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Journal Identity	Description
Submission ID: 10825	Published: 2025-08-03
Indexing	
	
	
	

**Available online:** <http://ejournal.unitomo.ac.id/index.php/hukum>

**E-ISSN: 2580-9113**

**P-ISSN: 2581-2033**

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**The Role of Islamic Banks in Enhancing Indonesia's Economy**

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**ABSTRACT**

This study aims to analyze the role of Islamic Banks in supporting Indonesia's economy, particularly in productive sectors such as MSMEs, infrastructure, and housing. The study also explores the challenges faced by Islamic banks in driving economic growth and the impact of Islamic financial literacy on the development of the Islamic banking sector. The research method used is a literature review with a qualitative descriptive approach, where data is obtained from secondary sources, including journals, research reports, and related literature. The findings indicate that Islamic Banks play a significant role in providing financing to MSMEs, infrastructure, and housing sectors. However, major challenges include limited infrastructure, a lack of human resources trained in Islamic principles, and

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**E-ISSN: 2580-9113**

**P-ISSN: 2581-2033**

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regulatory uncertainties governing the sector. Additionally, high Islamic financial literacy can increase the adoption of Islamic banking products and support the sector's growth. The study concludes that to strengthen the role of Islamic Banks, there is a need to improve infrastructure, human resource training, as well as regulatory and financial literacy enhancements.

**Keywords:** Islamic Banks, MSMEs, Infrastructure, Housing, Islamic Financial Literacy

## **1. INTRODUCTION**

Indonesia, as the country with the largest Muslim population in the world, has great potential to develop Islamic banking as one of the instruments to drive the economy. Islamic banks serve not only to provide financing but also to contribute to improving the welfare of society through the principles of justice, sustainability, and equitable distribution of wealth. The Islamic banking system in Indonesia has proven capable of providing an alternative for the public to participate in economic activities without being entangled in usury practices that are inconsistent with Islamic teachings.

However, despite the significant contribution of Islamic banks to the Indonesian economy, there are still many challenges in optimizing their role, particularly in promoting productive sectors that can directly impact the broader economy. Therefore, it is important to explore further how Islamic banks can strengthen productive sectors such as MSMEs, infrastructure, and housing finance, as well as the challenges that must be faced in promoting Indonesia's economic growth (Muslih, 2017).

One of the sectors that has received the most attention is micro, small, and medium enterprises (MSMEs), which are known as the backbone of the Indonesian economy. Islamic banks have played an important role in providing fair and profit-sharing financing to MSMEs, but there are still challenges related to the accessibility of financing for small businesses in certain areas. Additionally, the infrastructure and housing sectors are receiving increasing attention, with Islamic banks participating in providing sharia-based financing for vital infrastructure projects that contribute to national economic growth.

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**E-ISSN: 2580-9113**

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However, the development of Islamic banking in Indonesia is not without challenges, such as limitations in competent human resources in the field of sharia, difficulties in reaching broader markets, and intense competition with more established conventional banks. Furthermore, although Islamic banks offer advantages in terms of fairness and transparency, there is still uncertainty regarding the regulations governing their operations, which often limits their ability to innovate and contribute more significantly to the economy.

On the other hand, Islamic financial literacy is one of the key factors in driving the development of Islamic banks. Increasing public understanding of Islamic products can expand the customer base and promote financial inclusion more effectively. Low financial literacy among most segments of society is also one of the barriers to accessing Islamic banking products. Therefore, efforts to improve Islamic financial literacy are a very important step in promoting the growth of Islamic banks in Indonesia.

This study will discuss three main issues related to the contribution of Islamic banks to productive sectors in Indonesia, the challenges faced in promoting Indonesia's economic growth, and the influence of Islamic financial literacy on the development of Islamic banks. In the literature review, various literature related to the contribution of Islamic banks to productive sectors will be examined, as well as the challenges faced in the development of Islamic banks in Indonesia. This discussion is expected to provide a clearer picture of the role and potential of Islamic banks in promoting sustainable economic growth.

## **2. RESEARCH METHODS**

This research is qualitative in nature with a descriptive analytical approach that aims to analyze the contributions, challenges, and influence of Islamic financial literacy on the development of Islamic banks in Indonesia. The data used in this study were obtained by reviewing various relevant previous research results, including journal articles, research reports, books, and other scientific sources discussing the role and development of Islamic

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**E-ISSN: 2580-9113**

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banks in Indonesia. Therefore, this study emphasizes the analysis of secondary data collected from various related literature reviews.

The research design uses a literature study or literature review approach that examines and analyzes the results of previous studies relevant to the topic discussed. This study collects information from scientific articles that discuss the contribution of Islamic banks to productive sectors in Indonesia, the challenges faced by Islamic banks in promoting economic growth, and the influence of Islamic financial literacy on the development of Islamic banks. Through this approach, the author will obtain a clear picture of the research topic without collecting primary data.

The data sources in this study come from published literature, such as scientific journals, articles, books, and relevant research reports. This study will rely on secondary data obtained from reliable academic sources that have examined the role of Islamic banks in the Indonesian economy. The data collected includes research findings related to the contribution of Islamic banks to productive sectors such as MSMEs, infrastructure, and housing, the challenges faced by Islamic banks, and the influence of Islamic financial literacy on the development of Islamic banks. All data used is publicly available information that can be accessed through various journal platforms and scientific databases.

Data selection was carried out by selecting journals and articles relevant to the research objectives, namely to explore the contribution of Islamic banks in driving Indonesia's economic growth, the challenges faced by Islamic banks, and the influence of Islamic financial literacy. Data collection techniques were carried out by searching for articles discussing these topics through academic journal databases, research repositories, and books discussing Islamic economics, Islamic banking, and financial literacy. Data sources were selected by prioritizing articles published in the last five years to ensure the relevance and timeliness of the information used.

The data obtained from the literature will be analyzed using qualitative content analysis, which aims to identify the main themes relevant to the research questions. Each

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**P-ISSN: 2581-2033**

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selected article will be analyzed to identify the contributions of Islamic banks to productive sectors, the challenges faced by Islamic banks, and the role of financial literacy in the development of Islamic banks. The results of this analysis will be organized thematically and then discussed to provide deeper insights into the role of Islamic banks in the Indonesian economy.

This study measures three main variables, namely:

- a. Contribution of Islamic Banks to the Productive Sector: This variable refers to the extent to which Islamic banks can support productive sectors such as MSMEs, infrastructure, and housing finance. The operational definition of this variable is programs or products offered by Islamic banks that focus on these sectors, such as profit-sharing financing for MSMEs and infrastructure projects.
- b. Challenges Faced by Islamic Banks: This variable covers the obstacles faced by Islamic banks in developing productive sectors and the Indonesian economy as a whole. The operational definition of this variable includes issues faced by Islamic banks, such as infrastructure limitations, regulatory uncertainty, and competition with conventional banks.
- c. The Influence of Sharia Financial Literacy on the Development of Islamic Banks: This variable focuses on how the level of public understanding of sharia finance can influence the use of Islamic banking products. The operational definition is the extent to which the level of Sharia financial literacy can increase public participation in using Islamic banking products, which in turn contributes to the development of Islamic banks.

This study does not use numerical system models or experiments, as it focuses more on secondary data analysis. However, the analysis system used is a thematic system, in which data collected from various literature sources will be organized and analyzed based on main themes related to contributions, challenges, and Islamic financial literacy. The collected data will be compared and integrated to produce a comprehensive analysis of the role and challenges of Islamic banks in Indonesia.

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### **3. DISCUSSION**

#### **The Contribution of Islamic Banks to Productive Sectors in Indonesia**

Islamic banks in Indonesia have made a significant contribution to productive sectors, including Micro, Small, and Medium Enterprises (MSMEs), the infrastructure sector, and housing finance. This contribution is driven not only by economic reasons but also by social and spiritual objectives that are in line with Sharia principles emphasizing justice, welfare, and equitable distribution of wealth (Hannanong & Aris, 2018). The following is a more detailed description of the contribution of Islamic banks to these productive sectors:

##### **a. Contribution of Islamic Banks to MSMEs**

MSMEs are an important sector in the Indonesian economy, playing a role in creating jobs and supporting economic growth. Islamic banks support MSMEs by providing financing based on Islamic principles, such as *mudharabah* and *musyarakah*, which differ from conventional bank interest-based financing. In *mudharabah*, Islamic banks act as fund managers, while customers are fund owners, with profits shared according to agreement and losses borne by the bank, except in cases of negligence on the part of the manager (Darmawan & Hamid, 2018).

The main advantage of sharia financing is its flexibility and fairness in the distribution of business profits, so that MSMEs are not burdened with fixed interest rates. Research by Sophianita & Sista Paramita (2024) shows that Islamic banks have successfully provided significant financing to MSMEs, with lower default rates compared to conventional banks, proving that the profit-sharing system is more suitable for MSMEs, which often face income fluctuations (Rahmayanti & Sharina Simartama, 2017).

##### **b. Contribution of Islamic Banks to Infrastructure**

The infrastructure sector in Indonesia is crucial for economic growth, and Islamic banks play a role in financing large infrastructure projects. Islamic banks use instruments such as *sukuk* (Islamic bonds), *istisna'* (financing for the production of

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**E-ISSN: 2580-9113**

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goods or projects), and *murabahah* to fund projects such as toll roads and power plants, by Islamic principles that prohibit usury (Sudjana & Bimantara, 2019).

Research by Fadillah & Paramita (2021) shows that Islamic banks do not only focus on financial profits but also consider the social impact and sustainability of infrastructure projects, creating greater social value for the community.

### **c. Contribution of Islamic Banks to Housing Financing**

Housing is an important sector for economic growth and community welfare. Islamic banks offer housing financing through products such as *Murabahah* (buy-sell with profit margin) and *Ijarah* (lease). In *Murabahah*, the bank purchases a house and sells it at a higher price, while *Ijarah* offers a lease facility that eventually transfers ownership of the house to the customer.

Sharia housing financing is highly relevant, especially for low-income communities that have difficulty accessing conventional financing. (Sophianita & Sista Paramita, 2024) show that this product accelerates community access to decent housing, by Sharia principles that are free from usury. Sharia banks play an important role in providing fair and affordable housing financing solutions.

## **Challenges Faced by Islamic Banks in Promoting Indonesia's Economic Growth**

Although Islamic banks in Indonesia have made a significant contribution to economic growth, they still face a number of challenges that could hamper their ability to develop further and have a greater impact on productive sectors. These challenges relate to various aspects, including infrastructure, human resources, regulations, competition with conventional banks, and uncertainty in the application of the Sharia principle.

### **a. Limitations in Infrastructure and Product Reach**

One of the main challenges for Islamic banks is limited infrastructure, especially in remote areas that are not yet reached by banking services. Islamic banks, especially those based in cities, find it difficult to reach these areas, hindering the distribution of products such as SME financing and housing. Additionally, limitations in the use of

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digital technology are also an issue. Despite the development of digital technology, many Islamic banks have not optimized services such as mobile banking, limiting customer access, especially in areas with low connectivity (Hamid & Aris, 2017).

**b. Limited Human Resources with Understanding of Sharia Principles**

Another challenge for Islamic banks is the limited availability of human resources trained in Islamic economic principles. Islamic banks require staff who are not only experts in banking but also understand Islamic economic jurisprudence and Sharia law. The lack of professional training and education in this area hinders product innovation. (Fadillah & Paramita, 2021) mention that many Islamic banks have difficulty recruiting employees who understand Sharia principles, while Sophianita & Sista Paramita (2024) reveal that human resource limitations hinder the development of products that meet the needs of the Sharia market.

**c. Uncertainty in Regulation and Supervision**

The uncertainty of Islamic banking regulations poses a major challenge for Islamic banks in Indonesia. Although there is Law No. 21 of 2008, its implementation and supervision are still constrained, especially in the interpretation of Sharia principles. (Caesar & Isbanah, 2020) Noted that differences in the interpretation of Sharia principles between banks and Sharia authorities often cause uncertainty in operational decisions, including the financing products that can be offered and compliance with DSN regulations.

**d. Intense Competition with Conventional Banks**

The biggest challenge faced by Islamic banks is competition with conventional banks, which have greater resources and longer experience in the banking industry. Conventional banks often offer products with lower interest rates and have a wider network, which is attractive to customers who prefer convenience and lower costs (Maghfiroh et al., 2021).

For example, although Islamic products have advantages in terms of transparency and fairness in profit sharing, Islamic banks are still limited in terms of

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market reach, especially among larger and more established customers. Research conducted by Fadillah and Paramita (2021) reveals that Islamic banks often find it difficult to compete in terms of offering competitive interest rates, which are the main attraction for conventional bank customers. In addition, conventional banks have more product options and a wider range of services, which makes them more attractive to the majority of the public (Thohary et al., 2023).

### **The Influence of Sharia Financial Literacy on the Development of Sharia Banks in Indonesia**

Sharia financial literacy plays a very important role in the development of Sharia banks in Indonesia. In general, financial literacy refers to an individual's understanding and ability to make wise financial decisions, which involves the management of economic and financial resources. In the context of Islamic banking, Islamic financial literacy refers to the public's understanding of the Islamic principles applied in banking products and services, as well as the benefits that can be obtained from an Islamic banking system that is free from *riba* (usury), *maisir* (gambling), and *gharar* (uncertainty).

#### **a. Improving Islamic Financial Literacy and Its Impact on the Use of Islamic Products**

Improving Islamic financial literacy influences the use of Islamic banking products, as people who understand Islamic economic concepts are more likely to choose Islamic products. Good literacy includes understanding Islamic contracts such as *murabahah*, *mudarabah*, and *musyarakah*, as well as the long-term benefits of Islamic products compared to conventional interest-bearing banking products. Semaun et al. (2022) note that high literacy increases public trust, which in turn encourages the adoption of Islamic banking products and increases the market share of Islamic banks (Br Surbakti et al., 2021).

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**b. Islamic Financial Literacy as a Driving Factor for the Growth of Islamic Banks**

Sharia financial literacy plays a crucial role in supporting the growth of Sharia banks in Indonesia. The more people understand Sharia financial concepts, the greater the opportunities for Sharia banks to grow, increase their customer base, and strengthen their position. Caesar (2020) found that high literacy is directly linked to an increase in the number of customers and transactions at sharia banks, as well as opening opportunities for innovative products such as *sukuk*, *salam*, and *istisna'*. With increased literacy, Islamic banks can develop products that are more in line with market needs, making Islamic financial literacy key to the growth of this sector.

**c. Challenges in Improving Islamic Financial Literacy**

Although Islamic financial literacy has a significant impact on the development of Islamic banks, improving Islamic financial literacy in Indonesia still faces a number of challenges. One of the biggest challenges is the lack of educational programs that can reach all segments of society. Most Islamic financial literacy programs are still limited to educated individuals or those already working in the financial sector, leaving many people unaware of the full benefits and mechanisms of Islamic banking products (Utami & Utami, 2021).

Hamid & Aris (2017) note that in many areas, especially in rural areas or areas with limited access to Islamic banking, knowledge about Islamic finance remains very low. The lack of socialization regarding Islamic principles and how they work in banking, as well as uncertainty about the legality and effectiveness of Islamic products, are major obstacles to increasing public participation in the Islamic banking system.

**d. The Role of the Government and Financial Institutions in Improving Islamic Financial Literacy**

The government and financial institutions have a very important role in improving Islamic financial literacy in Indonesia. As the country with the largest Muslim population in the world, Indonesia has great potential to strengthen the Islamic banking sector. However, this potential cannot be realized without joint efforts

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between the government, financial institutions, and the community to improve public understanding of Islamic finance (Chapra, 2009).

Several initiatives have been undertaken by the Indonesian government to improve Islamic financial literacy, such as through the Financial Literacy Month program launched by the Financial Services Authority (OJK) to educate the public about Islamic banking products. In addition, higher education institutions can also play an important role in developing curricula that comprehensively teach Islamic economics to students, as well as encouraging research and development in the field of Islamic banking.

#### **4. CLOSING**

##### **Conclusion**

Sharia banks in Indonesia play an important role in the economy by contributing to productive sectors such as MSMEs, infrastructure, and housing. However, despite their positive impact, Sharia banks face several challenges that could hinder their growth. The main challenges include limitations in infrastructure, both physical and digital, which hinder the distribution of Islamic products, as well as a shortage of human resources trained in Islamic economic principles. Additionally, uncertainty in regulations and oversight poses obstacles for Islamic banks in conducting operations in line with Islamic principles.

Improving Islamic financial literacy is a key factor in driving the growth of Islamic banks. The more people understand the benefits and principles of Islamic banking, the greater the opportunity for Islamic banks to grow and increase their market share. Good literacy not only expands the adoption of Islamic products but also opens opportunities for Islamic banks to introduce innovative products that are more relevant to market needs. Normatively, Islamic banks in Indonesia operate based on existing laws and regulations, such as Law No. 21 of 2008 concerning Islamic Banking, fatwas from the Indonesian Ulema Council (MUI), and regulations issued by the Financial Services Authority (OJK)

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and Bank Indonesia. However, the implementation of these regulations still faces challenges in terms of the ambiguity of the interpretation of Sharia principles, which can affect the operations and strategic decisions of Islamic banks.

### **Recommendations**

- a. **Infrastructure Improvement and Digitalization:** Islamic banks need to develop better infrastructure, especially in remote and underserved areas, and strengthen digital services such as mobile banking. The use of technology can expand the reach of Islamic products and improve access for customers, especially in areas with limited connectivity (Budiarta et al., 2024).
- b. **Human Resource Development:** To improve competitiveness, Islamic banks must focus on training and developing human resources who understand both Islamic banking principles and general banking practices. Islamic banks should invest in training and education programs that strengthen human resource competencies in order to develop more innovative Islamic products.
- c. **Improvement of Regulations and Supervision:** The government and supervisory authorities, such as the OJK, need to improve existing regulations, particularly in terms of the interpretation of Islamic principles, which may differ between institutions. Clearer and more structured supervision will help Islamic banks operate more transparently and by Islamic principles.
- d. **Education and Socialization of Sharia Financial Literacy:** Efforts to educate the public about sharia banking products must be increased, not only among Muslims but also among the general public. High Sharia financial literacy will increase public trust and interest in switching from conventional banking to Sharia banking. More inclusive education programs need to be implemented on an ongoing basis to achieve this goal.

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**E-ISSN: 2580-9113**

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