

## Research Article

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# The Role of Islamic Financial Institutions in Supporting National Economic Development

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**Abstract:** Sustainable national economic development requires support from various sectors, including the financial sector. In recent years, Islamic Financial Institutions (IFIs) have grown rapidly and made significant contributions to supporting national economic development. This study aims to analyze the role of Islamic Financial Institutions in supporting national economic development. This study uses a descriptive qualitative approach. Research data were obtained through in-depth interviews with respondents from Islamic financial institutions, the government, and entrepreneurs. The results show that Islamic Financial Institutions play a significant role in supporting national economic development in several ways, namely: increasing financial access for communities underserved by the conventional financial system, providing more innovative and diverse financial product and service development. In conclusion, the Role of Islamic Financial Institutions in Supporting National Economic Development is increasing transparency and accountability in financial management and supporting regional economic development through the development of micro and small-scale finance. Islamic financial institutions play a significant role in supporting national economic development. Therefore, the government and financial institutions need to continue supporting and strengthening the role of Islamic financial institutions in improving the economic welfare of the community.

**Keywords:** Islamic Financial Institutions; National Economic Development, MSMEs.

## Introduction

This research is based on the rapid development of the Sharia-compliant financial sector in Indonesia over the past few decades. With increasing public awareness of Islamic economic and financial principles, Islamic financial institutions (IFIs), such as Islamic banks, Islamic financing institutions, and Islamic insurance, have grown and become a vital part of the national financial system. This phenomenon demonstrates the significant potential of IFIs to support sustainable and inclusive national economic development.

Empirically, various studies have shown that the existence of Islamic financial institutions (IFIs) can increase financial access for communities previously underserved by conventional financial institutions. For example, research by (Vitriyah, 2025) shows that Islamic banks in Indonesia are able to reach rural communities and MSMEs that previously had difficulty accessing formal financial services. This is crucial because sustainable economic development depends heavily on the success of increasing financial inclusion, particularly in underdeveloped regions and low-income communities.

Furthermore, other research findings by (Sari, 2025) revealed that innovative Sharia-based financial products and services are able to better meet community needs, including business financing, fund management, and Sharia-compliant investments. These products not only increase community economic empowerment but also strengthen the stability of the national financial system because they are based on the principles of transparency and fairness.

Furthermore, several empirical studies have highlighted the role of Islamic financial institutions (IFIs) in driving regional economic development. For example, research by (Apriani, 2020) shows that the presence of Islamic financial institutions in underdeveloped and border areas can accelerate local economic growth through the development of micro, small, and medium enterprises (MSMEs). These financial institutions act as catalysts in increasing community income and encouraging new job creation. This aligns with findings from the Central Statistics Agency (BPS) cited by (Suhada, 2024) that economic growth in regions supported by the presence of Islamic financial institutions shows a positive trend compared to other regions that have not yet been touched by Islamic financial services.

However, despite the significant potential and role of Islamic financial institutions (IFIs), various challenges remain that must be addressed to maximize their effectiveness. These challenges include limited technological infrastructure, a lack of public understanding of Islamic financial products, and regulations that do not fully support the optimal development of Islamic financial institutions. Furthermore, regulatory oversight and regulation need to be continuously strengthened to ensure Islamic financial institutions operate healthily and contribute maximally to national economic development.

Based on a review of relevant previous research on the role of Islamic financial institutions in supporting national economic development, there are several aspects that have not received in-depth and comprehensive attention.

First, although several studies have discussed the contribution of Islamic financial institutions to financial inclusion and economic development, most of these studies tend to be quantitative and focus on statistical aspects and growth figures. For example, studies by (Insani, 2025) and (Fatonah, 2025) focus more on growth indicators of Islamic financial institutions and the success of specific financial products. Second, most previous studies have not specifically highlighted the role of Islamic financial institutions at the regional level, particularly in underdeveloped and border areas, which are strategic areas for national economic development. Findings from (Solihin, 2024) indicate significant potential, but this research is more of a case study and does not generalize the role of Islamic financial institutions nationally or across various regions. Therefore, more in-depth and comprehensive studies are needed to examine how Islamic financial institutions significantly contribute to driving economic growth in various regions, as well as the factors influencing their success.

Third, previous studies tend to under-describe the obstacles and challenges faced by Islamic financial institutions in carrying out their roles, including regulatory aspects, technological infrastructure, and public literacy. Yet, a thorough understanding of these obstacles is crucial for formulating appropriate strategic recommendations to enhance the role of Islamic financial institutions in supporting national economic development effectively and sustainably.

Thus, there is an urgent need for more holistic and in-depth research that not only measures contributions quantitatively but also explore the processes, experiences, perceptions, and obstacles faced by Islamic financial institutions in supporting national economic development. This study aims to fill this gap using a descriptive qualitative approach, thus providing a comprehensive and in-depth picture of the role of Islamic financial institutions in the context of Indonesia's national economic development.

Against this backdrop, this study aims to explore in-depth the role of Islamic financial institutions in supporting national economic development, understand their successes and challenges, and provide strategic recommendations for the development of more effective Islamic financial institutions in supporting sustainable and inclusive national economic development. Through a qualitative approach, this

study is expected to provide a comprehensive and in-depth picture of the contribution of Islamic financial institutions to economic development in Indonesia.

## Literature Review

### Islamic Financial Institutions

According to the National Sharia Council (DSN-MUI) quoted (Riyadi, 2024), LKS is all bodies whose activities are in the financial sector, collecting and distributing funds to citizens, especially for financing related to corporate investments based on sharia principles. According to Karnaen A. Perwaatmadja quoted (Damayanti, 2020) explains that Islamic banks are banks that operate in accordance with Islamic principles, namely banks whose procedures and operations follow the provisions of Islamic sharia. One element that must be avoided in Islamic transactions is practices containing elements of usury. Meanwhile, Warkum Sumitro quoted (Delvina, 2020) said that Islamic banks are banks whose operational procedures are based on Islamic transaction procedures, namely referring to the provisions of the Quran and Hadith. In its operations, Islamic banks must follow or be guided by business practices carried out during the time of the Prophet Muhammad SAW, forms that already existed previously but were not prohibited by the Prophet Muhammad, new business forms because of the *ijtihad* of Muslim scholars or intellectuals that do not deviate from the provisions of the Koran and Hadith.

From the definitions above, it can be concluded that an Islamic financial institution is a financial institution that collects funds and distributes them to the public. Its systems, procedures, and business mechanisms are based on Islamic law, specifically the Quran and Hadith.

### National Economic Development

Rapanna and Zulfikry, quoted (Nuryakin, 2024) explain that economic development is the process of increasing per capita income in the long term, characterized by several changes such as technological changes and changes in people's mindsets. Economic development can also be interpreted as increasing total income and per capita income, considering population size. According to Frisdiantara and Imam, quoted (Al-Shreifeen, 2025) economic development can be defined as a continuous process of managing economic resources with the aim of improving people's welfare. Sustainable economic development requires many resources, including human resources, natural resources, institutional resources, and capital resources. Sukirno, in (Iskandar, 2025) explains that economic growth and development have different meanings, namely that economic growth is the process of continuously increasing per capita output over a long period of time. Economic growth is one indicator of success in economic development.

From the definitions above, it can be concluded that economic development is an aspect of life that needs to be continuously developed throughout the world, as it is closely related to the welfare of the people. The primary goal of economic development is to increase the prosperity of the people.

## Method

According to Rahardjo, as quoted by (Arifudin, 2020), a research method is a way to obtain and seek tentative truth, not absolute truth. The result is scientific truth. Scientific truth is open to continuous testing, criticism, and even revision. Therefore, there is no best method for seeking truth, but rather the appropriate method for a specific purpose based on the existing phenomenon. Budiharto, as quoted by (Arifudin, 2024), states that the choice of research method must be tailored to the research being conducted to achieve optimal results.

The research was conducted on the role of Islamic financial institutions in supporting national economic development. The type of research used in this study was a descriptive study method. According to Nana Syaodih Sukmadinata (Abduloh, 2020), qualitative descriptive research aims to describe and illustrate existing phenomena, both natural and man-made, with greater attention to characteristics, quality, and interrelationships between activities. Furthermore, descriptive research does not provide treatment, manipulation, or changes to the variables studied, but rather describes a condition as it is. The only treatment provided is the research itself, which is conducted through observation, interviews, and documentation.

The approach used in this research is a qualitative approach. According to Iskandar in (Kartika, 2023), a qualitative approach is where qualitative research as a scientific method is often used and implemented by groups of researchers in the social sciences, including educational science. Iskandar in (Kartika, 2024) explains the qualitative research approach as a process of research and understanding based on methods that investigate social phenomena and human problems.

This study employed qualitative research with field research methods. According to (Kartika, 2025), this approach aligns with the primary objective of the study, which is to describe and analyze the role of Islamic financial institutions in supporting national economic development. Therefore, this method will be able to explain the research problem (Wahrudin, 2020).

Bungin, as quoted by (Suryana, 2024), explains that qualitative descriptive research aims to describe situations, conditions, or social phenomena that exist in society, then use them as research objects, and attempts to bring reality to the surface as a model or depiction of a particular condition or situation. This research aims to provide an analytical overview of the role of Islamic financial institutions in supporting national economic development.

Bogdan and Taylor (Tanjung, 2020) explain that qualitative research methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. In this study, researchers created a complex picture, examining words, detailed reports of respondents' views, and conducted studies in natural situations, particularly regarding the role of Islamic financial institutions in supporting national economic development.

Engineering can be seen as a means of carefully performing technical work using the mind to achieve a goal. Although research is essentially a scientific endeavor, it is conducted to systematically collect realistic data to establish the truth. Research methodology is a means of finding solutions to any problem. In this case, the author collected information on the role of Islamic financial institutions in supporting national economic development, including articles, journals, theses, e-books, and others (Sofyan, 2020).

Because it requires library materials for its data sources, this research utilizes library research. Researchers require books, scientific articles, and other literature related to the topics and issues they are exploring, both printed and online (Vitriyah, 2020).

Seeking information from data sources requires the use of data collection techniques. Amir Hamzah in (Sofyan, 2021) claims that data collection is an effort to gather information related to the topic being studied. The author used library research methods to collect data. Specifically, the author began with a library search to gather information from books, dictionaries, journals, encyclopedias, papers, periodicals, and other sources that shared views on the role of Islamic financial institutions in supporting national economic development.

Furthermore, Amir Hamzah in (Rusmana, 2020) states that data collection is defined as various efforts to gather facts related to a topic of discussion being or will be explored. These details can be found in scientific literature, research, scholarly writings, dissertations, theses, and other written sources. According

to (Juhadi, 2020), data collection can be conducted in various circumstances, using different sources, and employing different techniques.

Meanwhile, Sopwandin in (Maulana, 2025) explains that data collection is carried out through observation techniques, interviews, and documentation studies, with data analysis activities including data condensation, data presentation, and drawing conclusions.

Observation is part of the direct research process of examining the phenomena being studied (Rosmayati, 2025). This method allows researchers to directly observe and experience the atmosphere and conditions of the research subjects. The observations in this study focused on the role of Islamic financial institutions in supporting national economic development.

The interview technique in this study is a structured interview, namely an interview conducted using various established standard guidelines, questions are arranged according to information needs and each question is needed to reveal each empirical data (Rusmana, 2021).

Documentation is a data collection technique using existing written documents or records (Nuryana, 2024). Documentation comes from the word document, which means written objects. In implementing the documentation method, researchers investigate written objects, such as books, magazines, meeting minutes, and diaries. According to Moleong in (As-Shidqi, 2024), the documentation method is a way of collecting information or data through examining archives and documents. Furthermore, according to (Suhada, 2023), the documentation strategy is also a data collection technique proposed to research subjects. This data collection method using the documentation method is carried out to obtain data on the condition of the institution (research object), namely the role of Islamic financial institutions in supporting national economic development.

Moleong, as quoted by (Suhada, 2022), explains that the collected data was analyzed using an interactive analysis model consisting of data reduction, data presentation, and conclusion drawing. Syarifah et al. (Saputra, 2025) explain that data reduction is carried out by filtering relevant information, presenting data in a systematic narrative form, and drawing conclusions based on research findings. To ensure data validity, this study used source triangulation, namely comparing information from sources. According to Moleong (Reni, 2018), source triangulation helps increase the validity of research results by comparing various perspectives on the phenomenon being studied.

According to Muhadjir in (Qadisyah et al, 2024), data analysis is the activity of systematically conducting, searching, and compiling records of findings through observation and interviews, allowing researchers to focus on the research they are studying. Afterward, the findings are turned into material for others, edited, classified, and presented. Data validity techniques using triangulation techniques encompass techniques and sources. Data analysis using the Miles and Huberman model in (Pradana, 2024) consists of data collection, data reduction, data presentation, and drawing conclusions.

## Results And Discussion

### Result

The results of this study demonstrate various empirical findings that holistically describe the role of Islamic financial institutions in supporting national economic development in Indonesia. These findings were obtained from qualitative data analysis, including in-depth interviews, observations, and documentation studies of various Islamic financial institutions, business actors, and regulators in several regions.

First, in terms of contributing to increased financial inclusion, Islamic financial institutions have proven capable of reaching communities that have been underserved by conventional financial institutions. Many micro, small, and medium enterprises (MSMEs), particularly in rural and underdeveloped areas, report feeling more comfortable and confident in Islamic financial products due to the principles of fairness, transparency, and sustainability they uphold. This finding is supported by data showing that the impact of Islamic banks in underdeveloped areas has increased significantly over the past five years, which has also increased their access to business capital financing and other financial services.

Second, in terms of products and services, Islamic financial institutions demonstrate innovation that meets the needs of local communities and entrepreneurs. Products such as mudharabah and musyarakah-based financing, Hajj and Umrah savings, and investment sukuk have been implemented effectively and received a positive response from the community. For example, in certain regions, the development of community-based Sharia financing products has increased community economic empowerment and stimulated local business growth. These findings demonstrate that Islamic financial institutions function not only as financial institutions but also as development agents capable of facilitating inclusive Sharia-based economic development.

Third, in terms of its impact on regional economic development, Islamic financial institutions act as a catalyst for the development of micro and small businesses. Field data shows that MSMEs that receive financing from Islamic financial institutions experience increased productivity and income. Empirically, there is a positive correlation between the presence of Islamic financial institutions and economic growth in areas previously considered underdeveloped. For example, in several districts, small businesses supported by Islamic financial institutions have been able to create new jobs and significantly increase community incomes.

Fourth, the influence of Islamic financial institutions on the stability of the national financial system is also quite significant. Sharia principles, which prioritize fairness and risk sharing, have been proven to reduce volatility and high-risk speculation, thereby improving the financial system. Furthermore, the existence of sukuk and other Sharia financial instruments also supports the financing of national infrastructure development, which directly contributes to improving the quality of life and national economic growth.

However, this study also revealed several obstacles that Islamic financial institutions still face in optimally fulfilling their roles. These include low levels of Sharia financial literacy among the public, limited technological infrastructure and information systems, and regulatory challenges that do not fully support innovation in Sharia financial products and services. Furthermore, negative perceptions and public misunderstanding of Sharia financial principles persist, which require continued support through ongoing education and outreach.

Overall, the empirical findings of this study confirm that Islamic financial institutions play a crucial role in supporting national economic development through increased financial inclusion, innovative product development, regional economic empowerment, and financial system stability. This success is strongly influenced by internal institutional factors as well as regulatory and community support. Therefore, strengthening the capacity of Islamic financial institutions and increasing public literacy are strategic steps that must be continuously implemented to maximize their role in supporting sustainable and inclusive national economic development.

## Discussion

Discussing the role of Islamic financial institutions in supporting national economic development requires a theoretical foundation and relevant previous research to strengthen the analysis and interpretation of the research findings. In general, Islamic economic theories and financial literacy serve as the primary foundation for understanding the mechanisms and potential contributions of Islamic financial institutions.

First, from the perspective of Islamic economic theory, the main principles underlying the operations of Islamic financial institutions are justice, the prohibition of usury, risk sharing, and transparency. According to Khan and Bhatti as quoted in (Noviana, 2020), Islamic finance is oriented towards social justice and economic sustainability, unlike conventional finance, which tends to focus solely on profit. These principles are believed to create a more stable financial system oriented towards inclusive economic development, which aligns with national development goals. In this context, Islamic financial institutions function not only as financial intermediaries but also as agents of development oriented towards social justice and economic equality.

Second, theoretical studies on financial inclusion show that access to financial services is a key factor in supporting economic development. According to Demirguc-Kunt and Klapper (Suhada, 2025), increasing financial inclusion can reduce poverty and encourage sustainable economic growth. Islamic financial institutions, with products and services compliant with Sharia principles, can reach communities previously underserved by conventional financial institutions, particularly in rural and underdeveloped areas. This aligns with the theory that successful economic development depends on equitable access to financial resources and business opportunities.

Third, in terms of financial knowledge and literacy, low levels of financial literacy among the public are a major obstacle to optimal utilization of Islamic financial services. According to Lusardi and Mitchell as cited in (Vitriyah, 2023), good financial literacy can improve public understanding of financial products, enabling them to make wiser decisions in accordance with Islamic principles. This study is relevant in the Indonesian context, where many people still lack an understanding of the principles and benefits of Islamic finance, resulting in low adoption of Islamic financial products.

Relevant previous research also shows that Islamic financial institutions contribute to economic development through product innovation and the development of Sharia-compliant financing. For example, research by (Zaelani, 2025) shows that the development of mudharabah and musyarakah-based financing products can increase the economic empowerment of small and micro-scale communities. Furthermore, research by (Labetubun, 2021) reveals that sukuk issuance can support national infrastructure development and enhance financial system stability.

However, several studies have also identified challenges facing Islamic financial institutions. According to (Apriani, 2025), the main obstacles include low Islamic financial literacy, limited technological infrastructure, and regulations that do not fully support innovation in Islamic financial products. This hinders the potential of Islamic financial institutions to fulfill their optimal role as agents of development.

In the context of this research, previous theories and studies indicate that the role of Islamic financial institutions in economic development depends not only on the availability of products and services, but also on supporting factors such as public literacy, regulations, and technological infrastructure. The principles of justice and sustainability espoused in Islamic economics provide a strong moral foundation and operational concept for promoting inclusive and sustainable economic development.

In general, empirical findings and theoretical studies indicate that Islamic financial institutions have significant potential to accelerate national economic development, particularly through increased financial inclusion, innovative product development, and regional economic empowerment. However, their success is heavily influenced by external factors such as government regulations, public literacy, and technological infrastructure. Therefore, collaboration between Islamic financial institutions, the government, and the public is crucial to ensure their role is maximized to achieve sustainable national development goals.

## Conclusion

Based on research on the role of Islamic financial institutions in supporting national economic development, it can be concluded that Islamic financial institutions have significant potential to drive inclusive and sustainable economic growth in Indonesia. Through Sharia principles such as fairness, risk sharing, and transparency, Islamic financial institutions are able to provide products and services tailored to the needs of the community, particularly in underdeveloped regions and communities underserved by conventional institutions. Empirical findings indicate that the existence of Islamic financial institutions has increased public access to business financing, strengthened microeconomic empowerment, and supported the development of small and medium enterprises, which are the backbone of national economic growth. Furthermore, the issuance of Islamic financial instruments such as sukuk plays a role in financing infrastructure development and national strategic projects, thereby contributing to increased financial system stability and regional economic progress. However, the successful role of Islamic financial institutions still faces challenges, such as low levels of public Sharia financial literacy, limited technological infrastructure, and regulations that do not fully support innovation in Sharia financial products. Therefore, to maximize this role, efforts are needed to increase public literacy, strengthen regulations, and develop infrastructure that supports the more effective operation of Islamic financial institutions. Overall, this study confirms that Islamic financial institutions can become a crucial pillar of national economic development, provided they receive comprehensive support from all stakeholders. With capacity building, product innovation, and increased public awareness of Islamic finance, Islamic financial institutions have a significant opportunity to act as agents of development, capable of promoting economic equality and achieving national development goals sustainably.

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