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Analysis of the Implementation of Productive Sharia Fintech Financing for MSMEs in Increasing the Economic Independence of Communities in Indonesia

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in supporting Indonesia's economic growth through job creation, increased community income, and strengthening the local economy. However, limited access to capital, low financial literacy, and business management constraints remain obstacles for some MSMEs in developing their businesses. This study aims to analyze the implementation of productive Islamic financing in supporting MSME development and encouraging increased economic independence for communities in Indonesia using a Systematic Literature Review (SLR) approach. Data were obtained from various scientific literature in the form of relevant national and international journals, then analyzed using qualitative descriptive methods to identify patterns, relationships, and previous research findings related to Islamic financing and MSMEs. The study results indicate that Islamic financing has a positive contribution in helping MSMEs gain access to capital through mechanisms based on the principles of fairness, cooperation, and risk sharing. This financing not only helps increase production capacity and business development but also plays a role in creating sustainable economic independence for communities. Furthermore, the development of financial technology such as Islamic fintech presents new opportunities to expand access to financing for MSMEs. However, the implementation of Islamic financing still faces several challenges, such as low Islamic financial literacy, limited access to formal financial services, and suboptimal business fund management. Therefore, increased financial education, business mentoring, the use of digital technology, and collaboration between the government, Islamic financial institutions, and MSMEs are needed to ensure that Islamic financing can become a more effective, inclusive, and sustainable economic empowerment instrument in Indonesia.

Keywords: Sharia Financing; MSMEs; Economic Independence; Systematic Literature Review (SLR); Sharia Fintech

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) are a crucial component of the Indonesian economic system, contributing significantly to national economic development. This role is reflected in their ability to create job opportunities, increase economic growth, and reduce income disparities within society. Furthermore, the existence of MSMEs also encourages increased prosperity through the creation of new business opportunities and the utilization of local economic potential in various regions. One of the main advantages of this sector is its ability to remain resilient amidst economic pressures and crises, thus serving as a pillar of national economic stability. With these various contributions, MSMEs are seen as a crucial foundation for realizing inclusive and sustainable economic development. Therefore, continuous support from the government and financial institutions is essential, both through the formulation of conducive policies, providing easier access to financing, and implementing empowerment programs and strengthening the capacity of business actors so that MSMEs can develop optimally and be competitive (Aftitah et al., 2025).

MSMEs not only act as drivers of economic activity but also serve as a crucial instrument in enhancing community empowerment. By developing various businesses that leverage local potential, this sector is able to create jobs and open up business opportunities for the community. This has an impact on improving community welfare and income in a sustainable manner. Furthermore, MSMEs contribute to reducing economic disparities between regions by optimizing the utilization of available resources in each region. Therefore, the existence of MSMEs holds a very strategic position in strengthening national economic resilience while supporting the realization of inclusive and sustainable economic development (Takari et al., 2025).

Despite their crucial role in the economy, MSMEs still face various challenges in accessing financing from formal financial institutions. The most common obstacle is limited collateral, making loan applications more difficult to approve. Furthermore, low levels of financial literacy mean that some business owners lack a thorough understanding of the procedures, requirements, and mechanisms for applying for financing. This problem is exacerbated by the lack of systematic administration and financial record-keeping, leading to doubts among financial institutions in assessing the feasibility of proposed businesses. This situation encourages some MSMEs to utilize informal financing sources that offer simpler and faster processes, even though these options potentially pose greater risks to long-term business sustainability (Lyndia Aziza Shafarosa, 2024).

In response to these challenges, Sharia financing has emerged as an alternative financial system considered more equitable and inclusive, given that its principles are not interest-based, but rather prioritize profit-sharing and business partnerships. This approach emphasizes a balance between potential profits and risks, thus providing more equal protection for both the provider and recipient of funds. Furthermore, its flexible mechanism makes it easier for MSMEs to access funding aligned with their actual business needs. Based on these advantages, Sharia financing is seen as a potential solution to the financing challenges currently faced by MSMEs, through a scheme approach based on Sharia principles. (Sianipar, 2023).

Several studies have shown that Islamic financing plays a significant role in supporting the development of Micro, Small, and Medium Enterprises (MSMEs). Through easy access to capital sources, entrepreneurs gain the opportunity to increase production capacity, expand their business scale, and develop their business activities more optimally. Furthermore, the characteristics of Islamic financing, which are based on the principles of fairness and flexibility, contribute to improving business quality and sustainability. The application of profit-sharing principles and proportional risk sharing makes Islamic financing more capable of maintaining a balance between the interests of financing institutions and entrepreneurs. These results align with previous research that concluded that Islamic financing has a positive influence on the growth and development of MSMEs (Suhada, Irwansyah, 2025).

However, the implementation of Islamic financing in the field remains fraught with various challenges. One of the most prominent is the low level of Islamic financial literacy among the public, which results in business actors' suboptimal understanding of available financing concepts and mechanisms. Furthermore, limited knowledge of the contracts or agreements used also has the potential to trigger errors in implementation. From the perspective of Islamic financial institutions themselves, disbursing funds to MSMEs also carries a relatively high financing risk, thus hampering the optimal utilization of Islamic financing. This situation aligns with Marliyah's research, which highlights the importance of increasing public understanding to optimize the use of Islamic financing (Marliyah, Sitompul, 2024).

In addition to low levels of financial literacy and various risks associated with financing, equitable access to Islamic financial services remains a challenge for MSMEs. Limited financial infrastructure in some regions means that access to formal financial institutions is still unequal, particularly for businesses operating in areas with limited facilities. This situation results in some MSMEs experiencing difficulties in obtaining Islamic financing that suits their business characteristics and needs. This phenomenon aligns with previous research showing that inadequate financial infrastructure and low public understanding of formal financial services are the main factors hindering access to financing for MSMEs (Hutabarat & Nst, M Lathiefilhamy, 2025).

Upon closer examination, most previous research addressing the relationship between Islamic financing and MSMEs is still dominated by qualitative approaches or case studies with a relatively limited scope. This situation means that the available research results are unable to provide a comprehensive picture of developments in this field. Therefore, a more systematic approach is needed to integrate various research findings, one of which is the *Systematic Literature Review method.* (SLR). This method allows for a structured process of identification, selection, evaluation, analysis, and synthesis of various relevant literature, resulting in a more comprehensive understanding of research developments related to Islamic financing and MSMEs. The application of this approach aligns with research conducted by Rahma, Rahma, and Jannah, who used the SLR method to systematically compile and analyze various research findings to obtain a broader picture of MSME development strategies from a sharia economic perspective. (Rahma, Raisa Aulia, Rahma, Tri Inda Fadhila, Jannah, 2025).

Based on the description presented above, this study aims to analyze the implementation of productive Islamic financing in the Micro, Small, and Medium Enterprises (MSMEs) sector as an effort to strengthen community economic independence using the *Systematic Literature Review* (SLR) method. This approach was chosen because it allows researchers to systematically identify, evaluate, and synthesize various relevant research findings. Therefore, this study is expected to provide a more comprehensive understanding of the role of Islamic financing in supporting MSME development, while also generating recommendations that can be used as references in policy formulation and the development of Islamic economic practices in Indonesia (Alaghbari, 2022).

RESEARCH METHODS

This research was designed using a qualitative approach through the Systematic Literature Review (SLR) method to in-depth examine various previous studies related to Islamic financing and MSME development. This method was chosen based on its ability to present a comprehensive picture, through the stages of systematic identification, evaluation, and synthesis of relevant research results. Through the SLR approach, researchers are able to gain a deeper understanding of the phenomenon being studied, without the need for direct primary data collection, but rather by relying on analysis of various credible and published scientific sources (Klaudia, Aknes, 2025).

This research was conducted in a systematic manner, following the SLR procedure, starting with establishing research objectives, formulating research questions, conducting a literature search, selecting articles, and conducting data analysis . literature obtained from various scientific databases , such as Google Scholar, ResearchGate, and journals indexed by SINTA and index international . The articles used chosen based on criteria relevance, publication date in period four year lastly , and own standard quality adequate scientific approach . kind of This assessed effective For reveal patterns , tendencies , and relatedness between the variables contained in research previously (Melanta & Syarif, 2025).

The data used in this study is secondary data sourced from SINTA-accredited national journals and international journals relevant to the theme of Islamic financing and MSMEs. The data collection process was conducted through a literature search using specific keywords in various databases, such as *Google Scholar* and other electronic journal sources. Next, the collected data was analyzed using a descriptive qualitative approach, namely through a process of systematically grouping, comparing, and interpreting the results of previous research. This approach is considered capable of providing a clearer picture of the role of

Islamic financing in supporting the development of MSMEs, in line with the findings of previous research (Putri et al., 2025).

By applying the SLR method, this study is expected to produce a more comprehensive picture of the role of Islamic financing in supporting the development of MSMEs while simultaneously promoting community economic independence. Furthermore, this approach also allows for the identification of research gaps *that* have received little attention, thus providing a foundation for further research development. Therefore, the results obtained from this study are not merely descriptive in nature but are also expected to provide relevant scientific contributions to the development of the Islamic economy in Indonesia (Tursinah & Fitri, 2024).

The methodological framework used in this study is expected to yield a comprehensive understanding of the implementation of productive Islamic fintech financing schemes for Micro, Small, and Medium Enterprises (MSMEs), while also uncovering the variables that influence the effectiveness of its role in promoting economic independence within the community. Through the exploration and processing of various literature sources and supporting data, this study seeks to map a number of fundamental issues, development directions, obstacles encountered, potential opportunities for optimization, and the impact of the implementation of productive Islamic fintech financing on strengthening MSMEs. Ultimately, the results of this study are expected to enrich understanding of the extent to which Islamic fintech-based financing contributes to strengthening community economic independence, while simultaneously supporting the national economic development agenda aligned with Islamic values (Wiyani et al., 2025).

RESULTS AND DISCUSSION

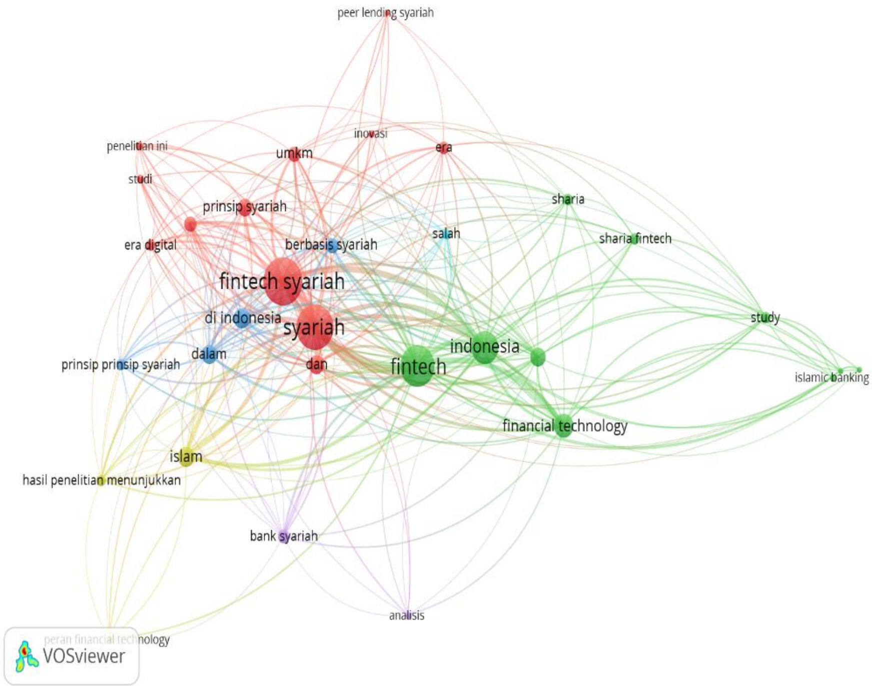
This study employed *the Systematic Literature Review* (SLR) method to identify and analyze various previous studies related to Islamic financing, MSMEs, and increasing community economic independence. The article search process was conducted through several scientific sources using keywords relevant to the research topic. The collected articles were then selected based on their thematic suitability, methodological quality, and relevance to the research focus and objectives.

Based on the results of the literature selection process, articles that met the research criteria were then used as analysis material to examine the development of research related to Islamic financing for MSMEs. The analysis process was conducted by exploring the interrelationships between concepts, the development of research themes, and the relationship patterns between keywords, using the *VOSviewer application*.

Bibliometric Mapping Using *VOSviewer*

The bibliometric analysis process was conducted using the *VOSviewer application* to uncover patterns of relationships between keywords that frequently appear in various studies on productive Islamic financing for MSMEs. This mapping was intended to observe the development of research themes, the interconnections between concepts, and the dominant focus of studies discussed in the literature related to Islamic financing and increasing community economic independence.

***Network Visualization* (Mapping Keyword Network)**



Source : Processed Data, VOSviewer 2026.

Figure 1. *Network Visualization* (Mapping Keyword Network)

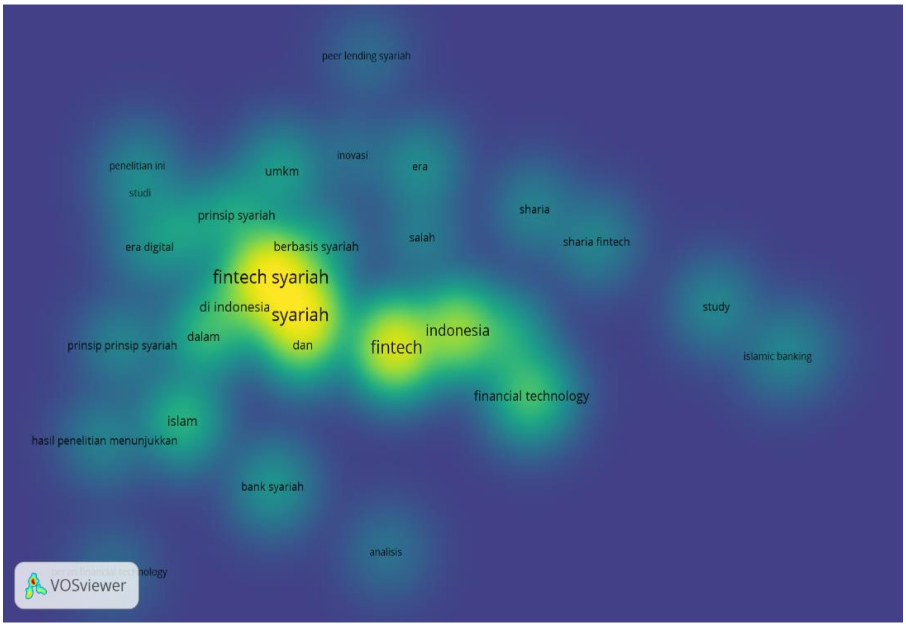
Mapping results network mapping obtained through application VOSviewer show existence relatedness interword the key that forms a number of cluster discussion. The size size circle on the map the reflect level frequency emergence a keyword in articles the research being analyzed, while the connecting lines that appear describe existence relatedness between the topics discussed.

Based on picture said, it appears that some keywords such as "sharia fintech", "sharia", "fintech", "UMKM", "financial technology", and "sharia bank" have size relative circle more big compared to keywords other . Conditions This indicates that topics the is the most dominant and numerous themes reviewed in various study related sharia financing.

Closely related to this, the keyword "MSME" shows a fairly strong relationship with Islamic financing, given the numerous studies examining how easy access to capital through Islamic financial institutions can encourage the development of small businesses while increasing community productivity. Furthermore, the link between Islamic fintech and financial technology indicates a research trend toward utilizing digital technology as an alternative to expand financing access for MSMEs.

The findings of this mapping indicate that studies on Islamic financing do not merely focus on the aspect of fund distribution, but also include dimensions of financial service innovation, community economic empowerment, and expanding access to more inclusive financial services.

***Overlay Visualization* (Development of Research Trends)**



Source : Processed Data , VOSviewer 2026.

Figure 2. *Overlay Visualization* (Development of Research Trends)

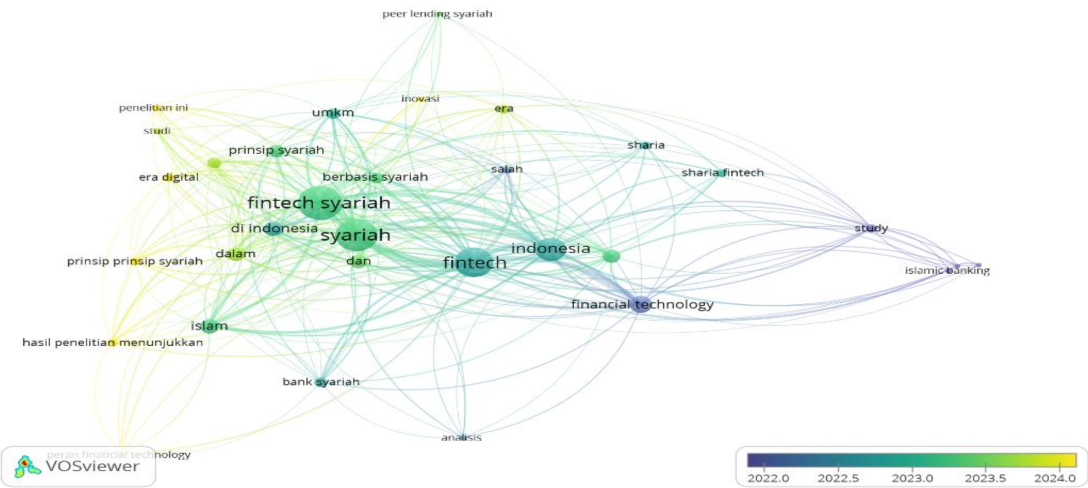
Referring to the overlay visualization results, the color gradation visible on the network map reflects the development of research over time based on the period in which each keyword appeared. Darker or older colors indicate topics that have been widely discussed in previous periods, while lighter or newer colors depict emerging research directions and current research trends.

The mapping results show that several topics, such as "sharia," "sharia banking," and "MSMEs," are long-established research themes and have been widely discussed in previous studies. Conversely, keywords like "sharia fintech," "sharia peer lending," and "financial technology" reflect relatively newer research trends and are beginning to receive attention in recent studies.

This situation indicates a shift in research focus, from conventional Islamic financing studies to digital innovations in the Islamic financial system. This shift reflects the growing importance of technology in supporting easy access to financing for MSMEs.

Based on these findings, the direction of future Islamic financing studies is expected to increasingly shift towards integrating digital technology, Islamic financial services, and empowering MSMEs, in order to optimally promote the realization of community economic independence.

***Density Visualization* (Density Topics Study)**



Source : Processed Data , VOSviewer 2026.

Figure 3. *Density Visualization* (Density Topics Study)

The density visualization results show level density a keyword based on frequency its emergence as well as its relevance with other keywords around it . The area displayed with color more bright or striking indicates that topics in the area own intensity further discussion tall compared to with other areas on the map .

In mapping study this , area with level density tall seen in the keywords "*fintech*", "sharia *fintech*", "sharia", and "UMKM". Findings This indicates that discussion about relatedness between technology Islamic finance with the development of MSMEs to become theme the most dominant center in analyzed literature.

The height level density the reflect that part big study focus his study on the role sharia financing as solution on limitations capital problems faced by MSMEs. In addition , the emergence of element digital technology in mapping This indicates that development adult sharia financing This No Again only questioning availability access to funds alone , but also demands existence innovation in services in order to be able to more easy accessible to the public wide.

In a way general , results mapping use *VOSviewer* show that sharia financing has close relationship with development of MSMEs, digitalization process finance , as well as effort empowerment economy community . Findings This strengthen results research that states that sharia financing does not only functioning as source capital business , but also plays a role important in push improvement productivity as well as independence economy public in a way more wide.

Table 3 Research Articles Analyzed in the Bibliometric Study

FINDINGS

No	Rank	Article Title	Author	Year	Journal
1	1	The Impact of Sharia Economics on MSME Growth: *A Systematic Literature Review Approach*	Acnes Klaudia	2025	Journal related to Islamic Economics
2	2	Implementation Sharia Financing in Support Development of MSMEs in Indonesia	Agung and Lestari	2025	Journal of Islamic Economics and Finance
3	3	Concept, Implementation, and Challenges of Fund Distribution in Islamic Banks	Agustin, Nainggolan, and Nabilah	2025	Journal Islamic Banking

Source: Bibliometric Analysis of Sharia Financing for MSMEs: Trends and Research Perspectives in Indonesia 2026.

Referring to Table 3, it can be seen that the articles used in this study are closely related to the themes of Islamic financing, MSMEs, and community economic development. These articles were selected based on their relevance to supporting the research objectives, including discussions on the role of Islamic financing in providing access to capital, the contribution of Islamic financial institutions to MSME development, and various factors influencing the successful implementation of Islamic financing in the field.

The first-place article demonstrated a strong connection to the topic of study, specifically addressing the relationship between Islamic economics and MSME growth through a literature review. The article's findings demonstrate that Islamic economics plays a crucial role in strengthening community business development, through financing support, economic empowerment efforts, and increased access to various capital sources.

Furthermore, the second-place article discusses the application of Islamic financing to support the development of MSMEs. The research findings reveal that Islamic financing serves not only as a source of funding but also as an instrument that helps businesses increase their business capacity through the application of principles of cooperation, fairness, and a focus on business sustainability.

The third-place article discusses the concept and challenges faced in the fund disbursement process in Islamic banks. The findings of this study indicate that Islamic financial institutions play a significant role in providing financing services to the public. However, several obstacles remain that require attention, such as limited public understanding of Islamic products, limited access to services, and the need for continuous improvement in service quality.

Based on all the articles analyzed, it can be concluded that the focus of studies on Islamic financing is no longer limited to providing business capital, but has expanded to include dimensions of economic empowerment, improving financial literacy, and even innovation in financial services. The findings from these articles were then used as the basis for conducting a bibliometric analysis using the VOSviewer application to observe the patterns of interrelationships between keywords and the development of research themes related to Islamic financing and MSMEs.

Implementation of Research Findings

Based on the results of a study conducted using a Systematic Literature Review (SLR) approach, it was found that Sharia financing makes a significant contribution to supporting the development of MSMEs while simultaneously encouraging increased economic independence among communities. The implications of this research finding indicate that Sharia financing not only serves as a source of additional business capital but also serves as a form of economic empowerment through the implementation of a system that prioritizes the principles of fairness, cooperation, and proportional risk sharing. Through this mechanism, MSMEs gain greater opportunities to increase their business capacity, expand their business reach, and achieve long-term business sustainability.

In practice, the results of this study can serve as a reference for Islamic financial institutions in their efforts to improve the quality of financing disbursed to MSMEs. Islamic financial institutions are not only required to provide funds; they also need to provide mentoring to ensure that the disbursed capital can be utilized productively by recipients. This mentoring can be realized through education on financial management, assistance in business planning, and guidance on the appropriate use of financing funds, ultimately resulting in a tangible impact on increasing the productivity and income of MSMEs (Harun et al., 2021) .

Furthermore, the findings of this study also emphasize the importance of improving Islamic financial literacy among MSMEs. Most business owners still struggle to understand the basic concepts of Islamic financing, the contract mechanisms used, and the benefits of various available Islamic financial products. Therefore, more extensive and broad-based educational efforts regarding Islamic financing are needed to empower the public to determine the type of financing that best suits their business needs and manage it responsibly. This aligns with previous research findings, which explain that the low level of public understanding of Islamic finance is one of the contributing factors to the suboptimal utilization of Islamic financing in the field (Febriansyah et al., 2025) .

Another potential implementation approach is to strengthen the use of digital technology in Islamic financing, particularly through the development of Islamic fintech. Based on previous VOSviewer mapping results, Islamic fintech and financial technology have proven to be a growing topic in Islamic financing and MSME studies. This demonstrates that digitalization has the potential to be a strategic solution for expanding access to financing, particularly for MSMEs, which currently face obstacles in reaching formal financial institutions (Sopyati, 2025).

Thus, the implementation of this research confirms that the development of Islamic financing for MSMEs cannot be realized without synergy between Islamic financial institutions, the government, and the businesses themselves. The necessary support is not limited to providing capital alone, but also includes business mentoring, improving financial literacy, and technology-based innovation, so that Islamic financing can truly function as an effective instrument in realizing a more independent and sustainable community economy (Oktavia et al., 2025).

CONCLUSION

Based on the results of a study conducted using a *Systematic Literature Review* (SLR) approach, it can be concluded that Islamic financing plays a crucial role in supporting the development of MSMEs while simultaneously encouraging increased economic independence for communities in Indonesia. Islamic financing not only functions as a source of additional business capital but also serves as an instrument of economic empowerment through the application of the principles of justice, cooperation, and proportional risk sharing. The study results indicate that easy access to Islamic financing can help MSMEs increase their business capacity, expand the scope of business activities, and support the long-term sustainability of community businesses. Furthermore, the results of bibliometric mapping using *VOSviewer* show that the most developed research themes are related to MSMEs, Islamic financing, Islamic banks, Islamic fintech, and financial technology, reflecting a trend towards the integration of Islamic finance with the digitalization of financial services.

Despite its significant potential, the implementation of Islamic financing for MSMEs in the field still faces several obstacles, including low levels of Islamic financial literacy, limited access to formal financial institutions, and a lack of understanding among business actors in optimal financing management. Therefore, efforts to develop Islamic financing must not only focus on increasing access to capital but also be supported by financial education, business mentoring, and digital technology-based innovations, so that business actors can maximize the benefits of such financing. Through solid collaboration between Islamic financial institutions, the government, and MSMEs, Islamic financing is expected to become a strategic solution to strengthen the community economy while encouraging more sustainable MSME growth.

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