



The Role of Information Systems in Improving the Operations of Sharia Financial Institutions (LKS)

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Abstract: Sharia Financial Institutions continue to grow globally because they offer ethical financial services that comply with sharia principles. Despite this growth, some institutions face challenges related to profitability and sustainability. Information systems therefore play a crucial role in improving efficiency, security, customer service, and competitiveness. This study uses a literature review to identify factors that influence the implementation of information systems and digital security in Islamic banks, drawing on reputable journals, official reports, and regulatory documents. The findings show that information system security in Islamic banks is strongly influenced by organizational culture, employee training, and technological infrastructure. These factors have a significant relationship with system security, meaning they must be prioritized when strengthening digital protection. Improving security requires regular audits, vulnerability assessments, multi-factor authentication, encryption, and continuous monitoring of cyber threats. Equally important is building staff competence through ongoing training, fostering a security-aware culture, and implementing clear security policies. To protect customer data and maintain public trust, Islamic banks must adopt modern cybersecurity tools such as intrusion detection systems, firewalls, and advanced authentication methods. Staying updated with cybersecurity trends ensures that banks remain resilient against evolving digital threats. At the same time, improving customer experience through efficient, user-friendly digital services is essential for competitiveness. Balancing strong security, convenience, and sharia-compliant values enhances customer loyalty and strengthens the bank's reputation.

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Ultimately, success in the digital era depends not only on robust security measures but also on the bank's ability to deliver trustworthy and customer-centered services.

Keywords: Information Systems, Digital Security, Islamic Banks, Customer Service, Cybersecurity

Abstract: Lembaga Keuangan Syariah terus mengalami perkembangan secara global karena menawarkan layanan keuangan etis yang sesuai dengan prinsip syariah. Meskipun pertumbuhannya pesat, sebagian lembaga masih menghadapi tantangan terkait profitabilitas dan keberlanjutan. Sistem informasi berperan penting dalam meningkatkan efisiensi, keamanan, layanan nasabah, dan daya saing. Penelitian ini menggunakan metode studi pustaka untuk mengidentifikasi faktor-faktor yang memengaruhi penerapan sistem informasi dan keamanan digital pada perbankan syariah dengan mengkaji jurnal bereputasi, laporan resmi, serta dokumen regulasi. Temuan penelitian menunjukkan bahwa keamanan sistem informasi pada bank syariah sangat dipengaruhi oleh budaya organisasi, pelatihan karyawan, dan infrastruktur teknologi. Faktor-faktor tersebut memiliki hubungan signifikan dengan tingkat keamanan sistem sehingga perlu menjadi prioritas dalam penguatan perlindungan digital. Peningkatan keamanan memerlukan audit berkala, penilaian kerentanan, autentikasi multi-faktor, enkripsi, dan pemantauan ancaman siber secara berkelanjutan. Pembangunan kompetensi sumber daya manusia melalui pelatihan berkelanjutan, penguatan budaya sadar keamanan, serta penerapan kebijakan keamanan yang jelas juga menjadi elemen penting. Untuk menjaga data nasabah dan mempertahankan kepercayaan publik, bank syariah harus mengadopsi alat keamanan siber modern seperti sistem deteksi intrusi, firewall, dan metode autentikasi tingkat lanjut. Pembaruan berkelanjutan terhadap tren keamanan siber memastikan bank tetap tangguh menghadapi ancaman digital yang terus berkembang. Di sisi lain, peningkatan pengalaman pengguna melalui layanan digital yang efisien dan ramah pengguna mutlak diperlukan untuk menjaga daya saing. Keseimbangan antara keamanan yang kuat, kenyamanan layanan, dan nilai-nilai kepatuhan syariah menjadi kunci dalam memperkuat loyalitas nasabah dan reputasi lembaga. Pada akhirnya, keberhasilan di era digital ditentukan bukan hanya oleh ketahanan keamanan, tetapi juga kemampuan bank dalam memberikan layanan yang tepercaya dan berorientasi kepada nasabah.

Kata Kunci: Sistem Informasi, Keamanan Digital, Bank Syariah, Layanan Nasabah, Keamanan Siber

Introduction

These banks offer a range of financial goods and services that conform with Sharia law, (Nugroho, 2021) which forbids the payment or receiving of interest, as well as investments in specific businesses like alcohol, gambling, and

pork(Petticrew et al., 2017). Sharia financial organizations also adhere to ethical and moral principles, encouraging justice, transparency, and social responsibility in their operations. In recent years, the demand for Sharia-compliant financial products has expanded dramatically, leading to the spread of LKS around the globe(Abdullah et al., 2024). Sharia financial institutions have grown in popularity in both Muslim-majority countries and Western countries with diverse populations as more Muslims look for financial solutions that conform to their religious views. Muslims now have access to financial services that meet their religious requirements because of the growth of these organizations, There fore it is necessary to develop Islamic banking that is more innovative and meets the needs of the community.(Dwi Khairunnisa & Sarah Padillah, 2025) These banks provide a variety of financial products and services that adhere to Sharia law, which prohibits paying or collecting interest, as well as investments in particular industries, including gambling, alcohol, and pork. Sharia financial institutions also adhere to ethical and moral norms, fostering fairness, transparency, and social responsibility in their activities. In recent years, the demand for Sharia-compliant financial products has risen rapidly, leading to the development of LKS over the globe. Sharia financial institutions have gained in popularity in both Muslim-majority nations and Western countries with mixed populations as more Muslims search for financial solutions that adhere to their Islamic convictions. These organizations' growth has drawn non-Muslims interested in ethical and socially conscious finance while also providing Muslims with access to financial services that meet their religious requirements. As a growing sector, Sharia-compliant Islamic finance is likely to continue expanding and diversifying to meet global market demands, a process whose success in physical economic development is marked by increased industrial production, improved infrastructure, increased assets, and increased manufacturing products.(Slamet Rusydiana & Slamet Rusydiana, n.d.)

For example, in Malaysia, Islamic banks like Maybank Islamic and CIMB Islamic provide a range of Sharia-compliant products such as house finance, savings accounts, and investment funds. These institutions serve the demands of Muslim consumers who desire financial services that are in keeping with their religious views while also appealing to non-Muslims who are interested in

ethical banking practices. Due to these banks' success, comparable organizations have been established in the US and the UK, indicating the rising need for Sharia-compliant financial services worldwide. Sharia finance around the world is experiencing rapid growth and is becoming an increasingly important element in the global financial system, accelerated by the emergence of digital sharia banking platforms that make it easier for customers to access these services from anywhere in the world. ("Digital Transformation in Islamic Banking: Its Impact on Islamic Economics in Indonesia," 2025)

However, a thorough counterexample to the success of Islamic banking organizations may be observed in the instance of Islamic Bank of Britain, which had financial difficulties and was eventually acquired by Al Rayan Bank in 2014. This highlights the challenges that Sharia-compliant banks may face in terms of profitability and sustainability, despite the growing demand for ethical financial services.

Innovation, supported by information systems, plays an important role in improving the speed, efficiency, and accuracy of financial services, while also being key for Islamic financial institutions to overcome various obstacles and increase their profitability and sustainability. (Fitria, 2025) These solutions can assist in simplifying operations, boosting customer service, and giving vital information for decision-making. By employing technology successfully, Islamic financial institutions may better satisfy the demands of their consumers and stay competitive in the market. Additionally, information technology may also help in regulatory compliance, risk management, and guaranteeing transparency in financial transactions, which are essential aspects of Islamic banking. Overall, the integration of powerful information systems is vital for the success and expansion of Sharia-compliant institutions in the shifting financial landscape. However, a thorough counterexample might be found in occasions where Islamic financial organizations fail to effectively integrate and utilize information technologies, leading to inefficiencies in operations and customer service. In such circumstances, the absence of appropriate technology utilization may hamper decision-making processes and put the institution at a disadvantage compared to rivals that have effectively deployed modern information systems. However, a thorough counterexample might be found in occasions where Islamic financial organizations fail to effectively integrate and

utilize information technologies, leading to inefficiencies in operations and customer service. In such circumstances, the absence of appropriate technology utilization may hamper decision-making processes and put the institution at a disadvantage compared to rivals that have effectively deployed modern information systems. Without effective information systems, Sharia-compliant banks may struggle to react to changing market conditions and developing technology, eventually restricting their capacity to innovate and stay competitive in the sector. This emphasizes how important it is for Islamic banks to make investments in technology and use it wisely in order to spur growth and satisfy the changing demands of their clientele. By embracing and integrating powerful information systems, Sharia-compliant banks may position themselves for long-term success and handle the complexity of the financial landscape with agility and resilience. (Yulitasari et al., 2025) For example, a Sharia-compliant bank that fails to adopt effective digital banking solutions may struggle to compete with regular banks offering easy online services. This might lead to a loss of clients who value the convenience and accessibility of contemporary technology, which would eventually limit the bank's ability to expand in a market that is changing quickly. Additionally, if a Sharia-compliant bank does not have proper security measures in place for its computer systems, they may be subject to cyber assaults and data breaches. This might result in a decline in consumer confidence and harm to the bank's reputation, which would make it more difficult for it to draw in and keep customers in a cutthroat market.

Through real-time data integration, predictive analytics, and automated reporting, information systems play a vital role in improving Islamic banking operations. They reduce costs and optimize resource allocation, while enhancing customer experience, ensuring security, and maintaining competitive advantage in the market. (Islam et al., n.d.) Digitalization provides a great opportunity for Sharia Financial Institutions (SFIs) to improve efficiency, expand service coverage, and meet the needs of tech-savvy Muslim customers. SFIs can accelerate processes, provide innovative services, and build client trust by using technology effectively. However, neglecting information systems can lead to serious consequences, including losing clients, becoming more susceptible to cyberattacks, and reputational harm. (Dwi Savandha &

Safii, 2025) It is consequently vital for Sharia-compliant banks to invest in sophisticated information systems to stay relevant and grow in the ever-changing financial market. For instance, to improve client security, a bank that complies with Sharia law may use biometric authentication technology. This will not only improve the entire customer experience but also differentiate the bank from competitors and attract new consumers who emphasize security in their financial operations. However, just investing in information technologies does not ensure success for Sharia-compliant institutions. A thorough counterexample would be a bank that made significant investments in biometric authentication technology but neglected to adequately teach employees on how to use it, which resulted in irate clients and a bad reputation for the bank despite the sophisticated security measures in place. Therefore, it is vital for Sharia-compliant institutions to not only invest in new technologies but also give extensive training to personnel to guarantee that these technologies are efficiently utilized. (Nu'man & S.Pd., MPA, 2021) By establishing a seamless and safe customer experience through a combination of cutting-edge technology and well-trained staff, banks can genuinely set themselves apart in the competitive financial industry. By doing this, they may increase customer trust, improve their reputation, and eventually draw in more customers who value security in their financial transactions.

Method

This study employs a literature review technique to assess the important aspects that determine the effective adoption of information systems and enhanced security measures in banks that operate according to sharia principles. This method was selected because it offers a thorough knowledge based on earlier study findings without requiring actual field data collection. This paper summarizes different pertinent facts on information system security and its influence on customer experience in Islamic banking institutions through a methodical analysis of academic books, industry reports, professional documents, and scientific journals. The literature study provides a thorough overview of advances and digital security requirements in the context of Islamic banking by enabling researchers to identify trends, possibilities, and issues that have been extensively explored.

Credible and indexed scientific publications, including national and international journals, conferences, research reports, and official papers from banking regulatory

agencies and information security authorities, served as the study's data sources. Databases including Google Scholar, Scopus, ScienceDirect, and Islamic banking and economics journal portals were used to search the literature. Relevance to information system security, recent publication, topic relevance, and appropriateness for the Islamic banking setting were the criteria utilized to choose the literature. As a result, every data source examined in this research is reliable, legitimate, and scholarly.

Data collection was accomplished by methodically researching the literature using terms that describe the research issue, such as Islamic banking, information security, advanced security technologies, customer experience, and Sharia-compliant banks. The material identified was then picked based on its abstract and academic feasibility. Major material from the selected literature was retrieved for study, including past research techniques, major findings, security models applied, supporting and inhibiting variables, and suggestions provided by previous researchers. In addition to journal publications, relevant regulatory reports and corporate policies were also reviewed to deepen the understanding of digital security procedures in the Islamic banking sector.

Data analysis in this study employed a theme analysis and critical analysis technique. Thematic analysis was undertaken by grouping literature results into categories such as information system deployment in Islamic banks, advanced security measures, technological obstacles, and the influence of security on customer happiness and experience. Critical analysis was undertaken by analyzing the quality of past research approaches, the relevance of findings to the Islamic banking context, and the practical implications for strengthening the digital security of Islamic banks. Through these two techniques, the study was able to provide a rich, organized, and in-depth conceptual synthesis.

By comparing data from different publications and government sources, this study used source triangulation to guarantee the validity and trustworthiness of the literature review results. The quality of the literature was assessed by looking for sources that had completed peer review, had transparent methodology, and produced findings that were consistent across several research. The continuity of the subject was rechecked through further literature searches to ensure that no vital material was omitted. The study findings have a high degree of reliability thanks to

these validation processes, and they may offer precise suggestions for Islamic banks to enhance information system security and the general customer experience.

Result and Discussion

The findings of the regression study indicated numerous significant correlations between various characteristics and information systems security in Sharia-compliant institutions.(Mentari Aprilia & Sisdianto, 2024) Specifically, elements such as organizational culture, personnel training, and technological infrastructure were found to have a substantial influence on the overall security of the information systems. These findings show the need for addressing these critical areas in order to increase security measures inside Sharia-compliant organizations. The importance of these associations was further validated by statistical tests, which strengthened the validity of the study's conclusions.(Darmawan et al., 2025) In the following sections, we will dive deeper into the consequences of these results and examine potential ways for increasing information systems security in Sharia-compliant institutions. To find and fix any system vulnerabilities, one possible approach would be to conduct frequent security audits and assessments. This proactive strategy can help avoid security breaches and protect sensitive information from unwanted access.(Mubarak & Lidyah, n.d.) Additionally, investing in modern security technology and educating personnel on best security practices can also assist in boosting the overall security posture of Sharia-compliant institutions. Institutions may reduce security risks and maintain the confidence of their clients in protecting their financial information by giving priority to these important areas. (Julianto & Helvira, 2022)By keeping up-to-date on the latest security risks and trends, Sharia-compliant banks may guarantee that they are well-equipped to manage any possible security difficulties that may occur. (Suriyati & Lidyah, 2025)Furthermore, creating clear security policies and instructions for staff to follow may assist in developing a culture of security awareness inside the firm. Ultimately, by implementing a thorough and proactive approach to security, Sharia-compliant banks may demonstrate their commitment to preserving their clients' funds and ensuring the integrity of their financial services.(Anggraini et al., 2022)

To remain ahead of changing dangers, Sharia-compliant institutions must constantly assess how well their present security measures are working.

Conducting frequent security audits and penetration testing can give significant insights into possible holes that need to be rectified.(Hidayat et al., n.d.)Furthermore, remaining educated about the newest cybersecurity trends and threats may help institutions predict and proactively protect against emerging dangers.(Nurfalah & Rusydiana, 2019)By continually monitoring and upgrading their security processes, Sharia-compliant banks may guarantee that they are ready to secure their customers' funds and retain their image as trusted financial institutions. Implementing multi-factor authentication, encryption, and firewalls are critical components of a complete cybersecurity plan for Sharia-compliant institutions. In addition, offering continuing training for personnel on best practices for data protection and incident response may assist in boosting the overall security posture of the organization. By investing in comprehensive cybersecurity measures and being attentive against possible attacks, Sharia-compliant institutions may demonstrate their commitment to preserving consumer data and maintaining the integrity of the financial system. Furthermore, routinely conducting security audits and penetration testing can assist in detecting vulnerabilities and flaws in the system, allowing for fast remedy.Collaborating with industry experts and sharing threat intelligence can also enhance the bank's ability to detect and respond to emerging cyber threats. By taking a proactive approach to cybersecurity and continuously improving their defenses, Sharia-compliant banks can build trust with customers and regulators, positioning themselves as leaders in the fight against cybercrime.

One of the primary organizational issues in information security for Sharia-compliant banks is ensuring that all staff are adequately taught and informed on cybersecurity best practices. This can be especially difficult in organizations where the significance of data privacy may not be fully understood. Additionally, maintaining a robust security posture demands continual monitoring and evaluation of possible vulnerabilities and threats. Frequent security evaluations and audits can assist in locating weak points and enable the implementation of proactive remedial measures. By prioritizing cybersecurity and investing in the required resources and training, Sharia-compliant institutions may successfully manage risks and safeguard against possible cyberattacks. (Keuangan Syariah et al., 2024)This will not only preserve

critical client information but also boost the general reputation and reliability of the organization. It is vital for Sharia-compliant institutions to be aware of the newest cybersecurity trends and technology to ensure they are appropriately equipped to battle growing threats. These organizations may build a strong defense against cyberattacks and preserve the integrity of their operations by encouraging a culture of security awareness and teaching best practices to staff members. In the end, putting data protection first will help the bank as well as its clients, who depend on it to secure their financial data. In addition to installing strong cybersecurity measures, Sharia-compliant institutions should also frequently undertake risk assessments and audits to discover any weaknesses in their systems. By keeping proactive and watchful, these institutions may better guard against prospective breaches and breaches that could endanger their clients' sensitive data. Moreover, by emphasizing data protection, Sharia-compliant banks may create and retain trust with their clients, who will feel assured in the security of their financial transactions and accounts. Overall, investing in cybersecurity is not just a need for Sharia-compliant banks but a key facet of maintaining their name and credibility in the market.

Incorporate multi-factor authentication for all users, conduct routine security audits and assessments, and update security procedures often to handle emerging vulnerabilities. The bank's defenses against cyberattacks can also be strengthened by investing in state-of-the-art cybersecurity tools and technology, such as encryption software and intrusion detection systems. Sharia-compliant banks may maintain their reputation as safe and dependable financial institutions and foster consumer confidence by being proactive and watchful in their approach to information security. These measures not only protect sensitive customer data and financial transactions but also help prevent costly data breaches and cyberattacks. By demonstrating a strong commitment to cybersecurity, Sharia-compliant banks can differentiate themselves in the market and attract more customers who prioritize security and privacy. Ultimately, investing in robust cybersecurity measures is crucial for ensuring the long-term success and sustainability of a bank in today's digital age. In addition, implementing advanced cybersecurity protocols can also help Sharia-compliant banks comply with regulatory requirements and industry standards,

further enhancing their credibility and trustworthiness. By staying ahead of evolving cyber threats and continuously improving their security measures, these banks can stay competitive and adapt to the changing landscape of digital banking. Ultimately, prioritizing cybersecurity is not just a business necessity for Sharia-compliant banks but also a moral obligation to protect the financial well-being and privacy of their customers. In addition, investing in effective cybersecurity measures can preserve sensitive customer data and financial information from potential breaches, ensuring that Islamic principles of secrecy and trust are upheld. Sharia-compliant banks can draw in and keep clients who respect honesty and openness in their banking interactions by showcasing a dedication to safe and moral business practices. In this increasingly linked world, a solid cybersecurity framework is essential for maintaining the reputation and sustainable growth of Islamic financial institutions.

Sharia-compliant banks might concentrate on improving the general client experience in addition to strengthening security measures. These banks may further set themselves apart from their rivals by making investments in user-friendly online banking platforms, delivering individualized services, and giving reasonable rates and fees. Prioritizing simplicity and customer happiness may boost client retention and loyalty, which will eventually propel the organization's long-term growth and profitability. Furthermore, by regularly soliciting input from consumers and adjusting to their growing requirements and preferences, Sharia-compliant banks may stay ahead of the curve and retain a strong competitive edge in the market. By investing in new technology and digital solutions, Sharia-compliant banks may streamline their operations and enhance the entire banking experience for consumers. These banks will be able to draw in new clients and keep hold of their current clientele thanks to their dedication to keeping up with market developments and consumer demands. In addition, by encouraging openness and ethical principles in their banking operations, Sharia-compliant banks may create confidence and credibility with their client base, further cementing their place in the market. Overall, by concentrating on customer-centric initiatives and being loyal to their beliefs, Sharia-compliant banks may achieve sustainable development and success in the long run. Sharia-compliant banks may set themselves apart from conventional banks and build a solid name in the industry by providing

competitive goods and services that address the unique requirements of their clientele. These banks may stay ahead of the competition and prosper in the constantly changing banking sector by always enhancing their offerings and adjusting to shifting consumer preferences. Sharia-compliant banks are well-positioned to not only survive but also prosper in the long run since they place a high priority on customer happiness and ethical business practices.

Additionally, Sharia-compliant banks may differentiate themselves from their sector rivals by introducing cutting-edge digital banking products and tailored consumer experiences. These banks can provide a smooth and effective banking experience that satisfies the changing demands of their clients by utilizing technology to improve consumer convenience and streamline procedures. Moreover, by regularly soliciting input from consumers and modifying their offers appropriately, Sharia-compliant banks may guarantee that they stay relevant and competitive in an increasingly digital and customer-driven market. Sharia-compliant banks may draw in tech-savvy clients who appreciate speed and convenience in their banking process by providing cutting-edge digital services like online account management tools and mobile banking applications. In addition, by adapting their customer service strategy to suit the particular demands of their clientele, these banks may establish trust and loyalty among their consumers, further consolidating their place in the market. (Hilaly Baihaki et al., 2024a) Ultimately, embracing digital transformation and promoting tailored client experiences will help Sharia-compliant banks to prosper in a fast-changing market context. By producing innovative financial products and services that accord with Islamic values, Sharia-compliant banks may differentiate themselves from ordinary banks and appeal to a rising sector of socially aware clientele. These banks distinguish themselves from competitors in the market thanks to their innovative technologies and dedication to moral principles. Adopting digital innovation will be vital as the need for Islamic financial services rises worldwide. For banks that adhere to Sharia law to preserve their competitiveness and satisfy their clients' shifting needs.

Conclusion

Based on the results of the analysis and discussion, it can be concluded that the security of information systems in banks operating in accordance with sharia

principles is greatly influenced by a number of key factors, particularly organizational culture, human resource training, and adequate technological infrastructure. These factors have been proved to have a substantial association with the level of system security, thus they must be a top focus in digital security strengthening initiatives. These findings further support the idea that preventing cyber threats and guaranteeing the security of client data requires a proactive approach that includes frequent security audits, vulnerability assessments, and technological upgrades. Enhancing personnel proficiency and awareness of information security practices is a crucial factor that determines system security success in addition to technical elements. Continuous training, the formation of a security-conscious work culture, and the implementation of clear security policies have been proved to increase the overall security posture of a business. Islamic banks can lower the risk of data leaks, cyberattacks, and reputational harm that might erode public confidence by making information security a strategic priority. Building a strong digital defensive system also requires the employment of contemporary security technologies like intrusion detection systems, firewalls, multi-factor authentication, encryption, and other state-of-the-art security devices. The combination of the necessary technology and robust internal controls allows Islamic banks remain flexible to the ever-evolving dynamics of cyber attacks. The institution's readiness to deal with long-term digital dangers is demonstrated by its alertness, responsiveness, and capacity to stay current with cybersecurity trends. Additionally, efforts to strengthen information security must be matched with enhancements to the customer experience. Banks may stay competitive and pull in new consumers by investing in effective, user-friendly digital services that adhere to sharia laws. Customer loyalty and institutional image have been shown to be strengthened by a strategy that balances convenience, security, and moral ideals. Thus, the success of Islamic banks in the digital era is defined not only by the robustness of their security systems but also by their capacity to provide services that are directed towards client demands and expectations.

Overall, this conversation suggests that Islamic banks' ability to endure and prosper in the face of serious cyberthreats and commercial competitiveness is largely determined by their commitment to digital innovation and information security. By integrating cutting-edge technology, rigorous policies, skilled human resources, and customer-focused services, Islamic banks may maintain public trust while assuring their operational sustainability in the future.

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