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E-Channel as an Instrumment for Sharia Financial Inclusion in the Digital Era

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Abstract

This research aims to analyze the role of E-Channel as an instrument of Islamic financial inclusion in the digital era. The research method uses a qualitative descriptive approach with literature review from Bank Indonesia, the Financial Services Authority, and various related research results. The results of the study show that E-Channel contributes significantly to increasing Islamic financial literacy and inclusion, especially through easy access to halal financial services for people in remote areas. However, challenges such as low digital literacy, cybersecurity, and infrastructure readiness still need to be a common concern. This study concludes that the development of E-Channels in banking has a significant role in expanding Islamic financial inclusion and strengthening the Islamic financial system in the digital era. Through service innovations such as mobile banking, internet banking, sharia ATMs, and Sharia QRIS, people gain ease of access to various financial products, including savings, microfinancing, and digital zakat. The increase in transaction efficiency and transparency resulting from the use of E-Channels strengthens public trust in Islamic financial institutions and encourages the creation of a safer, faster, and well-documented financial system. Thus, E-Channel not only serves as a financial technology instrument, but also as a manifestation of Islamic ethical values in expanding inclusive and equitable economic access. However, the effectiveness of E-Channel implementation still faces challenges in the form of low digital literacy, data security risks, and infrastructure limitations in rural areas that need to be overcome through cross-agency synergy and community capacity building.

Keywords: *E-Channel, Financial Inclusion, Islamic Banking, Digitalization, Sharia Economics*

INTRODUCTION

The development of financial inclusion, supported by technological developments, has an important role in encouraging economic growth which is the spearhead of development. Access to capital distribution, the World Bank, and the OECD (Organisation for Economic Co-operation and Development) explained the importance of inclusive growth which refers to equity and the creation of equal opportunities for all segments of life, especially in the socio-economic towards sustainable community welfare and poverty reduction (Rusdianasari, 2018).

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Finance as part of supporting the economy also has an important task, with increasingly open access to financial services, people are expected to take advantage of this access and increase their income. However, there are still many members of the community who have not used, and get banking and other financial services, including because they live in locations far from bank offices or there are requirements that are considered difficult, as well as low literacy levels are obstacles in the equitable distribution of financial services. Based on this, the government then intensified in planning and implementing a national strategy to achieve financial inclusion (Ahmadi, 2018).

Despite these challenges, digital technology has developed so rapidly, that the use of technology is expected to be a solution to encourage financial inclusion in all regions, including remote areas. Collaboration between governments, financial institutions, and technology providers to develop innovative solutions that address the unique challenges faced by society such as encouraging the use of electronic money and electronic banking services, to make it easier for customers because they do not require physical infrastructure even though they are far from the city center (Suryaningrum et al., 2023).

Advances in information technology and the internet have changed how banks carry out their banking activities. Financial banking institutions present E-Channel services with a variety of choices of service types that can be accessed by all people in various regions. E-Channel is a service for conducting transactions in banking that provides ease of banking activities to be more efficient and effective (Saputra et al., 2022).

Based on the results of the National Survey on Financial Literacy and Inclusion (SNLIK) announced by the OJK (Financial Services Authority) on May 2, 2025, it aims to increase the financial literacy index which reaches 66.46 percent and the financial inclusion index 80.51 percent. This result has increased when compared to SNILK in 2024 which shows a financial literacy index of 65.43 percent and a financial inclusion index of 74.02 percent. Currently, OJK and BPS (Central Statistics Agency) will continue to conduct the survey to be used as the basis for programs to increase financial literacy and inclusion in the future, both conventional and sharia (OJK (Otoritas Jasa Keuangan), 2025).

Despite the increase in the financial literacy index and financial inclusion index, Bank Indonesia said that in 2025 there will still be around 91.3 million people who do not have access to banking (do not have a bank account). However, Bank Indonesia remains optimistic that it can open banking access to this unbanked population (Indonesia, 2025).

In the context of Islamic finance, financial inclusion is not only interpreted as access, but also a form of community involvement in the financial system in accordance with sharia principles. Like the values of justice, the prohibition of riba, maisir and gharar are characteristics that can increase the trust of the Muslim community in Islamic financial institutions. Islamic banking certainly has great potential in reaching the unbanked community, especially those who

are reluctant to use conventional banking services (Antonio, 2001, p. h. 226). However, the successful integration of technology with sharia principles requires a careful approach, considering the need for a compatibility between technological innovation and sharia values in order to create trust and sustainability. Despite good developments, the adoption of technology in banking still faces challenges. In this case, synergy is needed between financial service providers, the government, academics and the public to build a secure and inclusive digital ecosystem.

Previous studies on financial inclusion, e-channels, and Islamic banking have shown significant progress in the digitalization of Islamic financial services, but this topic remains relevant for further study given the regulatory dynamics and technological developments that Bank Indonesia and OJK continue to convey. The study by Dwi Setyaningrat et al. confirms that digitalization through mobile banking makes a real contribution to increasing financial inclusion of Islamic banks through ease of access, empowerment of elderly customers, and increasing digital literacy (Setyaningrat et al., 2023). Meanwhile, research by Indar Fauziah Ulfah et al. highlights that even though digital transformation has been carried out, the market share of Islamic banking is still low because public literacy and awareness of Islamic finance have not been optimal (Ulfa & Yetmi, 2020). In line with that, Miranti Midu and Sri Dewi Yusuf's research shows that the effectiveness of Islamic financial inclusion is highly dependent on collaboration between stakeholders and increasing public literacy (Midu & Yusuf, 2024). Based on the synthesis of the results of previous research, there is still a gap in studies related to the role of sharia E-Channel in expanding the reach of financial services to the unbanked, which in the perspective of Islamic economics has a high urgency to be realized as part of efforts to equitably distribute equitable and inclusive financial access.

METHODS

The research method used in the article entitled "Sharia E-Channel as an Instrument of Financial Inclusion in the Digital Era" is a qualitative descriptive method with a case study approach. This research focuses on an in-depth analysis of the role and effectiveness of Islamic banking E-Channel services —such as mobile banking, internet banking, and Islamic ATMs—in improving people's financial access, especially for the unbanked. The data was obtained through in-depth interviews with customers, Islamic banking practitioners, and financial regulators, supported by the review of policy documents and digital finance industry reports. Data analysis is carried out through the stages of data reduction, data presentation, and thematic conclusion drawn.

RESULTS AND DISCUSSION

Form and Implementation of Sharia E-Channel Services

E-Channel is a form of innovation in banking digitalization facilities. Banking digitalization describes the conditions when customers can access various financial services independently, starting from obtaining information, registering, opening and closing accounts without direct assistance from bank officers. Through this system, customers also get convenience in accessing information outside of conventional banking products, such as information related to finance, investment, service rates, and other products provided by financial institutions. All of these needs are integrated in one electronic banking service channel known as E-Channel, which is an important part of the digital transformation of the Islamic banking sector. According to Ahmadi and Hermawan, the E-Channel is a banking service that is used through electronic media and provides benefits for customers in transacting, communicating, and seeking information about bank products and services (Agnesia & Ardianto, 2023).

Digital transformation in the banking industry has given birth to a variety of Electronic Channel (E-Channel) services that accelerate customer access and transaction efficiency, namely:

1. ATM (Automatic Teller Machine), is a machine device owned by banks in cash and non-cash transactions. This machine can be called a replacement for a bank teller, customers can make money withdrawal transactions, transfer money, and still, bill payments, credit purchases, e-money and so on
2. SMS (Short Message Service) Banking, is an information service provided by banks so that it can be accessed via mobile phones using SMS media.
3. Mobile Banking, the term is abbreviated as M-Banking. M-banking services are communication that moves using mobile phones, complete facilities such as balance information, transfers, payments, financing until there is a cash withdrawal menu or cash deposit without using a debit card, and so on. Mobile banking services have made manual transactions that previously had to visit the bank more practical just by using a mobile phone.
4. Internet banking is a facility provided by banks using the web browser version of internet access as a means of making transactions.
5. CRM (Cash Recycle Machine), is an electronic device that can deposit and withdraw cash through the machine in real time online with a debit card, then the machine will automatically detect the physical condition of the money (real or fake, good or damaged). This machine functions as a substitute for tellers and provides convenience for customers without having to queue at the bank.
6. E-Money, is also a banking service used by the public as a substitute for cash in payment transactions. E-money provides a sense of comfort and practicality for users without having to carry a large amount of physical money (J.F.T et al., 2018).
7. EDC (Electronic Data Capture) is a system with services such as mini ATMs. EDC machines are issued by banks and can be connected to banking servers. EDC machines can be used by swiping debit cards, e-money, and so on for

various transactions such as payment transfers and other transactions (A.L et al., 2024). In this case, the bank will cooperate with the public who is willing to become its agent partner.

E-Channel as a Means of Sharia Financial Accessibility

The development of E-Channels in Islamic banking is a strategic step in expanding public access to financial services in accordance with sharia principles. Through digital channels such as mobile banking, internet banking, sharia ATMs, and sharia QRIS, people can make transactions easily, quickly, and efficiently without having to visit a branch office. These findings are in line with research by Setyaningrat et al. who explained that the adoption of digital banking technology has a positive relationship with increasing accessibility and customer trust in Islamic bank services (Setyaningrat et al., 2023). These digital innovations not only support operational efficiency, but also strengthen financial inclusion in areas that are difficult to reach for conventional services. This is because Financial Inclusion will give everyone the right to full access and service to a financial institution that is safe, convenient, innovative, and affordable (Awanti, 2 C.E.).

The use of E-Channel has been proven to increase Islamic financial inclusion through easy access to products such as savings, microfinance, and digital zakat. Digital services provide opportunities for the unbanked and underbanked to connect with the formal financial system, especially in areas with minimal banking facilities. This is strengthened by the results of research by Aripin et al. which found that the digitalization of Islamic banking can expand market share and increase people's financial literacy (Nasir Tajul Aripin et al., 2022). In addition, the provision of educational features in Islamic banking applications also increases public understanding of sharia-based financial contracts and products. Thus, E-Channel functions not only as a means of transactions, but also as a medium for economic empowerment and Islamic financial literacy.

The implementation of E-Channel has a positive impact on the economic welfare of the community and the strengthening of the social function of Islamic financial institutions. Through digital channels, customers can access financing products based on murabahah, mudharabah, and qardhul hasan contracts online, thereby accelerating the process of economic empowerment of the people. Digital zakat services also play an important role in fostering awareness of Islamic philanthropy because transactions become easier, safer, and digitally verified (Midu & Yusuf, 2024). The distribution of zakat, infaq, and alms through digital platforms helps amil institutions in distributing funds in a more targeted manner. The operational efficiency resulting from digitalization also strengthens the position of Islamic banking in the national financial system and increases competitiveness against conventional banks. This expands the reach of financial inclusion and helps reduce economic disparities (Ceasario & Nisa, 2024).

Despite having a significant positive impact, the implementation of E-Channel in Islamic banking still faces a number of challenges. The main obstacles include the limitations of digital infrastructure in rural areas, the low level of financial and digital literacy of the community, and the issue of customer data

security. The implementation of E-Channel, the effectiveness of expanding Islamic financial inclusion is highly dependent on cross-stakeholder collaboration, including the government, OJK, Bank Indonesia, and educational institutions. Therefore, policies that support the strengthening of the digital-based Islamic financial ecosystem are needed, including through increasing the capacity of human resources, expanding digital infrastructure networks, and regulations that maintain a balance between innovation and prudential principles. This policy strategy will strengthen E-Channel's position as an instrument of Islamic financial inclusion that is fair and sustainable in the digital economy era.

Increased Transaction Efficiency and Transparency

The results of the study show that the implementation of E-Channel significantly increases operational efficiency in Islamic financial institutions. The digitization of banking services, such as mobile banking, internet banking, and Islamic ATMs, allows the transaction process to be carried out quickly without being tied to time and location. This efficiency can be seen from the reduction in queue times at branch offices and the increase in the volume of digital transactions in the period 2021-2023. This finding is in line with research by Setyaningrat et al. who explained that the adoption of digital technology in Islamic banks accelerates the customer service process while reducing operational costs. Thus, E-Channel not only increases the bank's internal productivity, but also strengthens customer satisfaction with the quality of services provided (Setyaningrat et al., 2023).

The aspect of transparency is an important element in the Islamic financial system that emphasizes the value of honesty (shiddiq) and openness (amanah). Through the use of E-Channel, every transaction is recorded automatically and well documented, thus facilitating the audit and supervision process by related institutions. Customers can monitor all financial activities in real-time through transaction history stored in the digital system. According to Aripin et al, this mechanism strengthens the accountability of Islamic financial institutions because every transaction can be verified with valid digital data. Thus, E-Channel creates a transparent transaction environment, which directly supports sharia principles in maintaining fairness and trust between banks and customers (Nasir Tajul Aripin et al., 2022).

Increasing transaction transparency has implications for the growth of customer trust and loyalty towards Islamic financial institutions. Research data shows that customers who actively use digital services tend to have a positive perception of the credibility of Islamic banks. Real-time access to balances, mutations, and transaction status creates a sense of security and legal certainty for service users. Midu and Yusuf emphasized that digital transparency improves the professional image of Islamic financial institutions while strengthening socio-economic relations between institutions and the community. With increased trust, Islamic banks have a greater opportunity to expand their

customer base and develop financial products based on the needs of the community (Midu & Yusuf, 2024).

The results of the study also indicate that transaction efficiency through E-Channel has a direct impact on improving the performance of Islamic financial institutions. Reducing operational costs, increasing the volume of digital transactions, and optimizing human resources are important factors in strengthening the competitiveness of institutions in the midst of competition in the national financial industry. In addition, a well-documented digital system supports the application of Good Corporate Governance (GCG) principles and more accurate sharia audits. According to Iqbal et. al (2023), the efficiency and transparency generated through E-Channel are an important foundation for the sustainability of Islamic financial institutions, because they are able to create governance that is professional, with integrity, and in accordance with maqāṣid al-syarī'ah (Yusuf et al., 2023).

Overall, the results of the study confirm that increasing efficiency and transparency through E-Channels encourages an inclusive and sustainable digital transformation of Islamic finance. The advantages of digitalization not only improve the quality of services and public trust, but also strengthen the legitimacy of Islamic business ethics in the era of financial technology (fintech). However, the research also highlights the need to strengthen cybersecurity systems, improve people's digital literacy, and synergy between regulators and financial institutions to maintain a balance between innovation and sharia principles. Thus, E-Channel is the main catalyst in realizing an efficient, transparent, and reliable Islamic financial system in the era of the global digital economy.

Implementation Challenges

The results of the study show that one of the main challenges in the implementation of E-Channel in Islamic banking is the low level of digital literacy among the community, especially in rural areas and the elderly group. Although digital services provide easy access to financial products, many customers still have difficulty operating mobile banking applications or understanding digital transaction security procedures. This phenomenon is in line with the findings of Aripin et al. (2023), which stated that the level of adoption of Islamic financial technology is greatly influenced by the factors of user knowledge and trust in digital systems. Low digital literacy has the potential to create a gap in financial inclusion, because people who are less technologically literate are slower to be integrated in the formal sharia-based financial system.(Nasir Tajul Aripin et al., 2022) Financial literacy is a series of processes or activities to increase knowledge, confidence, and skills, consumers and the wider community so that they are able to manage finances better.(Ahmadi, 2018)

In addition to literacy issues, the research also highlights data security risks as a strategic issue in E-Channel management. Cybercrimes such as phishing, malware, and customer data leaks are a serious threat to the sustainability of the Islamic digital financial system. The characteristics of fast-paced and cross-

networked online transactions demand personal data protection and a strong encryption system. According to Midu and Yusuf, the inability of financial institutions to maintain information confidentiality can reduce the level of public trust in Islamic banking. Therefore, digital security challenges must be responded to through strengthening cybersecurity policies, increasing sharia-based internal audits, and collaboration between banks and supervisory authorities such as the Financial Services Authority (OJK) to ensure comprehensive consumer protection.

Another factor that is also an obstacle to E-Channel optimization is the limitation of network infrastructure in rural areas and remote areas. Unstable internet access, limited device availability, and relatively high connectivity costs have made people in the area unable to enjoy digital services to the fullest. This finding is strengthened by Setyaningrat et al. who stated that the successful implementation of digital banking services is highly dependent on the readiness of the technology ecosystem and the support of communication infrastructure. In the context of Islamic banking, this condition indicates the need for affirmative policies from the government and related institutions to expand the digital infrastructure network so that E-Channel services can be accessed equally by all levels of society, in accordance with the spirit of equitable Islamic financial inclusion (Setyaningrat et al., 2023).

Regulatory Policies and Support

The results of the study show that regulatory support from the Financial Services Authority (OJK) and Bank Indonesia (BI) has a very strategic role in encouraging the strengthening of sharia-based digital payment systems. Along with the acceleration of digital transformation in the financial sector, these two institutions have issued various policies that encourage efficiency, transparency, and compliance with sharia principles. These policies include strengthening Islamic Financial Technology (FinTech), standardizing digital payment services, and risk-based supervision of electronic banking products. Adaptive and innovation-based regulatory support is a key factor for the creation of an inclusive and sustainable Islamic digital ecosystem, while maintaining the stability of the national financial system.

The research also found that the development of the Sharia Quick Response Code Indonesian Standard (QRIS) and Open Banking Framework is a concrete step in realizing the integration of the national sharia payment system. QRIS Syariah is designed to ensure that every digital transaction remains compliant with halal principles and avoids elements of riba, gharar, and maisir. Meanwhile, the Open Banking Framework allows for safe and efficient interconnection between Islamic financial institutions, thereby strengthening collaboration in the provision of digital-based financial services. This policy innovation not only increases the convenience and speed of transactions, but also expands the reach of Islamic financial inclusion in society.

Overall, the results of the study confirm that OJK and BI policies have contributed significantly to the digital transformation of Islamic banking in

Indonesia. The implementation of pro-innovation regulations encourages financial institutions to strengthen technology-based governance and increase public trust in digital Islamic financial products. However, the study also noted that harmonization between national regulations and global standards is still needed, especially in the aspects of data security, system interoperability, and cross-platform sharia compliance. Therefore, continued collaboration between regulators, academics, and industry players is key in ensuring that the policies implemented not only support innovation, but also strengthen ethical values and sustainability in the digital Islamic financial system in Indonesia.

CONCLUSION

This study concludes that the development of *E-Channels* in banking has a significant role in expanding Islamic financial inclusion and strengthening the Islamic financial system in the digital era. Through service innovations such as *mobile banking*, *internet banking*, *sharia ATMs*, and *Sharia QRIS*, people gain ease of access to various financial products, including savings, microfinancing, and digital zakat. The increase in transaction efficiency and transparency resulting from the use of *E-Channels* strengthens public trust in Islamic financial institutions and encourages the creation of a safer, faster, and well-documented financial system. Thus, *E-Channel* not only serves as a financial technology instrument, but also as a manifestation of Islamic ethical values in expanding inclusive and equitable economic access. However, the effectiveness of *E-Channel* implementation still faces challenges in the form of low digital literacy, data security risks, and infrastructure limitations in *rural* areas that need to be overcome through cross-agency synergy and community capacity building.

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AUTHOR CONTRIBUTION STATEMENT

All authors contributed significantly to the preparation and completion of this article entitled "E-Channel as an Instrument for Sharia Financial Inclusion in the Digital Era." The authors collaboratively designed the research concept, conducted literature review, collected and analyzed data, interpreted the findings, and prepared the manuscript. Each author participated in revising and

approving the final version of the article and agreed to be accountable for all aspects of the work.

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