



The Use of Syariah Fintech as An Alternative to SMEs Financing in West Java Province In Supporting Halal and *Green Economy*

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Abstract

This international community service activity aims to increase financial literacy and the use of syariah-based financial technology (fintech) for Micro, Small, and Medium Enterprises (MSMEs) in West Java Province. MSMEs have a great contribution to the national economy, but still face various obstacles such as limited access to financing, low understanding of financial management, and lack of awareness of halal and green economy principles. To answer these challenges, this program is designed through an educational and practical approach, in the form of training, mentoring, and cooperation with syariah fintech platforms. The material provided includes the concept of Islamic finance, how to access Islamic fintech services, and the integration of environmentally friendly principles in business activities. The results of the activity showed a significant increase in MSME actors' understanding of financial literacy and access to -based financing. In addition, there has been a shift in the mindset and behavior of business actors in managing finances that are more transparent and compliant, as well as the emergence of awareness of the importance of environmental sustainability. Some participating MSMEs have even started to implement an Islamic financial recording system and apply for financing through fintech platforms that suit their needs. This program proves that with the right education and sustainable support, MSMEs can transform into a more inclusive, ethical, and sustainability-oriented businesses.

Keywords: MSMEs, syariah fintech, financial literacy, halal, green economy

1. Introduction

In the current era of globalization and digitalization, the Micro, Small, and Medium Enterprises (MSMEs) sector plays an important role in the Indonesian economy. MSMEs contribute significantly to job creation, poverty alleviation, and increasing local economic competitiveness. In addition, labor absorption and efforts to increase the Gross Domestic Product (GDP) of MSMEs also play an important role in it ([Marheni et al. 2022](#)). MSMEs are one of the driving engines of the people's economy that make an important contribution to the Indonesian economy. In addition, MSMEs are a type of business that can survive

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during economic crises such as the one experienced by Indonesia. In order for MSMEs to continue to grow and develop, of course, a strategy is needed, namely strengthening the role of MSMEs so that they can become a real solution to recover unemployment ([Raharjo et al. 2022](#)).

However, MSMEs often face various challenges, such as limited access to financing, lack of understanding of effective financial management, and low financial literacy, which hinder the development of their businesses. On the other hand, the development of financial technology (fintech) in Indonesia, especially Islamic fintech, offers alternative financing solutions based on principles, which are increasingly relevant to the needs of markets that want ethical financial products and in accordance with Islamic law. Islamic fintech allows MSMEs to access financing with easier, faster, and more transparent procedures without relying on conventional banking institutions that often have strict requirements.

Although syariah fintech has shown great potential in providing access to inclusive financing, many MSME actors do not fully understand the concept and benefits of syariah fintech, as well as how to make optimal use of it. In addition, the lack of good financial literacy causes MSMEs to struggle to manage their finances wisely and efficiently, which can have an impact on the sustainability of their business.

Along with increasing global awareness of the importance of environmental sustainability, the concept of the Green Economy, which integrates the principles of sustainability and environmental preservation with economic activities, is becoming increasingly relevant. In Indonesia, which is known for the potential of the agricultural sector and environmentally based creative industries, the application of Halal and Green Economy principles to MSMEs can open up new opportunities to increase the competitiveness and sustainability of their businesses. Therefore, the role of syariah fintech that can support financing for MSMEs based on halal and environmentally friendly principles is very important to be developed. Green economy is an economic concept that packages social welfare, emission reduction, and environmental sustainability into a concept that can be applied in order to face world challenges, mainly because of climate change caused by environmental damage in the world caused by large-scale exploitation. ([Rabbani et al. 2023](#))

With this background, this community service aims to increase financial literacy and the use of syariah fintech among MSMEs in Indonesia, especially MSME actors in West Java Province, as well as provide an understanding of how to utilize financing to support the implementation of Halal and Green Economy principles. This activity is expected to help MSMEs in managing their finances better, accessing funding in accordance with principles, and supporting them to transform towards a more sustainable and environmentally friendly business.

Through this service activity, it is hoped that MSMEs in West Java Province can increase their capacity to manage their businesses more professionally, access financing in accordance with principles, and actively participate in the development of a halal and

environmentally friendly economy which is one of the development priorities in Indonesia.

2. Literature Review

2.1 Financial Literacy

Financial literacy is an important foundation for the continuity and development of Micro, Small, and Medium Enterprises (MSMEs). A good understanding of financial management allows MSME actors to make the right financial decisions, manage cash flow, and access formal financial services. Research shows that a high level of financial literacy contributes significantly to the ease of access to credit and financing, which has an impact on business growth. In addition, financial literacy also has a positive effect on the operational performance and efficiency of MSMEs, especially when combined with digital innovation ([Widiastuti et al., 2024](#)).

However, the main challenge is still found in the lack of technical understanding and skills of MSME actors in implementing financial literacy in a practical way. In this context, training and mentoring are crucial solutions. Digital application-based training, such as the one conducted by ([Sailendra et al. 2021](#)), has been proven to be able to improve the financial recording and reporting capabilities of MSMEs. Meanwhile, research in the context of Islamic finance confirms that financial behavior has more impact on business development than just knowledge or attitudes ([Djuwita & Yusuf, 2018](#)). Thus, comprehensively improving the financial literacy of MSMEs in terms of knowledge, behavior, and digital support is the key to the competitiveness and sustainability of their businesses in the modern era.

2.2 Syariah Financial Technology

Syariah financial technology (fintech) is increasingly becoming an alternative solution in supporting the development of MSMEs, because it offers a fair financing system and in accordance with principles. Platforms such as Qazwa have been used as a means of crowdfunding financing and have been proven to help MSME actors, although their contribution to improving financial performance is still limited, at 6.4% ([Rosadi et al. 2023](#)).

From the financial institution side, KUR financing by Bank Syariah Indonesia also has a positive impact on strengthening small businesses, especially with the monitoring system and ease of access to capital ([Hsb et al. 2024](#)). The decision of MSMEs to choose -based financing is also influenced by social factors, trust in institutions, and the quality of services offered. With the strengthening of education and the development of digital platforms, syariah fintech has the potential to be a driving force for inclusion and financial independence of MSMEs in a sustainable manner.

2.3 Halal and Green Economy

The concept of halal and green economy are two important pillars in strengthening the sustainability of MSMEs in Indonesia. The halal economy focuses on adherence to principles such as cleanliness, honesty, and justice, while the green economy emphasizes



environmentally friendly practices and resource efficiency ([Shovkhalov, 2024](#)). The collaboration between the two is considered strategic to encourage the competitiveness of MSMEs in the local and global markets. Research ([Hasanah & Suprianik, 2022](#)) shows that the integration of halal and green economy can reinforce each other in responding to global economic challenges, as both encourage responsible and sustainable consumption.

Research ([Sansabilla et al. 2024](#)) found that the existence of halal labels and eco-friendly product attributes significantly influenced consumers' purchasing decisions for MSME products, showing that consumers are increasingly concerned about ethical and sustainability aspects. This is strengthened by a study in Jambi which states that MSMEs that adopt green economy principles in their marketing strategies are able to improve brand image and reach consumers who are more environmentally conscious ([Pratiwi & Hutabarat, 2024](#)). Thus, the synergy of halal and green economy not only supports business ethics, but also opens up wider and more sustainable market opportunities for MSME actors.

3. Research Method

To increase the capacity of MSME actors in managing businesses sustainably and in accordance with syariah principles, the method of implementing community service activities is designed through a series of structured steps. The activity began with training and socialization of financial literacy and the use of syariah *fintech*. The training material also includes the integration of green economy concepts, such as the management of -based eco-friendly businesses. In addition, direct assistance is provided to MSMEs in accessing and using of syariah fintech platforms.

The next step is to build partnerships with various syariah fintech platforms to expand access to syariah financing services for MSMEs. To strengthen participants' understanding, modules and guidebooks were also prepared that are easy to understand and apply, and can be accessed in digital and print form. This activity is also equipped with periodic monitoring and evaluation to measure the success of the program and make improvements. Through this comprehensive approach, it is hoped that MSME actors will be able to apply the knowledge gained into their business activities in real terms, so that they can encourage improvement in business performance and ensure their sustainability in the future.

4. Findings and Discussions

This community service program is carried out in response to four main problems faced by MSMEs in managing their finances in and utilizing syariah fintech as an alternative financing. First, the low understanding of MSMEs of Islamic financial literacy and how to apply it in business is the main challenge that hinders healthier financial management and in accordance with principles. Second, although syariah fintech has grown rapidly as an alternative financing solution, there are still many MSMEs that face difficulties in accessing information, resources, and syariah fintech platforms that suit their needs. Third, the lack of skills in managing -based finance and utilizing syariah fintech to support sustainable business growth is a factor that makes it difficult for MSMEs to develop. Fourth, the low



awareness of business actors in implementing halal principles and the green economy is also an obstacle in building a more environmentally friendly and sustainable business.



To answer these problems, this service program is designed with a comprehensive approach, including training, counseling, and direct assistance for fostered MSMEs. Islamic financial literacy training is provided to increase business actors' understanding of the basic concepts of financial management in accordance with Islamic principles, such as financial recording, financial planning, and business capital management. In addition, participants were also given insights into various syariah fintech platforms that can be alternative financing solutions, as well as how to access and utilize them more optimally. Direct assistance is also carried out to assist MSMEs in understanding related regulations, applying for funding through syariah fintech, and implementing business strategies that are in line with halal principles and the green economy.

With this program, MSMEs can better understand and apply the principles of Islamic finance in their businesses, as well as have better skills in accessing financing through Islamic fintech. In addition, increasing awareness of the concept of halal and green economy is also expected to encourage MSME actors to develop more sustainable and competitive businesses. Through the education and assistance provided, MSMEs can not only improve their financial management, but also contribute to creating a more inclusive, -based, and supportive economic growth that is more environmentally friendly.

4.1 The low level of understanding of MSMEs related to Islamic financial literacy and the use of Islamic financial technology (fintech)

Based on the results of the activity, it was found that the majority of MSMEs targeted by the program still have limitations in understanding the basic concepts of Islamic finance, such as the principle of no usury, profit sharing, and the management of zakat and infaq in business. Through a series of training and counseling, MSMEs are provided with education on the importance of good financial records according to principles, as well as how good financial literacy can help them in managing cash flow, developing financial plans, and



making wiser business decisions ([Sartika et al. 2024](#)). This education is carried out through lecture methods, interactive discussions, and direct simulations in -based financial recording so that participants can better understand the practice concretely in their business operations.



In addition to increasing understanding of financial literacy, this program also provides MSMEs with insight into Islamic fintech as an alternative financing that is more accessible compared to conventional banking. Participants were introduced to various syariah fintech platforms that are currently developing in Indonesia, such as peer-to-peer (P2P) lending and -based crowdfunding, which allows them to obtain financing with mechanisms in accordance with Islamic principles. Assistance is provided directly to help MSMEs understand how to access syariah fintech services, from registration to the funding application process. As a result, some MSME actors who previously had difficulty obtaining capital now have a better understanding of -based financing procedures and have started applying for funding through the recommended platforms ([Budi & Khairul 2019](#))

The success of this program is not only limited to increasing knowledge, but also has an impact on changing the mindset and behavior of MSMEs in managing their finances ([Reni 2018](#)). Previously, many MSME actors still relied on conventional loans with high interest rates, which often became a financial burden for their businesses. However, after gaining insight into syariah fintech and the no-usury financing system, they began to switch to alternative financing that was more in line with principles. Some participants also began to apply Islamic finance principles in their financial management, such as using a more transparent recording system and allocating their business funds in accordance with Islamic values. With this change, it is hoped that MSMEs can manage their businesses more financially and more sustainable in the long term ([Ranti & Sartika, 2024](#)).

With education and mentoring, MSMEs are now more confident in accessing syariah fintech services and understand how they can manage business financing in a more effective way and in accordance with principles. The sustainability of this program is very necessary to ensure that MSMEs not only understand the theory, but also are able to apply the principles of finance in real life in their business operations. Thus, this program not only

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provides short-term benefits, but also contributes to creating an MSME ecosystem that is more independent, competitive, and in line with the concept of halal and sustainable economy ([Seo et al, 2024](#)).

4.2 Difficulties in accessing information, resources, or syariah fintech platforms that are in accordance with halal principles and support the green economy

Many micro, small, and medium enterprises have difficulty understanding the regulations and working mechanisms of available syariah fintech, so they tend to remain dependent on conventional financing sources. In addition, the lack of access to clear information about Islamic financial products, requirements, and financing application procedures is often an obstacle to making optimal use of Islamic fintech ([Ika et al. 2021](#)). Therefore, in this program, participants are given in-depth insights into various syariah fintech platforms that can be alternative financing, ranging from P2P lending, crowdfunding, to other -based financial instruments. Counseling and education are provided to ensure MSMEs can understand the advantages of syariah fintech, including transparency, a usury-free system, and a fairer profit-sharing mechanism compared to the interest system in conventional financing ([Maulana & Wiharno, 2022](#)).

In addition to counseling and theory training, this program also provides direct assistance for MSMEs to access syariah fintech platforms that suit their business needs and characteristics. Many MSMEs do not have information about the eligibility criteria needed to apply for funding through syariah fintech ([Ningsih et al. 2019](#)). Therefore, in this activity, participants were given step-by-step guidance in the financing application process, starting from registration, preparation of business proposals, to verification and approval of funds. The service team also collaborates with several syariah fintech platforms that have been operating in Indonesia to provide easier access for fostered MSMEs. With this collaboration, business actors get the opportunity to directly interact with syariah fintech service providers, so that they can obtain more accurate information and understand how this financing system can be applied in their business ([Djawahir & Ubaidi, 2018](#)).

Furthermore, this program also emphasizes the importance of utilizing syariah fintech as part of the green economy concept, where MSMEs are directed to access financing that is not only halal but also sustainable. Many business actors do not understand how they can use syariah fintech to support environmentally friendly businesses, such as getting funding for investments in environmentally friendly technology, using more sustainable raw materials, or developing more eco-friendly products. Therefore, in this activity, participants were given an understanding of how syariah fintech can support businesses that are in line with green economy principles, including financing schemes that prioritize businesses that have a positive impact on the environment ([Kusuma, 2020](#)). Thus, MSMEs are expected to be more aware of the importance of developing businesses that are not only economically profitable but also socially and environmentally responsible.

As a result of this service program, many MSME actors who previously had difficulties in



accessing syariah fintech now have a better understanding of the various platforms available and how to use them. Several MSMEs have successfully applied for financing through syariah fintech after receiving technical guidance and assistance in the preparation of submission documents. In addition, business actors' awareness of the concept of the green economy is also increasing, with some participants starting to consider using the funds they have earned to improve the sustainability of their businesses. Overall, this program not only assists MSMEs in gaining access to more inclusive and -based financing sources, but also encourages business transformation that is more oriented towards halal principles and environmental sustainability. With increased access to syariah fintech and the implementation of the green economy concept, it is hoped that MSMEs can be more competitive, independent, and contribute to building a more sustainable economic ecosystem in the future ([Khoiriyah & Ansori, 2024](#)).

4.3 Not knowing how to manage finances and utilize fintech in and apply green economy principles in their business

Many business actors still manage their finances conventionally without paying attention to principles, such as mixing personal and business finances, irregularities in recording cash flows, and lack of long-term financial planning. This has caused many MSMEs to experience difficulties in controlling their business finances, especially in the face of uncertain economic challenges ([Handayani et al. 2022](#)). In addition, the lack of insight into syariah fintech has caused MSMEs to not be able to access financing alternatives that are more in line with halal principles and more accessible than conventional banking ([Anah, 2020](#)). Therefore, this service program is designed to provide comprehensive education on Islamic financial literacy, the use of Islamic fintech, and strategies for implementing the green economy in MSME business operations.

In the implementation of the program, participants were given special training on the basic principles of Islamic finance and how to apply them in their business. The material provided includes -based financial recording, healthy cash flow management, and long-term financial planning without elements of usury, gharar, and maysir. The approach used in this training focuses not only on theory, but also through hands-on practice with case studies relevant to the participants' business conditions. In addition, to overcome the information gap regarding syariah fintech, MSMEs are given an understanding of various syariah fintech platforms that they can use to obtain business capital ([Aryanto & Farida, 2021](#)). Assistance is carried out so that MSMEs can understand the steps in applying for financing through syariah fintech, including registration procedures, requirements that must be met, and strategies in preparing a viable business proposal to make it easier to get funding.

In addition to the financial aspect, this program also seeks to educate MSMEs about the importance of applying green economy principles in their businesses. Many MSME actors do not understand that business sustainability does not only depend on financial aspects, but also how they can contribute to protecting the environment ([Nizamil et al. 2022](#)). In the training session, participants were given insights into simple ways that can be done to

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implement a green economy, such as energy use efficiency, better waste management, and the use of environmentally friendly raw materials. More than that, participants were also taught how syariah fintech can support businesses based on the green economy, for example by accessing funding dedicated to sustainability-based companies, such as organic products, recycling-based creative industries, and other environmentally friendly businesses ([Putri et al. 2023](#)). With this education, it is hoped that MSMEs will not only focus on economic benefits alone, but also pay attention to the social and environmental impact of their business.

As a result of this service program, many MSMEs who previously lacked an understanding of Islamic financial management are now able to apply these principles in their business. Some participants who initially had difficulty accessing financing are now starting to try to apply for funding through of syariah fintech after receiving adequate technical guidance. In addition, business actors' awareness of the concept of the green economy has also increased significantly, with some MSMEs starting to make changes in their operations to be more environmentally friendly ([Raharjo et al. 2022](#)). This program has not only succeeded in increasing financial literacy and access to syariah financing for MSMEs, but also encourages business transformation that is more sustainable, innovative, and highly competitive. With sustainable mentoring, it is hoped that MSMEs can continue to develop and make a real contribution to building a more inclusive, halal, and sustainability-based business ecosystem ([Bambang et al. 2023](#)).

4.4 Motivate MSMEs to transform towards halal and environmentally friendly businesses, as well as utilize Islamic financial technology as a means of sustainable financing.

Based on the observation results, it was found that many MSMEs are still hesitant or reluctant to adopt a -based financial system due to a lack of understanding of its long-term benefits. Most business actors also do not have sufficient awareness about the importance of environmental sustainability in their business operations. In addition, they are still comfortable with the conventional system they have been using for a long time, even though it often burdens them with high interest rates and difficult requirements ([Nizar, 2020](#)). Therefore, in this program, a motivational approach based on education, mentoring, and case studies is applied to change the mindset of MSMEs to be more open to halal, environmentally friendly, and based on Islamic financial technology ([Artika & Shara, 2021](#)).

To achieve this goal, this program not only provides technical training on Islamic financial literacy and Islamic fintech, but also prioritizes an inspirational approach through the success stories of MSMEs that have successfully implemented halal business principles and green economy. In the discussion and counseling session, business actors were invited to understand how the transformation towards a more sustainable business can increase their competitiveness in a market that is increasingly concerned about ethical and environmental aspects. Business actors who have successfully switched to the Islamic financial system share their experiences on how they get real benefits, both in terms of ease of access to

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financing and in terms of improving their business image. In addition, interactive simulations are also carried out to help MSMEs understand a more stable and sustainable financial scenario when they begin to implement a -based financial system and business strategies that are more concerned about the environment.

In addition to providing education, this program also facilitates MSMEs in accessing syariah fintech platforms that can support their business financing in a more sustainable manner. Many MSMEs that previously had difficulty obtaining business capital are now given practical guidance in choosing and applying for financing through syariah fintech platforms that suit their business needs. The service team also bridges MSMEs with various Islamic financial service providers so that they can get more accurate and reliable information about the procedure for applying for funds, the types of financing available, and the requirements that must be met. More than that, MSMEs are also given insights into how they can leverage financing to develop more environmentally friendly businesses, such as investing in more efficient production technology, using more sustainable raw materials, or reducing waste in their production processes.

As a result of this program, many MSMEs who were previously less motivated to switch to a halal and environmentally friendly business system are now starting to show greater interest in transforming. Some participants have started to implement -based financial recording and consider the use of syariah fintech as a safer financing solution that is in line with Islamic values. Awareness of the importance of the green economy has also increased, with some MSMEs starting to adopt more sustainability-oriented business practices. Overall, this service program has not only succeeded in increasing MSMEs' understanding of the importance of halal and environmentally friendly businesses, but also provides strong motivation to make fundamental changes in their business operations. With sustainable guidance, it is hoped that MSMEs can continue to develop towards more competitive, socially and environmentally responsible businesses, and utilize syariah fintech as a sustainable financing solution to support their business growth in the future.

With education and assistance in Islamic financial management, MSMEs now have a better understanding of how they can manage business finances in a more professional, transparent, and Islamic values-compliant manner. In addition, with the introduction of various syariah fintech platforms that can be alternative financing solutions, it is hoped that MSMEs will be more motivated to take advantage of modern financial technology that is more fair and ethical. Not only that, education about the importance of the green economy is also expected to encourage MSMEs to be more aware of the impact of their business on the environment and start implementing sustainability principles in their business operations.

The transformation towards a -based and sustainability-oriented business certainly cannot happen in a short time. Continuous efforts are needed from various parties, both from the government, academics, Islamic financial service providers, and the MSME community itself to ensure that this change can run sustainably. Therefore, the sustainability of

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programs like this is crucial for providing support and guidance for MSMEs in implementing business strategies that are more inclusive, ethical, and environmentally oriented. With strong synergy between various stakeholders, it is hoped that MSMEs will not only be able to survive in the midst of increasingly fierce economic competition, but also become the driving force in building a more halal, innovative, and sustainable business ecosystem in the future.

5. Conclusions

This service program aims to increase financial literacy and the use of syariah fintech for MSME actors in West Java Province in order to support the development of the halal economy and the concept of a sustainable green economy. MSMEs have a strategic role in the national economy, but still face various obstacles, especially in terms of access to financing and financial management in accordance with principles. In the digital era, syariah fintech is present as an alternative solution that is more inclusive, transparent, and based on the principles of justice. However, the low understanding and skills of MSME actors in managing finances and utilizing Islamic financial technology are the main obstacles in optimizing these opportunities. Therefore, this program is designed to provide comprehensive education through training, mentoring, and socialization aimed at building awareness and readiness of MSMEs in adopting a healthier, more sustainable, and Islamic values-based financial system.

During the program, various important findings show that most MSMEs are still accustomed to the conventional financing system which is often burdensome with high interest rates and strict requirements. The lack of understanding of systematic financial recording, good cash management, and business planning strategies is also a challenge. Through a series of interactive trainings and discussions, MSMEs were given insight into the concept of Islamic finance, the benefits of Islamic fintech as a more accessible alternative to financing, and how they can apply green economy principles in business operations. This program not only provides theory, but also direct assistance in the registration and financing application process through existing syariah fintech platforms. In addition, collaboration with various parties, including academics, regulators, and fintech providers, also strengthens the effectiveness of the program in providing access to accurate and relevant information for business actors.

The results of this program show an increase in the understanding and readiness of MSMEs in managing finances more wisely and based on . Many business actors who previously did not understand or were hesitant to use syariah fintech services are now starting to be open to this concept and trying to access financing that is more in accordance with halal principles. Awareness of the importance of environmental sustainability is also increasing, with some MSMEs starting to implement more environmentally friendly business practices, such as energy efficiency and more sustainable use of raw materials. More than just improving financial literacy, this program has succeeded in building a new mindset for MSMEs in managing businesses more professionally and responsibly. The sustainability of

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similar programs is needed so that more MSMEs can benefit from a more inclusive and competitive financial system, so that they are able to thrive in the midst of modern economic challenges and make a real contribution to the growth of the Islamic economy and a more sustainable business ecosystem.

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