence , the presence of financial technology (Fintech) in the middle competition business result shift paradigm , that banking seen No the only one provider service intermediation . Now there is service finance based comfortable and easy technology \_ for user . The presence of fintech as player new to the industry finance No only become competitor However can synergize with institution finance For advance industry finance in Indonesia because fintech is part from innovation in the field necessary finance and technology \_ supported and developed . Existence it is also expected can increase development Islamic finance . In Indonesia, sharia fintech is experiencing very rapid development . Sharia fintech companies are increasingly Lots To use facilitate appropriate fintech users \_ with Islamic principles .

In terms of function criteria, there are several functions of the fintech industry in general, including online financial transactions, electronic money, virtual accounts, aggregators, lending institutions, crowd funding, and personal financial planners. Fintech itself has activities in financial services, namely payments, transfers, clearing and settlement. This activity is closely related to mobile payments (either by banks or non-bank financial institutions), electronic wallets (digital wallets), etc. These models aim to increase financial inclusion and ensure greater consumer access to payment services and ensure the proper functioning of the payment system.

Basically, fintech has many services and products that can be used by the public, but Bank Indonesia divides 4 types of fintech, namely the first is crowdfunding, namely fundraising, where the process is collecting a certain amount of money for a project or business by a number of people or many people, usually carried out via an online platform. The second is peer-to-peer lending, which is a debt-based form in the form of the practice of lending money between individuals where borrowers and lenders are brought together through a platform provided by the company. The third is market aggregator, in this category, Fintech as a comparison of various financial products, where Fintech will collect financial data as a reference for users. Fourthly, Risk and Investment Management, is a digital financial planner that will help users to make financial plans according to existing financial conditions. The fifth is mobile payment / online banking, namely financial transactions which include monthly bill payments, money transfers, shopping payments to merchants at digital merchants, balance information and account mutations, and much more.

The definition of sharia fintech is a combination or combination of innovation between finance and technology in the process of financial services and investment based on Islamic values. Even though sharia fintech is a new type of innovation, its development is quite rapid. Basically, the Islamic religion has several rules that serve as references in accordance with Islamic principles.

Technological developments not only have an impact on the educational, social and political sectors but have also begun to spread to the economic sector. This is marked by the development of businesses in the financial technology sector.

Information technology has been used to develop the financial industry which can encourage the growth of alternative transaction tools for society.

Financial Technology is a topic of conversation for many people, because Financial Technology is a new thing in the economic sector that has great opportunities, so many fintech start-ups are emerging in Indonesia. Apart from the great opportunities, the conveniences that can be seen from running fintech can be a reason for people to start this business.

By conceptual, Fintech which is acronym from technology and finance own root strong theory \_ in push growth economy . System finance play very important role in disburse funds from the advantageous party to parties in need (Mishkin, et al., 2013), so activity economy can walk with effective and efficient .

Difference fundamental from second type This is exists institution intermediary finance on financing No which directly shapes the process of channeling funds. The role of institutions intermediary finance very important in the process of this flow of funds , because can reduce cost transaction , existence system share risk , prevent the occurrence of adverse selection and moral hazard with provide symmetric information . \_ With Thus , the owner and borrower of funds in amount small can role as well as in financial markets , so in a way whole can increase efficiency in economy (Mishkin, et al., 2013). The efficiency in question possible source limited power can allocated For productive and capable activities push growth economy in a way significant . Temporary that , technology and innovation in theory growth Endogenous economics is viewed as the only one possible factors \_ push growth economy in period length (Romer, 1994). By more Specific theory This focuses on externalities positive and impactful spread ( spillover effect) of based economy \_ knowledge (knowledge-based economy) that creates possible innovation \_ encourage development \_ economy . Fusion element technology to in system finance Of course in a way theoretical give more impact \_ big to economy . System formal finance only has capable reduce exists information that is not symmetrical between perpetrator finances , then existence technology ( esp technology information ) has push service finance at a higher level tall again and improve efficiency service finance . Development technology information moment This possible access to data that is not limited and encouraging his creation mark plus from previous data Not yet Once optimized . The abundance of accurate and real time data will capable reduce potency information asymmetric in a way more significant .

It's fast development technology impact big in life society , for one in activity finance . Era of progress technology moment This has bring humans in activities economics and finance that have dependency to so- called technology with Financial Technology (Fintech). Phenomenon This driven by emergence need transaction effective and efficient finance , good at service \_ transaction payment , financing , investment and so on . Presence service finance based technology the more develop For answer challenge economy in the midst of the Covid-19 pandemic (Rohman et al., 2021). The presence of fintech can said become A breakthrough ( innovation ) in



industry service finance . Fintech opens up opportunity for consumers and actors business For access service finance with quick and easy , though behind That there is risks faced \_ among them risk security ( Wardhana , 2022). Ten years ago , society \_ must always bring cash \_ For shopping . Businessman must always relate with financial institutions For get financing . The presence of fintech answers challenge need public the . Now some public can shop What just with easy and efficient transactions \_ without using cash , for example using a digital payment platform . Entrepreneurs also feel the same thing in get financing for business capital only with contact company financing through digital platforms (peer to peer lending). Fintech is increasingly makes it easier need service finance society ( Avianti & Triyono, 2021).

### C. Economic Growth in Sharia Economics

Economic growth is a process of changing the economic conditions of a country continuously towards a better condition over a certain period. An economy is said to be experiencing a change in its development if the level of economic activity is higher than that achieved in the previous period. According to Sadono Sukirno in (Sitindaon, 2013), economic growth and development have different definitions, namely economic growth is the process of continuously increasing per capita output in the long term.

An important indicator for knowing the economic conditions in a region or province in a certain period is shown by Gross Regional Domestic Product (GRDP) data. The GRDP value will provide an overview of how the region manages and utilizes existing resources. Economic growth is a macro indicator to see real economic performance in a region.

Population factors that influence economic growth other than economic growth are population growth and population density. Population growth can encourage economic growth, increasing population will expand the market, and market expansion will increase the level of specialization in the economy. As a result of specialization, the level of economic activity will increase. The existence of specialization and division of labor among the workforce will accelerate the process of economic growth, because specialization will increase labor productivity and encourage technological development, while the problem with population density is unequal distribution. Population density can affect the quality of life of the people. In areas with high density, efforts to improve the quality of the population will be more difficult. This raises socio-economic problems, welfare, security, availability of land, clean water and food needs. The biggest impact is environmental damage. All human needs are met from the environment, because the environment is a natural resource that is used to fulfill human needs. These needs include food, shelter, clean water, clean air and other needs.

In study Islamic economics , problems growth economy has become attention of experts in discourse thinking classical Islamic economics.<sup>12</sup> Discussion This among them leave from the word of Allah SWT . Surah Hud verse 61: "He who has make You from land and make You its prosperity ". This means that Allah SWT . make We as a representative for prosperous earth . Terminology ' prosperity this earth \_ contain

understanding about growth economics , as Ali bin Abi Talib said to a his governor in Egypt: “ Let it be You notice prosperity earth with more attention \_ big rather than orientation collection tax , because tax Alone only can optimized with prosperity earth . Whoever picks it up tax without notice prosperity earth , the country will be destroyed.”<sup>13</sup> Islam defines growth economy as continuous development \_ from factor production in a way really capable \_ give contribution for human welfare.<sup>14</sup> With so , then growth economy according to Islam is loaded thing \_ mark . Something increase experienced by the factor production No considered as growth economy If production the for example enter proven items \_ give effect bad and dangerous man . More from that 's change economy is activity comprehensive in field related production \_ tightly with justice distribution .

Growth covers more side \_ wide For growth and progress aspect human material and spiritual . In other words, approach This No only problem economy life man course , will but covers aspect legal , social , political and cultural . In understanding this is the goal growth economy is For advance basics justice social , equality , human rights (HAM) and human dignity.<sup>15</sup> With Thus , development economy According to Islam, it is multi- dimensional which includes aspect quantitative and qualitative . The goal No simply material well-being in the world, but also well-being afterlife . Both of them According to Islam, unity integrally .

#### **D. Sharia Financial Technology on Economic Growth in Indonesia**

It's fast development technology impact big in life society , for one in activity finance . Era of progress technology moment This has bring humans in activities economics and finance that have dependency to so- called technology with Financial Technology (Fintech). Phenomenon This driven by emergence need transaction effective and efficient finance , good at service \_ transaction payment , financing , investment and so on . Presence service finance based technology the more develop For answer challenge economy in the midst of the Covid-19 pandemic (Rohman et al., 2021). The presence of fintech can said become A breakthrough ( innovation ) in industry service finance . Fintech opens up opportunity for consumers and actors business For access service finance with quick and easy , though behind That there is risks faced \_ among them risk security ( Wardhana , 2022). Ten years ago , society \_ must always bring cash \_ For shopping . Businessman must always relate with financial institutions For get financing . The presence of fintech answers challenge need public the . Now some public can shop What just with easy and efficient transactions \_ without using cash , for example using a digital payment platform . Entrepreneurs also feel the same thing in get financing for business capital only with contact company financing through digital platforms (peer to peer lending). Fintech is increasingly makes it easier need service finance society ( Avianti & Triyono, 2021).

Mature This developments in the internet and technology the more develop with fast . It's fast developments in the internet and technology This create Lots appearance innovation new in various industries that use it or based technology . Need continuous human \_ increased and rapid mobilization \_ added with busyness humans

require it appearance A available facilities \_ fulfil all need the . One of emerging industry \_ innovation new is in industry sector finance . Industries operating in the sector finance create innovation new namely financial technology or normal abbreviated as Fintech. Fintech is merger between technology and systems finance . The development of fintech is present in Indonesia and gives rise to various innovation , especially in applications in service finance like tool transaction payment , tools money saving , as well tool borrowing money. The proliferation of fintech in Indonesia as proof the switch public from system finance traditional become using fintech. The switch public based on the speed and ease of related fintech with system finance ( Safitri , 2022, pp . 140–145). Fintech in Indonesia is starting developed and known since in 2016. Initially , only There is six fintech company . Slow gradually Keep going develop until touch all 369 fintech numbers is member from Indonesian Fintech Association (AFTECH). Looking at the existing data in 2020 , business model not just focusing on financing and systems \_ payments , but also business models others , like raising capital ( fintech investment ) to digital insurance models .

current evolution of FinTech This currently is at in FinTech 3.0-3.5, in phase This is in version 3.0, FinTech can be marked with hundreds of start ups offering varied alternatives for start disruption against traditional banks . Whereas For version 3.5 FinTech with financial internet lead in activity operational service existing finances . \_ The development of fintech in Indonesia is not regardless from behavior Indonesian society is very updated in cyberspace. One is recorded The largest internet consumer in the world is Indonesia.

## CONCLUSION

Study of economic growth can found in draft Islamic economics . Draft this is basically it has summarized Good in a way explicit nor implicit in the Koran , Sunnah and the thoughts of previous Islamic scholars , however emergence return draft this , in particular a number of decade later This especially related conditions of underdeveloped Muslim countries that require a special formula in strategy and planning its construction . Specificity growth and development in Islamic economics emphasizes very serious attention to development \_ resource man at a time empowerment natural For increase honor and dignity man . This is not only realized in success fulfillment just material needs , but also needs and preparation welcome life afterlife . Development increasingly FinTech industry increase offer various innovation service finance like in industry banking and institutions existing finances \_ There is . Role and function FinTech industry increasingly important in sector finance Because mark added given \_ especially innovation technology information so that Sharia banking must respond with Good from a number of aspect . From the benefit aspect it is known that factor priority is economical cost operations and marketing through collaboration with FinTech. The opportunity aspect includes FinTech \_\_ opportunity promote Islamic banking as institution finance inclusive that provides service finance to public .

Specificity growth and development in Islamic economics emphasizes very serious attention to development \_ source Power man at a time empowerment natural For increase honor and dignity man . This is not only realized in success fulfillment just material needs , but also needs and preparation welcome life afterlife . So, Islamic economics is more emphasized on something concept and business For can increase well-being public . With Thus , Islamic economics is answer challenge world civilization .

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