

# **ANALYSIS OF THE READINESS OF SHARIA BANKING SERVICE INFRASTRUCTURE IN EFFORTS TO PROMOTE FINANCIAL INCLUSION IN RURAL AREAS (Case Study of Suka Damai Timur Village, Langkat Regency)**

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*Article history: received 01 June 2025; revised 12 June 2025; accepted 26 July 2025*

*DOI : <https://doi.org/10.33751/jmp.v13i2.12608>*

**Abstract.** This study was conducted to analyze the extent of service infrastructure readiness and identify and analyze what accessibility challenges occur in rural communities in accessing Islamic banking services in rural areas. This researcher uses a qualitative approach through interviews, as well as literacy studies which are then carried out in a data reduction process and analyzed descriptively. Primary data was obtained through an interview process with Islamic banking institutions and the community as well as the Suka Damai Timur village government institutions. The results of the study show that the infrastructure of Islamic banking services is still minimal. Where there are only 2 sub-branch offices and 4 ATM units spread across Langkat district, the level of community literacy is minimal and there is also no collaboration between local parties and Islamic banking institutions.

**Keyword:** Financial Inclusion; Sharia Banking; Sharia Banking Service Infrastructure

## **I. INTRODUCTION**

In an effort to catch up with developed countries amidst increasingly rapid economic growth, Indonesia must achieve high-quality economic growth for a long period (Tukan & Nugraeni, 2023). It is very reasonable that the government intends to make Indonesia a center for sharia finance, business, and economy. One of the reasons is the fact that Indonesia has the largest Muslim population in the world, which will reach 240.62 million people by 2024. With such a large population, the demand for goods and services based on Sharia principles has a very high potential (Vidyaningrum et al., 2022).

One of the main priorities in global economic growth is financial inclusion. Inclusive finance/financial inclusion means that everyone has the right to access and receive full services from financial institutions in a timely, convenient, informative, and affordable manner, while respecting the dignity and worth of every individual. These services are available to everyone, but are prioritized for the poor, productive individuals, migrant workers, and those living in remote areas (Fielnanda, 2016).

Despite the fact that many countries have made progress in terms of financial inclusion, a significant number of issues still persist, especially in rural areas. Sharia financial infrastructure in rural areas is receiving greater attention amid global demands to accelerate financial inclusion. Supported by various supporting infrastructures, the goal of financial inclusion is to eliminate barriers that prevent people from accessing financial services, especially those related to low income, gender gaps, poor financial literacy, and geographical and cultural obstacles. This goal can be achieved with the help of solutions such as the development of financial technology, participation of formal financial institutions, and government policies (Bhattacharya, 2019).

In Indonesia itself, Islamic financial institutions have become one of the most numerous and even surpass those in other Islamic countries. One of the rapidly developing Islamic business sectors in Indonesia today is the Islamic banking sector (Vidyaningrum et al., 2022). In 2023, there are 13 Sharia Commercial Banks (BUS), 20 Sharia Business Units (UUS), and 167 Sharia People's Financing Institutions (BPRS) (Mihajat, 2023).

Over the past twenty years of the development of Islamic banking in Indonesia since its launch, significant progress has been made in terms of institutional structure and supporting infrastructure, regulations and supervisory systems, as well as public awareness of Sharia financial services. Our Sharia financial system is one of the most advanced and comprehensive, recognized internationally (Inayah et al., 2020).

Rural areas, as the center of agrarian community life, are often neglected in efforts to achieve financial inclusion. The diversity and complexity of the needs of rural communities cannot be met by conventional financial infrastructure. Therefore, it is very important and strategic to conduct research on the infrastructure of sharia banking services in rural areas to understand the extent to which sharia banking services can help improve financial inclusion in these highly diverse demographic regions. The case study of Suka Damai Timur village in Langkat district shows changes in financial inclusion in rural areas. This village has few sharia-compliant financial services in terms of infrastructure despite having great potential. To gain access to financial services that comply with Sharia principles, rural communities require adequate infrastructure. However, there has not yet been a systematic study on the readiness of sharia banking infrastructure in villages like Suka Damai Timur. In the digital era, the analysis of the readiness of sharia banking service infrastructure also includes an assessment of technological capabilities and the availability of internet access in rural areas. This is important because financial technology (fintech) can be a solution in expanding financial access. By analyzing infrastructure readiness, it can be ensured that the Islamic banking products and services offered meet the needs and characteristics of rural communities. This includes microfinance products, Sharia savings, and other inclusive financial solutions. The impact of the analysis of the readiness of Sharia banking service infrastructure is significant on economic growth and the welfare of rural communities. With ready and supportive infrastructure, rural communities can more easily access sharia banking services, obtain financing for micro-enterprises, and enhance their economic competitiveness. Over time, this can increase income, create job opportunities, and overall, improve local welfare. Therefore, analyzing the readiness of the infrastructure for Islamic banking services is a critical step in creating an inclusive and sustainable financial ecosystem in rural areas.

Based on the above background, the researcher has chosen this theme with the aim of identifying and thoroughly analyzing the accessibility challenges faced by rural communities in accessing sharia banking services, as well as assessing the readiness of the physical and technological infrastructure that supports sharia banking services in rural areas. In addition, the purpose of this research is also to provide policy recommendations to relevant stakeholders, including the government, financial institutions, and non-governmental organizations. These recommendations are designed to enhance the readiness of sharia financial infrastructure and promote financial inclusion in rural areas. By achieving these objectives, the analysis of sharia financial infrastructure readiness can provide deep insights for designing effective financial inclusion strategies in rural areas. This aims to create an inclusive, sustainable Islamic financial ecosystem that positively impacts economic growth and the welfare of rural communities.

### **1. Financial Inclusion**

Financial inclusion refers to efforts to ensure that individuals and groups in society have easy and affordable access to useful financial products and services that meet their needs. Financial inclusion aims to create opportunities for everyone to actively participate in the financial system, including those who were previously neglected or hard to reach by traditional financial services. Financial inclusion means that society has complete financial access with the necessary goods and has the ability to manage and control financial risks (Chusniah, 2023).

Financial inclusion essentially means providing everyone access to financial services, especially for the lower-income communities, who are considered unable to transact or unable to engage in transactions. Financial inclusion reflects the principles of Islamic economics, where business finance should not only be transactional to generate profit but also serve as an empowerment tool to improve the quality of life for society. The idea of revitalizing financial inclusion is not without reason, as financial inclusion has the ability to empower communities that have never been affected by the banking system and technology before (Nasution et al., 2017).

Financial inclusion allows people from various economic classes to obtain what they need, such as loans that help them acquire vehicles (OCBC, 2023). Financial inclusion refers to efforts to ensure that all layers of society, especially those with low incomes or without traditional access to financial services, can access and use financial products and services effectively. The role of financial inclusion in economic development can be very significant as financial inclusion enables the general public and vulnerable groups to access the necessary financial goods and services, which directly impacts economic efficiency. Financial inclusion also helps achieve economic development goals, poverty alleviation, and income equality, which in turn affects the stability of the financial system, economic growth, and individual well-being (Pramaswara & Athoillah, 2023).

There are three aspects that constitute financial inclusion: (i) access to financial services; (ii) improved financial literacy so that customers can choose information about financial products; and (iii) deepening financial services for those with lower access. In this formulation, access is a function of the provision of financial services and basic financial literacy. Deepening financial services depends on minimal access and greater understanding of financial products. Financial inclusion means that everyone can access various financial services at a reasonable price. This includes other financial services, such as insurance and equity, as well as banking products (Ali et al., 2019).

### **2. Sharia Financial Literacy**

Financial literacy is the knowledge, skills, and beliefs that influence a person's attitudes and behaviors to improve decision-making and financial management in a way that benefits themselves and others. To improve sharia financial literacy, micro, small, and medium enterprises (MSMEs) must be provided with training (Siswanti & Mei Nur Widigdo, 2022). Customers will be better at making decisions if they have a higher level of knowledge. The public will be more intelligent in handling data. Customers are more likely to engage with Islamic banks if they know more about them. Therefore, the most important component in the development of Islamic banks is public literacy. Various types of media, both print and electronic,

can be used to obtain information (Bugis & Anggraini, 2023). The long-term goal for financial literacy is to increase the number of people using financial products and services and to improve the literacy of those who are under- or not sufficiently literate. So that the general public can choose financial products and services that suit their needs, they must understand the benefits and risks, know their rights and obligations, and believe that the financial products and services they choose will improve their well-being (Rijal & Indrarini, 2022). Financial literacy is a set of financial skills and knowledge that a person possesses to manage and use money to improve their standard of living and achieve well-being. The disclosure of this financial literacy index is very important to show the level of public knowledge about the features, benefits, and risks of products and services, as well as their rights and obligations as customers (Ummi Nurhalim Harahap & Anggraini, 2023).

### **3. Islamic Financial Infrastructure**

Islamic financial infrastructure consists of regulatory and supervisory systems that support the stability of the financial system, efficient and continuously evolving governance, and supporting financial information technology infrastructure. In addition, the sharia financial infrastructure includes institutions such as the Sharia Supervisory Board (DPS), the Sharia Financial Association, and institutions for enhancing human resource capacity in the field of sharia finance (Saputra, 2022). In addition, the sharia financial infrastructure also includes sharia financial products based on sharia principles, such as *ijarah*, *mudharabah*, *musarakah*, *murabahah*, and so on. To support the growth of the Islamic finance industry and ensure the sustainability of a stable and high-quality Islamic financial system, a strong and functional Islamic financial infrastructure is needed (Wiryawinata, 2022).

### **4. Islamic Banking**

Islamic banking is a banking system based on Islamic law or sharia, with references to the Qur'an, hadith, and fatwas issued by the DSN-MUI (National Sharia Council of the Indonesian Ulema Council) (OJK, 2019). Sharia banking, also known as Islamic banking, is based on laws regulated by Islamic sharia. One of them is that Islamic banking does not recognize loan interest or interest rates. Because loan interest depends on the value of *riba* or *haram*, Islamic banking operates on a system of profit or profit-sharing in its operations. This process is known and agreed upon by both parties when the agreement is made. Profit sharing, or the distribution of net profits from business or investments that have been made, is the profit-sharing system of Islamic banks (Syafii & Harahap, 2020). Islamic banking is a modern global phenomenon that paves the way for Islamic economic institutions in the financial sector. Islamic banking is present in the global financial industry with a unique religious and ideological label. Islamic economists agree that Islamic financial institutions and banking are part of the implementation of Islamic teachings, and therefore have the responsibility to perform tasks and achieve goals in accordance with Islamic sharia (Soemitra et al., 2021). Islamic banking is a banking system regulated by Islamic law, which prohibits the collection or payment of interest, known as "*riba*." This system emphasizes ethical investments, risk-sharing, and adherence to Sharia principles. In Indonesia, the country with the largest Muslim population in the world, Islamic banking has developed rapidly (Alshater et al., 2022).

The national economy and community economic activities are greatly supported by Islamic banks. Islamic banks can be established as cooperatives, limited liability companies, or regional companies in Indonesia, and can only be established by Indonesian citizens or legal entities. Various obstacles hinder the development of Islamic banks, including the lack of general public knowledge about Islamic banking techniques, limited office networks, and a shortage of workforce that understands Islamic banking techniques. However, the development of Islamic banking in Indonesia continues to progress, providing solutions for those who wish to use banking services based on Sharia principles. Islamic banks and conventional banks both strive to achieve the highest profits. To achieve this goal, Islamic banks must develop and become credible and professional financial institutions. This means that in investment and financial management, Islamic banks must use a profit-oriented principle just as conventional banks do, so that Islamic banks can develop, become reputable and professional without solely relying on religious avenues to attract clients. In the process of developing Islamic banking policies, one of these equations can be used as a reference and inspiration. On the other hand, Islamic banks have duties and obligations that they must fulfill, including fostering economic growth based on Sharia, where efforts to maximize profits must be based on guidelines established by Sharia. This concept can be found in the *fiqh* books and the *ijtihad* of contemporary scholars, both individual and group (Syafii & Harahap, 2020).

## **II. METHOD RESEARCH**

The type of research conducted in this study is a descriptive-analytical study using a qualitative approach. Descriptive-analytical research is a type of research aimed at describing or explaining a particular phenomenon or condition in a systematic and structured manner. This method is used to understand the characteristics, nature, or behavior of certain variables (Cartwright & Igudia, 2023). This research is supported by two types of data, namely primary data and secondary data. Where primary data is obtained thru the interview process with Islamic banking financial institutions, in this case, the researcher chose Bank Syariah Indonesia (BSI). In addition, the researcher also conducted interviews with 12 residents of Suka Damai Timur village and with a government institution represented by the Head of Suka Damai Timur village. As for secondary data, it was obtained thru books, journals, written legal sources, articles, and several theses. Meanwhile, the data analysis technique used in this research employs data reduction by focusing on the main key points.

### III. RESULT AND DISCUSSION

#### 1. Results

Based on the interviews and observations conducted by the researcher, the researcher can elaborate on the readiness of the infrastructure of Islamic banking services in efforts to promote financial inclusion in rural areas. In this study, the researcher has obtained results regarding the extent to which the infrastructure provided by Islamic banking institutions serves the rural community, specifically in the village of Suka Damai Timur, which is the focus of this research. There are several points used as indicators in assessing the readiness of sharia banking service infrastructure in rural areas: The first point used as an indicator in assessing the readiness of sharia banking service infrastructure is physical infrastructure. The physical infrastructure referred to here includes the presence of the number of sharia banking branch offices, the number of ATMs (Automated Teller Machines), and other electronic banking services.

The second point is technology and digital access. Technology here is utilized to enhance accessibility. Where the technology and digital access are in the form of services provided thru mobile applications. The utilization of technology and digital access is not only an effort to improve the operational efficiency of Islamic banking itself but also an effort by Islamic banking institutions to provide better services for customers and as a strategy to compete with other competitors. The third point is Islamic financial literacy. Where the Islamic financial literacy possessed by the community can influence the existence of Islamic banking itself. This financial literacy can show the extent of awareness and understanding of the rural community regarding the services and products provided by Islamic banking institutions. The fourth point is collaboration with local institutions or parties. In this case, it involves collaboration with local governments such as village administrations and microfinance institutions. Support from the government itself has a very positive impact on Islamic banks. Where this can create an environment that supports the growth of Islamic banking in rural areas. The fifth point is regulation. In this case, regulations or government policies play a very vital role in the efforts to develop the Islamic banking sector. Regulations and policies made by the government can provide a strong foundation for the growth of the Islamic banking industry. With the establishment of clear policies and strong government support, the Islamic banking sector can experience sustainable development and positively contribute to Indonesia's financial stability, as well as provide Islamic financial services that meet the needs of rural communities.

#### 2. Discussion

a. Physical Infrastructure Physical infrastructure refers to the facilities and infrastructure provided by Islamic banking institutions, in this case, public facilities. In this study, the sample chosen by the researcher is the Islamic banking service infrastructure at Bank Syariah Indonesia (BSI) located in Langkat Regency. The physical infrastructure provided by Bank Syariah Indonesia (BSI) includes branch offices (KCP), Automated Teller Machines (ATM), and BSI Smart agent services. The following is the number of physical infrastructure of Bank Syariah Indonesia (BSI) in Langkat Regency.

Table 1. Number of Physical Infrastructure Bank Syariah Indonesia (BSI) in Langkat Regency

No	Type of Infrastructure	Amount
1	Branch Office (KCP) ATM	2
2	(Automated Teller Machine) BSI	4
3	Smart agen	+100

Table 2 Branch Offices Bank Syariah Indonesia (BSI) in Langkat Regency

No	Branch Office	Address
1	BSI BO Langkat Stabat	Jl. Lintas Sumatera No. 17, Stabat Baru, Kec. Stabat
2	BSI BO Pangkalan Berandan	Jl. Thamrin Pangkalan Berandan No. 57, Pelawi Utara, Kec. Babalan

Table 3. Address Bank Syariah Indonesia (BSI) in Langkat Regency

No	Address
1	Jl. Lintas Sumatera No. 17, Stabat Baru, Kec. Stabat
2	Jl. Stabat-Tanjung Pura Dusun Dondong Sejati, Kec. Wampu, Kab. Langkat
3	Jl. Tanjung Pura
4	Jl. Thamrin Pangkalan Brandan No. 57, Pelawi Utara, Kec. Babalan



The research results show that the availability of physical infrastructure for Islamic banking in rural areas is still very limited compared to urban areas. Specifically, in the village of Suka Damai Timur, Langkat Regency, the distance to the nearest branch office is approximately 12 KM, or it takes about 25 minutes to travel. Meanwhile, the distance to the nearest ATM from the village of Suka Damai Timur is approximately 9.7 KM or requires a travel time of about 17 minutes. However, beside those two infrastructures, the BSI Smart agent service is somewhat easier to access. Because in Langkat Regency itself, there are already more than 100 agents providing services such as cash withdrawals and transfers. From an interview conducted with one of the employees of BSI KCP Langkat-Stabat, Rahmaniah (Customer Service): "In the near future, Bank Syariah Indonesia (BSI) KCP Langkat-Stabat is working on adding BSI ATM units that will be placed at the Ministry of Religious Affairs (Kemenag) Langkat Office located at Jl. Diponegoro no.1 Stabat Langkat." In an effort to promote financial inclusion, Rahmaniah explained that Bank Syariah Indonesia (BSI) KCP Langkat-Stabat is striving to propose the addition of ATM units in Langkat Regency. For the year 2024, 1 ATM unit is being submitted to the central office for approval (Rahmaniah, 2024).

- a. Technology and Digital Access Technology and digital access play a very vital role for an organization or institution. Not excluding Islamic banking institutions. This technology and digital access aim to enhance the accessibility of Islamic banking services. Where this technology and digital access allow customers to carry out various activities or transactions anywhere and anytime. Just like in rural areas that do not yet have good access to banking services, technology and digital access become a solution to this problem, especially for reaching hard-to-access regions. From an interview conducted with a Sharia bank employee, technology and digital access are maximized to reach customers in rural areas with limited physical infrastructure services. Bank Syariah Indonesia (BSI) utilizes this technology by creating services such as mobile banking, e-wallets, and prepaid cards that facilitate cashless transactions. Not only that, BSI also created an application named "KABASA" (Santri Payment Card). Where BSI collaborates with Islamic boarding schools in Langkat Regency. This application facilitates students to make cashless payments or purchases. Where all transactions conducted, such as school fee payments, pocket money, and personal needs, are only done using that application. However, in Langkat Regency itself, BSI has only established a partnership with one Islamic boarding school located in Tanjung Pura, namely Pondok Pesantren Nuur Ar Radhiyyah. For the long-term plan, BSI is planning to expand cooperation with other Islamic boarding schools in Langkat Regency. Meanwhile, in the village of Suka Damai Timur itself, the technology and digital access that can be enjoyed by customers are mobile banking and e-wallet (Rahmania, 2024).
- b. Sharia Financial Literacy Sharia financial literacy is the knowledge or skills that influence behavior to improve the quality of decision-making by an individual or group. In this case, the financial literacy of the Suka Damai Timur village community refers to the knowledge of Sharia finance that serves as the foundation or reference for the Suka Damai Timur village community to use Sharia banking services. From the interviews conducted, 9 out of 12 informants are already familiar with Islamic banking. However, they are only familiar with the term Islamic banking. Regarding the products and services of Islamic banking, they are not yet familiar with them. In addition, the public also thinks that Islamic banking is just a different term. For the concept and its implementation, it is still the same as conventional banking. And from the 12 interviewees, there were 3 people who used Islamic banking services. From several reasons provided by the informants, the average factors causing the reluctance of the Suka Damai Timur village community to use Islamic banking services are the lack of public knowledge about Islamic banking and the lack of accessible information about Islamic banking. This proves that the level of sharia financial literacy among the people of Suka Damai Timur village is still very low. Therefore, the people of Suka Damai Timur village still need to be educated about Islamic banking services.
- c. Cooperation with Local Institutions or Parties Cooperation with local institutions or parties can be an effective strategy in efforts to develop Islamic banking. Not only that, cooperation with local institutions or parties can also contribute to the economic improvement of the village. With such cooperation, the position of Islamic banks in society can be strengthened and can add value to further plans. From the interview conducted by the researcher with the local institution, specifically the Suka Damai Timur village institution, it was found that according to Armansyah (the village head), Suka Damai Timur village has not yet established any cooperation with Islamic banking institutions in any aspect. However, Armansyah also expressed his great hope to establish cooperation with Sharia banking financial institutions, such as community economic empowerment and entrepreneurship training. Which is expected to provide and organize financing programs for MSMEs and entrepreneurship training for rural communities. So that the community becomes more skilled in managing businesses and understanding the concept of Islamic banking (Armansyah, 2024).
- d. Government Regulation The government and Bank Indonesia (BI) have played a crucial role in the development of Islamic banking in Indonesia over the past few decades. These regulations involve various policies and guidelines aimed at creating an environment that supports Islamic banking, encourages innovation, and enhances its credibility. Here are some government regulations regarding Islamic banking: a) Bank Indonesia (BI) Regulations BI regulations govern the SP BI infrastructure, which includes payment systems, national bank clearing, access, supervision, operations, and data and/or information processing. b) Financial Services Authority (OJK) Regulations OJK regulations govern the digital services provided by banks and banks with bank partners, as well as the IT infrastructure necessary to optimally support the provision of digital services. c) OJK Regulations on Bank Products Article 8 of the OJK Regulations stipulates that banks must consider customer needs, capital adequacy, readiness of supporting infrastructure, human resources, customer education, and compliance with laws and regulations. d) Law on Development and Strengthening of Welfare This law discusses the development and strengthening of

welfare, which includes financial management and infrastructure development e) Module on Legislation and Policies Related to Infrastructure Financing This module discusses the procedures for payment of service availability for government-business partnership projects.

Government regulations and Bank Indonesia have created a more favorable environment for the growth of Islamic banking. The success of these regulatory measures is evidenced by the increase in the number of Islamic banks and the broader market penetration. In response, Islamic banks have developed new products and services to meet customer needs. This has become an important part of the industry's improvement.

- e. Obstacles and Challenges From the results of interviews and observations conducted by the researcher, there are several obstacles and challenges faced by Islamic banking institutions in their efforts to promote financial inclusion in rural areas. The obstacles and challenges faced are described as follows: a) Limited knowledge and literacy of the community. The lack of knowledge among rural communities regarding Islamic banking products and services remains a significant obstacle in the village of Suka Damai Timur itself. Thus, due to this issue, the expansion of the customer base in the village is hindered. b) Rural communities that tend to be technologically challenged (technologically illiterate). In addition to the positive impacts arising from the use of technology, there are also obstacles that arise from it. Where many rural communities are still unable to use the provided technology, this becomes an obstacle in accessing the services offered by Islamic banks in digital form. c) Accessibility. The issue of accessibility to modern infrastructure, such as the availability of internet networks, sometimes still poses a barrier for communities in rural areas. The limitation of value that hinders the availability of Islamic banking services. Where in the effort to provide such services, good digital connectivity is greatly needed d) The physical infrastructure is still minimal. The limitations of physical infrastructure, such as the availability of branch offices and ATMs, pose obstacles. Where this makes it difficult for rural communities to access Islamic banking services. e) Economic conditions that tend to differ. The disparity in economic conditions between urban and rural communities can also be an obstacle. Therefore, Islamic banks need to adapt and take a more tailored approach to create products or services that are suitable for the conditions of rural communities.
- f. Sustainability Evaluation Considering the obstacles and challenges that the author has outlined in the previous points, steps need to be taken to maintain the sustainability of Islamic banking infrastructure in rural areas. Here are some steps that can be considered in the effort to improve the accessibility of sharia banking services in rural areas, including: a) Adding ATM units to facilitate rural communities' access to sharia banking services. b) Providing outreach or training on sharia banking, both in terms of products and services, to enhance rural communities' literacy about sharia finance. c) Conducting in-depth observations to understand the needs of rural communities regarding sharia banking. Especially creating products that meet the needs of rural communities.

#### IV. CONCLUSION

Infrastructure plays a very important role in improving the accessibility of sharia banking services in rural areas. The infrastructure includes a network of branch offices, ATMs (Automated Teller Machines), and digital access. The availability of good infrastructure can make it easier for the community to access Islamic banking services, thereby increasing the appeal of Islamic banking. In addition, the literacy and awareness of the community regarding the importance of using Sharia banking products also need to be improved. For that reason, there needs to be collaboration with local parties to strengthen the position of Islamic banking in the eyes of the community amidst the existing limitations in accessing Islamic banking services in rural areas, as well as the need for socialization to the community regarding Islamic banking itself. With the existing limitations, especially in terms of limited access to services, technology can be one of the solutions. The utilization of technology such as digital banking services can be a key driving solution to enhance accessibility and efficiency of banking services in rural areas. By considering the existing factors, the author concludes that in the effort to promote financial inclusion in rural areas thru the infrastructure of sharia banking services, a holistic and collaborative approach from the relevant parties is required. Future research is expected to identify other Islamic banks to be sampled for analysis on the extent of the infrastructure provided by these banks for communities in rural areas. Additionally, future research is expected to examine other indicators that can be used as benchmarks in assessing the readiness of Islamic banking service infrastructure in rural areas, thereby obtaining more varied results. Future researchers are also expected to address the shortcomings and weaknesses found in this study, so that similar research can be conducted better than the previous study.

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