E-ISSN : 3026-6556

ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

Analysis of Digital Banking Sharia Compliance Towards Sustainable Development Goals (SDGs) at Indonesian Sharia Bank

Uswatun Hasanah[1]
Ma'arif University of Lampung, Lampung, Indonesia
uswatunchasanah119@gmail.com

Desi Wahyuni[2]
Ma'arif University of Lampung, Lampung, Indonesia
desiwahyuni152@gmail.com

Wiwik Damayanti[3]
Ma'arif University of Lampung, Lampung, Indonesia
wiwikdamayanti77@gmail.com

ABSTRACT

This study aims to analyze the level of sharia compliance in the implementation of Bank Syariah Indonesia (BSI) digital banking services in the Lampung region and its contribution to achieving the Sustainable Development Goals (SDGs). The study uses a qualitative approach with descriptive-analytical methods through documentation studies and literature studies. Data were obtained from the BSI Sustainability Report, regulations of the Financial Services Authority (OJK), fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI), and various relevant literature. The results show that the implementation of BSI digital banking has met the principles of sharia compliance through the implementation of appropriate contracts, information transparency, customer protection, and supervision by the Sharia Supervisory Board (DPS). In addition, digital banking contributes to the achievement of the SDGs, especially in the aspects of financial inclusion, economic growth, innovation, and reducing inequality by expanding access to financial services for the community. This study recommends strengthening sharia financial literacy, sharia supervision, and developing digital infrastructure to increase the contribution of sharia banking to sustainable development.

Keywords: Sharia Compliance; Digital Banking; Sustainable Development Goals (SDGs); Financial Inclusion

INTRODUCTION

The development of information and communication technology has driven a fundamental transformation in the financial services industry, including the Islamic banking sector (Rasyid, Setyowati, & Islamiyati, 2017). Banking digitalization has become inevitable amidst the increasing public demand for fast, efficient, secure, and easily accessible financial services (Desembrianti & Kurniawati, 2025). The phenomenon*digital banking*not only reflects technological progress, but also marks a paradigm shift in the financial services system, where conventional transactions based on physical offices are starting to shift towards internet-based services. *platform digital*This transformation has had a broad impact on the interaction patterns between banks and customers, operational governance, and the sustainability strategies of financial institutions.

Islamic banking in Indonesia has experienced significant developments over the past ten years. This period has included fundamental transformations in the structure and regulation of Islamic banking, in line with government efforts to promote financial inclusiveness and sustainable economic development (FatimahTuzzuhro, Rozaini, & Yusuf, 2023). In the context of Islamic banking, the digitalization of services presents both opportunities and challenges. On the one hand,*digital banking*has the potential to expand Islamic financial inclusion, reduce operational costs, and increase the competitiveness of Islamic banks amidst increasingly complex competition in the financial industry. On the other hand, digital innovation requires caution to ensure that all products and services developed remain within the corridor of Islamic principles. Compliance with Islamic principles (*sharia compliance*) is the main foundation of Islamic banking which differentiates it from conventional banking, so that every technological transformation must continue to guarantee that there are no elements of*Riba, gharar, maisir*, as well as transaction practices that conflict with Islamic values (Kasim & Bukido, 2018).

The state, through Law Number 21 of 2008 concerning Sharia Banking, emphasizes that all Sharia banking business activities must be based on Sharia principles, as stipulated in a fatwa from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). In line with technological developments, the Financial Services Authority (OJK) issued Regulation Number 21 of 2023 concerning Digital Services by Commercial Banks as the legal basis for providing digital banking services. This regulation emphasizes the importance of governance, information technology risk management, consumer protection, and customer data security. For Sharia banks, this regulation must be implemented in an integrated manner with the DSN-MUI fatwa and supervision by the Sharia Supervisory Board (DPS) to ensure that digital innovation meets not only legal and technical aspects but also Sharia compliance (Haikal & Efendi, 2024).

Bank Syariah Indonesia (BSI), as the result of the merger of three state-owned Islamic banks, has become a major actor in the development of*digital banking*Sharia in Indonesia. BSI has implemented various digital services through its applications*mobile banking* And *platform digital*other as part of its transformation and service improvement strategy. BSI's digital transformation is also linked to its commitment to sustainable development, as reflected in its sustainability report (*sustainability report*) which contains economic, social and environmental performance achievements based on the framework*Environmental, Social, and Governance*(ESG) and its relationship to*Sustainable Development Goals* (SDGs).

The SDGs, as a global development agenda, position the financial sector as a crucial pillar in achieving sustainable development goals, particularly in terms of poverty alleviation, increasing

E-ISSN : 3026-6556
ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL
financial inclusion, inclusive economic growth, reducing inequality, and strengthening innovation and infrastructure (Dewi, Yaswirman, Helmi, & Henmaidi, 2023). From an Islamic economic perspective, the objectives of the SDGs align with the concept of*maqasid al-syari'ah*which emphasizes achieving the welfare of the people through the protection of religion, life, mind, descendants, and property (Ishak, 2016). Therefore, Islamic digital banking essentially has great potential as an instrument to encourage the achievement of the SDGs in a just and sustainable manner.

However, the implementation*digital banking*A digital banking system oriented toward achieving the SDGs is not without its challenges. One key challenge is ensuring that all digital services developed truly meet Sharia compliance principles substantively, not just formally. The digitization of transactions has the potential to raise issues related to contract clarity, information transparency, electronic approval mechanisms, and the protection of the rights and obligations of the parties. In this context, the role of the Sharia Supervisory Board is crucial in ensuring that every digital banking innovation undergoes an adequate Sharia assessment and oversight process.

At the regional level, including in Lampung, the challenges of implementing Islamic digital banking also relate to the level of Islamic financial literacy, digital infrastructure readiness, and the socioeconomic characteristics of the community. As a province with significant economic potential in the agriculture, MSME, and small-scale trade sectors, Lampung requires support for inclusive and sustainable Islamic financial services.*Digital banking*BSI has the potential to become a strategic platform for promoting access to Sharia financing, empowering the community's economy, and improving welfare. However, to date, there is limited data and academic research specifically examining BSI's Sharia compliance with digital banking and its contribution to achieving the SDGs in the Lampung region.

Most BSI sustainability research and reports are national in nature and do not provide detailed descriptions of the implementation of digital banking policies and practices at the regional level. This creates an information gap between macro policies formulated at the central level and their implementation at the regional level. Furthermore, the lack of empirical research integrating analysis of OJK regulations, DSN-MUI fatwas, the role of the DPS, and the SDGs framework within a regional context is a key reason for this research.

Based on this description, research on the analysis of digital banking's Sharia compliance with SDGs achievement at Bank Syariah Indonesia in the Lampung region is relevant and significant. This research is expected to contribute academically to the development of Islamic economic studies, particularly regarding the integration of banking digitalization, Sharia compliance, and sustainable development. Furthermore, the results are expected to serve as evaluation material and provide practical recommendations for Bank Syariah Indonesia, regulators, and other stakeholders in strengthening the role of Islamic banking as an instrument for inclusive, equitable, and sustainable economic development.

Various previous studies have examined the implementation of digital banking in Islamic banking from various perspectives. Muslim and Hidayat explained that the acceleration of digital transformation in Islamic banking presents challenges to fulfilling Sharia compliance principles because technological innovation is developing faster than Sharia supervisory mechanisms (Muslim & Hidayat, 2025). This research emphasized the importance of integrating Sharia governance into every stage of digital service development. Furthermore, Adzmi et al. highlighted the electronic security and regulatory challenges in Islamic digital banking, emphasizing that customer data protection, electronic transaction security, and regulatory compliance are crucial elements in maintaining the sustainability of digital services (Adzmi, Gustanto, Rizki Lubis, & Gunardi, 2025). Meanwhile, Aripin et al. found that Sharia banking digital services can improve public financial literacy and inclusion, thus potentially supporting the achievement of the SDGs, particularly the goals of inclusive economic growth and inequality reduction (Nasir Tajul Aripin, Nur Fatwa, & Mulawarman Hannase, 2022). These findings indicate that digital banking has a strategic role in the development of the Islamic banking industry, although the focus of the study is still on certain aspects separately.

Although these studies have made important contributions, a research gap remains that requires further study. Most previous studies have focused only on digital transformation, electronic transaction security, Sharia compliance, or partial improvements in financial literacy and inclusion. Furthermore, previous research has been dominated by conceptual approaches and national-level studies, thus failing to provide an empirical picture of the implementation of Sharia compliance in digital banking at the regional level. To date, there is very limited research integrating OJK regulations, DSN-MUI fatwas, the role of the Sharia Supervisory Board (DPS), digital banking implementation, and its contribution to achieving the Sustainable Development Goals (SDGs) within a comprehensive analytical framework, particularly on the implementation of Bank Syariah Indonesia's digital services in the Lampung region. This gap serves as an important basis for this research.

Based on these conditions, this study was formulated to answer two main questions, namely how is the level of sharia compliance in the implementation of Bank Syariah Indonesia's digital banking services in the Lampung region based on OJK regulations and DSN-MUI fatwas, and how is the contribution of sharia compliance of digital banking services to the achievement of Sustainable Development Goals (SDGs), especially in the aspects of financial inclusion, inclusive economic growth, and inequality reduction. In line with these formulations, this study aims to analyze the level of sharia compliance in the implementation of Bank Syariah Indonesia's digital banking services based on OJK regulations and DSN-MUI fatwas, as well as to analyze the contribution of digital banking implementation that meets sharia principles to the achievement of Sustainable Development Goals (SDGs) in the Lampung region.

This research offers novelty through the development of an analytical framework that integrates digital banking sharia compliance, sharia governance, OJK regulations, DSN-MUI fatwas, and the contribution of digital services to the achievement of Sustainable Development Goals (SDGs) in one complete analytical model. Unlike previous studies that only discussed the aspects of digital banking, sharia compliance, or financial inclusion separately, this study combines analysis of the implementation of digital services of Bank Syariah Indonesia, regulations, sharia fatwas, and the BSI Sustainability Report to assess the level of sharia compliance and its contribution to SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure), and SDG 10 (Reduced Inequality). In addition, this study presents empirical evidence through a case study of BSI digital banking implementation in the Lampung region, especially at the Bandar Jaya, Metro, and Simpang Sribawono Branch Offices, so that it is expected to be able to provide theoretical contributions in the development of Islamic economic studies as well as practical recommendations for strengthening Islamic digital banking that is inclusive, sustainable, and in accordance with Islamic principles.

E-ISSN : 3026-6556
ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

RESEARCH METHOD

This study uses a qualitative approach with a descriptive-analytical method. This approach was chosen because the study aims to describe and analyze in depth the level of Sharia compliance of Bank Syariah Indonesia's (BSI) digital banking services and its contribution to achieving the target.*Sustainable Development Goals*(SDGs) in the Lampung region.

The research focused on the implementation of BSI digital banking services at the Bandar Jaya, Metro, and Simpang Sribawono branch offices. The analysis was conducted by examining the compliance of digital banking practices with Financial Services Authority (OJK) regulations, fatwas from the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), and their relationship to SDGs indicators, particularly financial inclusion, inclusive economic growth, and inequality reduction (Moleong, 2018).

a. Data Collection Sources and Techniques

This research uses secondary data obtained through documentation studies and literature studies (Sugiyono, 2007), with the following main sources:

1). Documentation Study

The documentation study was conducted by reviewing official documents of Bank Syariah Indonesia, especially:

a) Sustainability Report (*Sustainability Report*) BSI 2023-2024 and 2024-2025, with an emphasis on information and data that represents the implementation of programs and services in the Lampung region;
b) BSI's annual report and official publication containing information on the performance of digital banking services at the Bandar Jaya, Metro, and Simpang Sribawono Branch Offices;
c) Financial Services Authority (OJK) regulations regarding digital banking services;
d) Fatwa of the National Sharia Council - Indonesian Ulema Council (DSN-MUI) relating to sharia banking products and services.

Data from the sustainability report is used to identify BSI's policies, programs, and digital banking service achievements that support sharia compliance and contribute to the SDGs at the regional level.

2). Literature Study

A literature review was conducted by reviewing books, scientific journals, and previous research relevant to Islamic digital banking, Sharia compliance, Sharia governance, and sustainable development. This data served as a theoretical basis and comparison in analyzing the research findings.

b. Data Analysis Techniques

Analysis Data analysis was conducted qualitatively through the stages of data reduction, data presentation, and conclusion drawing. Data obtained from the BSI Sustainability Reports for 2023–2024 and 2024–2025 were analyzed using the following steps:

1) Identifying BSI digital banking service policies and practices in Bandar Jaya, Metro, and Simpang Sribawono;
2) Assess its compliance with OJK regulations and DSN-MUI fatwas as indicators of sharia compliance;
3) Linking these findings to relevant SDGs indicators, particularly those related to financial inclusion, inclusive economic growth, and inequality reduction in the Lampung region.

Results: The analysis is expected to provide a comprehensive picture of the level of sharia compliance of BSI digital banking services and its contribution to achieving the SDGs in the Lampung region.

RESULTS AND DISCUSSION

Islamic Banking

Islamic banking is a financial institution that conducts its business activities based on Islamic sharia principles. The main principles of Islamic banking include the prohibition of...*usury, gharar* And *maisir*, as well as an emphasis on justice, balance, and the welfare of the people (Rusby & Arif, 2022). Islamic banks are not solely profit-oriented but also have a social function as an instrument for the economic development of the community. In this context, Islamic banking acts as a financial intermediary, connecting those with excess funds with those in need through contracts that comply with Sharia provisions.

In addition to its function as a financial intermediary institution, Islamic banking also plays a strategic social and developmental role in promoting inclusive and equitable economic growth (Haryoso, 2017). Islamic banking is not solely profit-oriented but also contributes to community economic empowerment through financing the real sector, micro, small, and medium enterprises (MSMEs), and strengthening Islamic social finance. In the context of technological development, Islamic banking is required to adapt through digital transformation without neglecting the principles of Sharia compliance, thereby increasing competitiveness and supporting sustainable development goals.

The development of Islamic banking in Indonesia has shown significant growth, along with growing public awareness of a financial system aligned with Islamic values. The establishment of Bank Syariah Indonesia (BSI), a merger of several national Islamic banks, represents a significant milestone in strengthening the Islamic banking industry. BSI is expected to be a key driver in the development of Islamic banking products, services, and innovation, including the use of digital technology.

The Concept of Digital Banking in Islamic Banking

Digital banking is a transformation of banking services through the use of information and communication technology to provide convenience, speed, and efficiency in financial transactions. Digital banking services include mobile banking, internet banking, and various digital-based applications that allow customers to conduct transactions without having to visit a bank branch.

Based on the financial services authority regulation number 12/POJK.03/2018 concerning the provision of digital banking services by commercial banks (POJK LPD), Bank digital services are electronic banking services by optimizing the use of customer data in order to serve customers faster, easier and according to customer needs, and can be done independently, while still paying attention to security aspects (Amrillah, 2020).

In Islamic banking, digital banking is understood not only as a technological innovation, but also as a means to expand access to financial services in accordance with Sharia principles. The digitalization of Islamic banking services is expected to increase financial inclusion, especially for communities in areas with limited physical access to banking facilities. However, any digital innovation in Islamic banking must remain within the bounds of Sharia principles and applicable regulations.

E-ISSN : 3026-6556
ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

Sharia Governance and the Role of the Sharia Supervisory Board

Sharia governance (*sharia governance*) is a management and supervision system designed to ensure that all activities, products, and services of Islamic financial institutions are carried out in accordance with Islamic principles (Muhammad & Oktaviyanti, 2020). Sharia governance is a fundamental element in maintaining the integrity and credibility of Islamic banking, as compliance with Islamic principles is the main differentiator between Islamic banks and conventional banks. The Sharia governance framework includes institutional structures, supervisory mechanisms, and internal control procedures that integrate aspects of Sharia compliance with good corporate governance (*good corporate governance*).

The Sharia Supervisory Board (SSB) plays a central role in the sharia governance system as the party responsible for overseeing the compliance of bank operations with sharia principles. The SSB is tasked with providing advice and recommendations to the bank's board of directors and management regarding the implementation of contracts, product development, and the implementation of policies related to sharia banking activities (Faozan, 2013). Furthermore, the SSB also conducts regular supervision through document reviews, sharia compliance audits, and evaluations of banking products and services, thus ensuring that all bank business activities do not deviate from the fatwas issued by the National Sharia Council of the Indonesian Ulema Council (DSN-MUI).

In the era of banking digitalization, the role of the Sharia Supervisory Board (SPS) is increasingly strategic, along with the increasing complexity of services and technology-based innovations. The SPS is required not only to understand the Islamic jurisprudence of muamalah (Islamic transactions), but also to possess a thorough understanding of digital systems, electronic transaction mechanisms, and the potential sharia risks that arise in digital banking services. With effective and adaptive oversight of technological developments, the SPS plays a crucial role in ensuring that the digital transformation of Islamic banking remains within the framework of sharia principles and supports public trust and the sustainability of the Islamic banking industry.

The sharia governance framework in Islamic banking in Indonesia is strengthened by synergy between national regulations and international standards, namely the provisions of the Financial Services Authority (OJK), fatwas of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), and guidelines from*Islamic Financial Services Board*(IFSB). The Financial Services Authority (OJK), through various Financial Services Authority Regulations (POJK) and Circular Letters (SEOJK), regulates aspects of governance, risk management, and the implementation of digital banking services to ensure system stability and consumer protection (Aditya, Lestari, & Ilham, 2024). Meanwhile, the National Sharia Council (DSN-MUI) establishes sharia fatwas as the primary reference in determining the halal status of Islamic banking contracts, products, and transaction mechanisms. Meanwhile, the IFSB provides international guidance regarding the Sharia *governance system*which emphasizes the strategic role of the Sharia Supervisory Board, the independence of supervision, and the integration of sharia compliance with*good corporate governance*The integration of these three regulatory frameworks serves as a normative and operational foundation for ensuring that Islamic banking practices, including digital banking services, are Sharia-compliant, transparent, and sustainable.

Compliance and Regulation of Islamic Digital Banking

Sharia compliance is a fundamental concept in Islamic banking operations. Sharia compliance refers to the degree to which all bank activities, products, and services align with Sharia principles as stipulated in the Quran, Hadith, and fatwas of the National Sharia Council–

Indonesian Ulema Council (DSN-MUI). Sharia compliance is a key factor in maintaining the legitimacy and public trust in Islamic banks (Rusby & Arif, 2022). In the context of digital banking, Sharia compliance encompasses not only the conformity of contracts and products but also technological systems, digital transaction mechanisms, and information technology risk management. Therefore, Sharia compliance in digital banking requires the continuous integration of Sharia principles and technological innovation.

Regulation is a crucial aspect in maintaining the stability and sustainability of the banking system (POJK No. 21/POJK.03/2023; SEOJK No. 29/SEOJK.03/2022). The Financial Services Authority (OJK), as the banking supervisory body in Indonesia, has established various regulations related to digital banking services, including aspects of governance, information technology risk management, and consumer protection (Aditya et al., 2024). For Islamic banking, these OJK regulations must be implemented in line with the DSN-MUI fatwa. The integration of OJK regulations and sharia provisions is the primary basis for assessing the level of sharia compliance of digital banking services. Therefore, regulatory compliance and sharia compliance are two inseparable aspects in the development of Islamic digital banking.

Financial Inclusion

Financial inclusion is one of the important pillars in achieving*Sustainable Development Goals*(SDGs), particularly in supporting poverty alleviation and reducing economic inequality. Financial inclusion is defined as a condition in which all levels of society have access to quality, affordable, and sustainable formal financial services (Nofrianto, Ibrahim, Kholis, & Utami, 2021). Access to inclusive financial services enables individuals and businesses, particularly low-income groups and micro, small, and medium enterprises (MSMEs), to better manage their finances, increase productivity, and strengthen economic resilience.

In the context of the SDGs, financial inclusion is directly linked to several key goals, such as SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequality). The availability of inclusive financial services encourages people to participate in productive economic activities, opens up business opportunities, and improves household resilience to economic risks (Kartina, Mega, Wibisono, & Hidayanti, 2025). Therefore, financial inclusion is seen as a strategic instrument in promoting inclusive and sustainable economic development.

The development of digital technology has become a major catalyst in expanding financial inclusion, particularly through services.*digital financial services*such as mobile banking, internet banking, and digital payment systems (ANSORI, 2016). The digitalization of financial services allows financial institutions to reach communities in remote areas and groups previously underserved by conventional banking systems. However, this must be balanced with increased financial literacy and consumer protection to ensure that the use of digital services does not create new risks, such as data misuse and digital exclusion.

From a sharia economic perspective, financial inclusion is not only oriented towards expanding access but also emphasizes aspects of justice, sustainability, and welfare. Sharia banking has significant potential to promote financial inclusion through products and services that comply with Sharia principles, such as profit-sharing financing and strengthening Islamic social finance. By integrating financial inclusion, Sharia principles, and the use of digital technology, Sharia banking can contribute significantly to the holistic achievement of the SDGs.

Sustainable Development and Sustainable *Development Goals* (SDGs)

Sustainable development is a development paradigm that aims to meet the needs of the current generation without compromising the ability of future generations to meet their own needs. This concept emphasizes a balance between economic growth, social justice, and environmental preservation as one of the main pillars of development. The sustainable development approach is becoming increasingly relevant amidst global challenges such as poverty, social inequality, environmental degradation, and climate change, which require comprehensive and integrated solutions.

Sustainable Development Goals (SDGs) are a global framework adopted by the United Nations in 2015 as an international development agenda consisting of 17 goals and 169 targets to be achieved by 2030. SDGs are designed to address various development issues holistically, covering social, economic, and environmental aspects. SDGs goals, such as poverty alleviation, improving the quality of education, gender equality, inclusive economic growth, and environmental protection, reflect a global commitment to creating equitable and sustainable development (Asih, Devi, & Kartika, 2024).

Implementing the SDGs requires the involvement of all stakeholders, including the government, the private sector, financial institutions, and civil society. Financial institutions have a strategic role in supporting the achievement of the SDGs by providing sustainable, inclusive, and responsible financing (Muntoha, 2024). In this context, the banking sector acts as an intermediary agent, directing the allocation of funds to productive sectors that support economic development, job creation, and inequality reduction.

From the perspective of Islamic economics, sustainable development is in line with the principles*maqashid sharia*which emphasizes the protection and well-being of all human beings. The principles of justice, balance, and welfare, which underlie Islamic economics, substantially support efforts to achieve the SDGs. Therefore, Islamic banking has significant potential to contribute to the sustainable development agenda through financing the real sector, strengthening Islamic social finance, and implementing ethical and sustainable business practices.

Overview of Bank Syariah Indonesia's Digital Banking

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia, established through the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah. As a national Islamic bank, BSI continues its digital transformation to improve the quality of its services to customers while expanding access to Islamic finance for the public.

BSI's digital transformation is realized through the development of various digital services such as BYOND by BSI, mobile banking, internet banking, QRIS, online account opening, bill payments, fund transfers, Sharia investment product purchases, and various other digitally accessible transaction services. These services allow customers to conduct banking activities anytime and anywhere without having to visit a branch office.

In the Lampung region, BSI's digital banking services are an important tool in expanding access to sharia financial services for the community, especially MSMEs, traders, farmers, and communities in areas with limited access to conventional banking services.

Bank Syariah Indonesia's Digital Banking in the Lampung Region

Research shows that Bank Syariah Indonesia (BSI) has implemented digital transformation through various electronic banking services accessible to residents in the Bandar Jaya, Metro, and Simpang Sribawono areas. These services include a mobile banking application, online account opening, fund transfers, bill payments, QRIS, purchases of Islamic financial products, and various other digital transactions.

The existence of this digital service makes it easier for people to access Islamic financial services without having to visit a branch office. Digitizing services also speeds up transaction processes, improves bank operational efficiency, and expands service reach to communities in areas with limited physical access to bank offices.

The analysis found that digital banking has become an important instrument in supporting the development strategy of Islamic banking in Lampung, especially in reaching MSMEs, farmers, traders, and the public who need fast and easily accessible financial services.

Implementation of Sharia Compliance

Based on an analysis of OJK regulations, DSN-MUI fatwas, and BSI's internal oversight mechanisms, it was found that the implementation of digital banking services has taken Sharia compliance into account. Every product and service offered to customers adheres to Sharia contracts approved by the Sharia Supervisory Board (DPS).

The implementation of Sharia principles is evident in the clarity of contracts, transparency of product information, protection of customer rights, and oversight of digital transaction activities. The Sharia Supervisory Board (DPS) plays a role in ensuring that all digital services do not contain elements of usury, gharar, or gambling (maysir), which are contrary to Sharia principles.

The research results show that BSI's digital transformation is not only oriented toward technological innovation but also upholds Sharia values, a key characteristic of Islamic banking. Therefore, BSI's digital banking implementation can be categorized as having a good level of Sharia compliance.

Analysis of BSI's Sustainability Reports for 2023–2024 and 2024–2025

A review of BSI's sustainability report shows that digital transformation is one of the company's key strategies for improving service quality and expanding financial inclusion. The report illustrates BSI's commitment to sustainability principles through strengthening economic, social, and corporate governance aspects.

Economically, digital banking helps improve service efficiency and expand the customer base. Socially, digitalization provides easier access to financial services for previously unaffordable communities. In terms of governance, BSI places Sharia compliance as a key component of its oversight system.

The analysis shows that the digitalization policy implemented by BSI has a strong link with the principle of sustainability and supports the sustainable development agenda at both the national and regional levels.

Contribution of Digital Banking to SDGs in Lampung Region

The research results show that BSI's digital banking services contribute to achieving several Sustainable Development Goals (SDGs). For SDG 1 (No Poverty), digital services facilitate public access to financing and financial services that can support productive economic activities.

For SDG 8 (Decent Work and Economic Growth), digital banking increases the efficiency of business transactions and supports the development of MSMEs through faster and more affordable access to financial services. For SDG 9 (Industry, Innovation, and Infrastructure), BSI's digital transformation is a form of innovation in the financial services sector that supports the development of a digital economy ecosystem. For SDG 10 (Reduced Inequality), digital services can expand financial access to communities in areas that previously had limited access to formal banking services. Analysis shows that digital banking functions as an

E-ISSN : 3026-6556
ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

instrument that can connect banking business objectives with the sustainable development agenda.

Challenges and Opportunities for Implementing Sharia Digital Banking in Lampung

Despite showing positive progress, the implementation of Islamic digital banking in the Lampung region still faces several challenges. These challenges include uneven levels of Islamic financial literacy, limited internet network infrastructure in some areas, cybersecurity risks, and a limited understanding of Islamic contracts in digital transactions among some communities.

Nevertheless, there is significant opportunity for the development of Sharia digital banking in Lampung. This potential is supported by the increasing use of digital technology, the growth of MSMEs, the high Muslim population, and the growing public demand for fast, Sharia-compliant financial services.

With an educational strategy, improving the quality of digital infrastructure, and strengthening sharia supervision, BSI digital banking has the potential to become a key instrument in supporting inclusive and sustainable regional economic development.

Implications and Recommendations

Based on the research results, it can be concluded that the implementation of BSI digital banking has demonstrated a good level of sharia compliance and made a positive contribution to the achievement of SDGs in the Lampung region.

The implications of this research indicate that strengthening digital transformation must be accompanied by improving the quality of sharia governance, education on sharia financial literacy, and expanding service access to areas that are still limited.

Recommendations that can be given include:

1. BSI needs to improve its digital education and Islamic financial literacy programs for the public.
2. Strengthening the role of the Sharia Supervisory Board in overseeing digital product innovation.
3. Expansion of digital service infrastructure in areas that have not been optimally reached.
4. Developing more inclusive digital sharia products for MSMEs and the productive economic sector.
5. Increased collaboration between BSI, local governments, regulators, and educational institutions in supporting the achievement of SDGs through Islamic digital banking.

Thus, BSI digital banking not only functions as a means of financial transactions, but also as a strategic instrument in realizing inclusive, fair, and sustainable economic development in accordance with sharia principles.

The Level of Sharia Compliance in the Implementation of Bank Syariah Indonesia's Digital Banking Services Based on OJK Regulations and DSN-MUI Fatwas

Based on the research results above, it shows that the implementation of Bank Syariah Indonesia (BSI) digital banking services in the Lampung region has met the principles of sharia compliance as stipulated in Law Number 21 of 2008 concerning Sharia Banking, Financial Services Authority Regulation (POJK) Number 21 of 2023 concerning Digital Services by Commercial Banks, and various fatwas from the National Sharia Council-Indonesian Ulema Council (DSN-MUI). This is evident from the application of sharia contracts used in each digital product, transparency of information to customers, protection of the rights and obligations of the parties, and supervision carried out by the Sharia Supervisory Board (DPS). This implementation shows that the digitalization of services does not eliminate the main characteristics of sharia banking as a financial institution based on the principles of justice, transparency, and welfare.

The implementation of Sharia compliance in digital banking services is also reflected in the product development process, which refers to the DSN-MUI fatwa and is supervised by the DPS before products are marketed to the public. All digital service innovations, such as mobile banking, online account opening, QRIS, fund transfers, and electronic payments, continue to use Sharia-compliant contracts, thus avoiding elements of usury, gharar, and maisir. Therefore, the results of this study indicate that BSI's digital banking Sharia compliance level is in the good category, as it meets both regulatory and substantive compliance with Sharia principles.

Effective sharia governance is a key factor in maintaining operational compliance of Islamic financial institutions. Field research suggests that digital transformation must be accompanied by a strengthened sharia supervisory system to ensure technological innovation remains within the sharia framework. However, this study provides a more comprehensive contribution by integrating an analysis of OJK regulations, DSN-MUI fatwas, and digital banking implementation practices at Bank Syariah Indonesia in the Lampung region, particularly at BSI Regency/City banks (BSI KC Bandar Jaya, BSI KC Sri Bawono, and BSI KC Metro), thus providing an empirical overview of the level of sharia compliance of digital services at the regional level.

Contribution of Sharia Compliance of Digital Banking Services to the Achievement of the Sustainable Development Goals (SDGs)

Based on the research results, it shows that Sharia compliance in the implementation of digital banking services makes a significant contribution to the achievement of the Sustainable Development Goals (SDGs), specifically SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), SDG 9 (Industry, Innovation and Infrastructure), and SDG 10 (Reduced Inequality). Compliance with Sharia principles can increase public trust in Bank Syariah Indonesia's digital services, thereby encouraging increased use of Sharia financial services by the public. This trust has an impact on increasing public access to Sharia financing, ease of transactions, and expanding financial inclusion for MSMEs, farmers, traders, and communities that have not previously been optimally served by formal financial institutions.

The implementation of digital banking that complies with OJK regulations and DSN-MUI fatwas also strengthens corporate governance, consumer protection, and digital transaction security. This not only improves bank operational efficiency but also supports regional economic development by increasing productive economic activity and equitable access to financial services. Thus, Sharia digital banking serves not only as a medium for electronic transactions but also as an instrument for inclusive and sustainable economic development in accordance with the SDGs. The results of this study indicate that the success of digital transformation in Sharia banking is measured not only by the technological advancements used, but also by the institution's ability to maintain Sharia compliance and provide broad socio-economic benefits to the community.

This study states that digital Islamic banking services can improve public financial literacy and inclusion. However, this study has a broader scientific contribution because it not only examines increased access to financial services but also explains the relationship between digital banking sharia compliance and the achievement of SDGs indicators through the OJK regulatory approach, the DSN-MUI fatwa, and the implementation of Bank Syariah Indonesia's digital

E-ISSN : 3026-6556

ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

services in the Lampung region. Thus, this study confirms that sharia compliance is a strategic factor capable of strengthening the role of digital banking as an instrument of sustainable economic development from an Islamic economic perspective.

CONCLUSION

Based on the research problem formulation, it can be concluded that the implementation of Bank Syariah Indonesia (BSI) digital banking services in the Lampung region has demonstrated a good level of sharia compliance. This is reflected in the conformity of digital products and services with the regulations of the Financial Services Authority (OJK), fatwas of the National Sharia Council–Indonesian Ulema Council (DSN-MUI), and supervision carried out by the Sharia Supervisory Board (DPS). The implementation of sharia principles is realized through the use of appropriate contracts, transparency of information to customers, protection of customer rights, and control of potential transactions containing elements of usury, gharar, and maisir. Thus, the digital transformation carried out by BSI is not only oriented towards technological innovation and increasing service efficiency, but also maintains sharia values as the main foundation of banking operations. Furthermore, this study concludes that the implementation of BSI digital banking has made a positive contribution to the achievement of the Sustainable Development Goals (SDGs), particularly in the aspects of increasing financial inclusion, inclusive economic growth, financial service innovation, and reducing the gap in access to banking services. The presence of digital services can expand public access, particularly for MSMEs, farmers, traders, and communities in areas with limited access to bank branches. This situation strengthens the role of Islamic banking as an instrument for sustainable economic development and demonstrates that the integration of Islamic compliance, digital transformation, and sustainable development principles can work synergistically. Therefore, strengthening Islamic financial literacy, improving digital infrastructure, and optimizing Islamic supervisory functions are strategic steps to increase the contribution of Islamic digital banking to inclusive and sustainable economic development in Indonesia.

REFERENCES

Aditya, R., Lestari, B. C., & Ilham. (2024). Sinergi Pengawasan Syariah dan Tantangan Regulasi Fintech dalam Penguatan Tata Kelola Perbankan Syariah di Indonesia. *JIMU: Jurnal Ilmiah Multi Disiplin*, *03*(02), 1177–1188. Retrieved from https://ojs.smkmerahputih.com/index.php/jimu/article/view/749

Adzmi, R., Gustanto, E. S., Rizki Lubis, R., & Gunardi, S. (2025). Electronic Security and Sharia Compliance: Addressing Legal Challenges In Digital Banking In Indonesia. *JEKSYAH: Islamic Economics Journal*, *5*(02), 73–85. https://doi.org/10.54045/jeksyah.v5i02.2836

Amrillah, M. U. (2020). Urgensi Pembentukan Undang-Undang Digital Banking Bagi Perbankan Syariah Di Indonesia. *Lex Renaissance*, *5*(4), 928–945.

ANSORI, A. (2016). Digitalisasi Ekonomi Syariah. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, *7*(1), 1–18. https://doi.org/10.32678/ijei.v7i1.33

Asih, R. D. T., Devi, A., & Kartika, T. (2024). Pengaruh Inklusi Keuangan dan Pembiayaan Bank Syariah Terhadap Ketimpangan Pendapatan Nasional dalam Program Sustainable Development Goals (SDGs). *As-Syirkah: Islamic Economic & Financial Journal*, *3*(3), 1696–1710. https://doi.org/10.56672/syjc3x10

Desembrianti, V., & Kurniawati, E. (2025). Mendorong Gen Z : Digitalisasi Untuk Kemajuan

E-ISSN : 3026-6556

ANJASMORO
ISLAMIC INTERDISCIPLINARY JOURNAL

UMKM, *7*(3), 796–805.

Dewi, S., Yaswirman, Helmi, & Henmaidi. (2023). PERAN PERBANKAN SYARIAH DALAM MENINGKATKAN PEMBANGUNAN BERKELANJUTAN DI INDONESIA. *Jurnal Pajak Dan Bisnis (Jurnal of Tax and Bussiness)*, *4*(2), 229–241.

Faozan, A. (2013). Implementation of Gcg and the Role of the Sharia Supervisory Board in Islamic Banks. *La_Riba*, *7*(1), 1–14.

FatimahTuzzuhro, Rozaini, N., & Yusuf, M. (2023). PERKEMBANGAN PERBANKAN SYARIAH DIINDONESIA. *PeKA:Jurnal Pendidikan Ekonomi Akuntansi*, *11 No 2*(P-ISSN:2337-652x|E-ISSN:2598-3252), 78–88.

Haikal, M., & Efendi, S. (2024). Prinsip-prinsip Hukum Ekonomi Syariah dalam Undang-Undang Perbankan Syariah. *MAQASIDI: Jurnal Syariah Dan Hukum*, *4*(1), 26–39. https://doi.org/10.47498/maqasidi.v4i1.2988

Haryoso, L. (2017). Penerapan Prinsip Pembiayaan Syariah (Murabahah) Pada Bmt Bina Usaha Di Kabupaten Semarang. *Law and Justice*, *2*(1), 79–89. https://doi.org/10.23917/laj.v2i1.4339

Ishak, K. (2016). Maqosid Syari'Ah Sebagai Dasar Sistem Ekonomi Berkeadilan. *Jurnal Neliti 2*, *2*(1), 591–606.

Kartina, K., Mega, B. I., Wibisono, M. P., & Hidayanti, N. F. (2025). Peran Keuangan Sosial Islam Dalam Mewujudkan Tujuan Pembangunan Berkelanjutan (Sdgs): Tinjauan Literatur Komprehensif. *Journal of Islamic Economics and Finance*, *1*(4), 356–364. https://doi.org/10.70248/joieaf.v1i4.2313

Kasim, S. R., & Bukido, R. (2018). Urgensi Hukum Kepatuhan Syariah Dalam Perbankan Syariah Di Indonesia. *Potret Pemikiran*, *22*(2). https://doi.org/10.30984/pp.v22i2.781

Moleong, L. J. (2018). *Metodologi penelitian kualitatif*. PT Remaja Rosdakarya.

Muhammad, R., & Oktaviyanti, H. Y. (2020). Dampak Tata Kelola Bank Syariah Terhadap Kepatuhan Syariah Berbasis Maqashid Syariah. *Wahana: Jurnal Ekonomi, Manajemen Dan Akuntansi*, *23*(2), 239–259. https://doi.org/10.35591/wahana.v23i2.188

Muntoha, T. (2024). Mengokohkan Perdamaian dan Toleransi: Analisis Literatur Integrasi Nilai-nilai SDGs dalam Pendidikan Agama Islam di Era Modern. *Journal of Education Research*, *5*(4), 4642–4653. https://doi.org/10.37985/jer.v5i4.1608

Muslim, & Hidayat, W. (2025). Transformasi Digital dalam Perbankan Islam: Tinjauan Pustaka Tentang Implementasi Fintech dan Dampaknya Terhadap Kepatuhan Syariah. *Cendekia: Jurnal Ilmiah Mahasiswa Asy-Syukriyyah*, *1*(1), 27–35. Retrieved from https://jurnal.asy-syukriyyah.ac.id/index.php/cendekia/article/view/1119

Nasir Tajul Aripin, Nur Fatwa, & Mulawarman Hannase. (2022). Layanan Digital Bank Syariah Sebagai Faktor Pendorong Indeks Literasi dan Inklusi Keuangan Syariah. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, *5*(1), 29–45. https://doi.org/10.25299/syarikat.2022.vol5(1).9362

Nofrianto, Ibrahim, A., Kholis, E. A. | N. A. N., & Utami, S. A. (2021). *Pengatar Ekonomi Syariah*. *Departemen Ekonomi dan Keuangan Syariah - Bank Indonesia*.

Rasyid, M. A.-Z., Setyowati, R., & Islamiyati. (2017). Crowdfunding Syariah Untuk Pengembangan Produk Perbankan Syariah Dari Perspektif Shariah Compliance. *Diponegoro Law Jurnal*, *6*(4), 1–16.

Rusby, Z., & Arif, M. (2022). *Manajemen Perbankan Syariah*. *Uir Press*. Pekan Baru, Riau: UIN Press.

Sugiyono, S. (2007). Metode Penelitian kualitatif, kuantitatif dan R&D. *Bandung Alf*.