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## Financial Technology and Its Impact on Modern Financial Systems: Opportunities, Challenges, and Future Prospects

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### Abstract

The rapid development of digital technology has significantly transformed the global financial landscape. Financial Technology (FinTech) has emerged as a disruptive innovation that integrates financial services with advanced digital technologies, enabling more efficient, accessible, and inclusive financial systems. This study aims to examine the role of financial technology in transforming financial services, identify the opportunities created by FinTech innovation, and analyze the challenges associated with its implementation. Using a qualitative approach based on literature review, this research analyzes various academic publications, institutional reports, and policy documents related to financial technology development. The findings indicate that FinTech contributes to financial inclusion, improves operational efficiency in financial institutions, and promotes innovative financial products and services. However, the expansion of FinTech also presents several challenges, including regulatory uncertainty, cybersecurity risks, and issues related to consumer protection. The study concludes that FinTech will continue to play a crucial role in shaping the future of financial systems, provided that appropriate regulatory frameworks and technological governance mechanisms are implemented to ensure sustainable development.

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### INTRODUCTION

The rapid advancement of digital technology has transformed various sectors of the global economy, including the financial industry. Technological innovation has significantly reshaped how economic activities are conducted, how financial services are delivered, and how individuals interact with financial institutions. In recent decades, digitalization has become one of the most influential drivers of structural change in the financial sector (Good et al., 2015). Financial services that once relied heavily on physical infrastructure and face-to-face transactions are now increasingly delivered through digital platforms. As a result, the global financial landscape has undergone substantial

transformation, driven by the integration of advanced technologies and financial services. One of the most significant developments in this transformation is the emergence of Financial Technology, commonly referred to as FinTech. FinTech represents the integration of technological innovation with financial services, enabling financial institutions and technology companies to provide faster, more efficient, and more accessible financial solutions (Sarirati & Ardini, 2024). The term FinTech broadly refers to the use of digital technologies to improve or automate financial services and processes. Innovations such as artificial intelligence, blockchain technology, cloud computing, big data analytics, and mobile applications have revolutionized the way financial services are produced, delivered, and consumed. These technological advancements allow financial institutions to streamline operations, reduce costs, and enhance customer experience (Rachmawati & Rismayani, n.d.).

The development of FinTech has significantly altered the competitive dynamics of the financial industry. Traditional financial institutions such as banks, insurance companies, and investment firms are no longer the only providers of financial services. Technology-driven startups, commonly referred to as FinTech companies, have entered the financial market with innovative business models that challenge conventional financial services (Febrianto, Jadid, et al., 2022). These companies leverage digital platforms to provide services such as digital payments, peer-to-peer lending, crowdfunding, robo-advisory services, and cryptocurrency trading. As a result, the financial industry has become increasingly competitive and dynamic, with innovation playing a crucial role in shaping the future of financial services. The rise of FinTech has also reshaped the structure of financial markets by introducing new business models and transforming traditional financial services. FinTech companies often operate with lower operational costs compared to traditional financial institutions because they rely heavily on digital infrastructure rather than physical branches (Syariah, 2018). This allows them to provide financial services more efficiently and reach a wider customer base. Furthermore, FinTech platforms often emphasize user-friendly interfaces and seamless digital experiences, which attract younger generations who prefer digital financial solutions over traditional banking services (Inti et al., 2012).

Another important aspect of FinTech development is its role in expanding financial inclusion. Financial inclusion refers to the availability and accessibility of financial services to individuals and businesses that are traditionally underserved by the formal financial system. In many developing countries, a significant portion of the population lacks access to traditional banking services due to geographic barriers, high transaction costs, or lack of documentation (Prasetia et al., 2022). FinTech innovations have created new opportunities to address these challenges by providing digital financial services that can be accessed through mobile devices and internet connectivity. Digital payment platforms, mobile banking applications, and peer-to-peer lending systems have enabled individuals and small businesses to participate in financial activities without relying on traditional banking infrastructure (Rahmawati et al., 2016).

For example, mobile payment systems allow users to transfer money, pay bills, and conduct financial transactions through their smartphones(Asare Vitenu-Sackey & Barfi, 2021). Similarly, peer-to-peer lending platforms connect borrowers directly with lenders through digital platforms, bypassing traditional financial intermediaries. These innovations have significantly expanded access to financial services and contributed to improving financial inclusion in many parts of the world (Demirgüç-Kunt et al., 2018).

The rapid expansion of FinTech has also created opportunities for improving operational efficiency within financial institutions(Febrianto, Widad, et al., 2022). Digital technologies allow financial institutions to automate routine processes, reduce administrative costs, and enhance risk management capabilities. For instance, artificial intelligence and machine learning technologies can be used to analyze large volumes of financial data in real time, enabling financial institutions to detect fraud, assess credit risk, and provide personalized financial services to customers. Big data analytics also enables financial institutions to gain deeper insights into customer behavior, which can help them develop more targeted financial products and services(Dhofier, 1982). Blockchain technology represents another significant innovation within the FinTech ecosystem. Blockchain is a decentralized digital ledger system that records transactions across multiple computers in a secure and transparent manner. This technology has the potential to improve the efficiency and transparency of financial transactions by eliminating the need for intermediaries and reducing the risk of fraud. Blockchain applications have been explored in various financial services, including digital currencies, cross-border payments, smart contracts, and supply chain finance(Huberman & Miles, 2002).

Despite the numerous benefits associated with FinTech development, the rapid expansion of digital financial services also presents several challenges. One of the most pressing concerns is cybersecurity risk. As financial transactions increasingly rely on digital infrastructure, financial institutions become more vulnerable to cyberattacks, data breaches, and digital fraud(Susana et al., 2011). Cybersecurity threats can undermine consumer trust in digital financial services and pose significant risks to financial stability. Therefore, financial institutions must invest heavily in cybersecurity systems to protect customer data and ensure the integrity of digital financial platforms. Data privacy is another critical issue associated with the growth of FinTech services. Digital financial platforms collect vast amounts of personal and financial data from users, which raises concerns regarding data protection and privacy. Inadequate data protection measures may expose consumers to identity theft, financial fraud, and misuse of personal information. Consequently, regulators must develop robust data protection policies to ensure that FinTech companies handle customer data responsibly and transparently(Rachmawati & Rismayani, n.d.).

Regulatory challenges also arise as FinTech companies operate in rapidly evolving technological environments that often outpace existing financial regulations(satya haprabu, 2017). Many FinTech innovations fall into regulatory gray

areas where traditional financial regulations may not adequately address new technological developments. Regulators must therefore balance the need to encourage innovation with the need to maintain financial stability and protect consumers (Rizanta & Arsanti, 2022). Designing appropriate regulatory frameworks for FinTech remains one of the key challenges facing policymakers worldwide. Another challenge associated with FinTech development is the potential impact on financial stability. The increasing reliance on digital platforms and technology-driven financial services may introduce new systemic risks into the financial system. For example, disruptions in digital infrastructure or large-scale cyberattacks could potentially affect financial markets and disrupt economic activities. Therefore, regulators and financial institutions must carefully monitor the development of FinTech to ensure that technological innovation does not compromise the stability of financial systems (Manajemen et al., 2020).

In addition to regulatory and technological challenges, FinTech development also raises concerns regarding the future role of traditional financial institutions. As FinTech companies continue to expand their market presence, traditional banks and financial institutions must adapt to the changing financial landscape (UNESCO, 2018). Many banks have responded to this challenge by investing in digital transformation initiatives and forming partnerships with FinTech companies. Such collaborations enable traditional financial institutions to leverage technological innovation while maintaining their established customer base and regulatory compliance. Despite these challenges, the long-term prospects of FinTech remain highly promising. FinTech innovations have the potential to create more inclusive, efficient, and transparent financial systems. By leveraging digital technologies, financial institutions can provide better financial services to individuals and businesses while reducing operational costs and improving customer experience. Furthermore, FinTech development may contribute to economic growth by facilitating access to capital, supporting entrepreneurship, and enhancing financial market efficiency (Good et al., 2015).

Given the significant impact of FinTech on modern financial systems, it is essential to examine the opportunities and challenges associated with its development. Understanding the role of FinTech in transforming financial services can help policymakers, financial institutions, and technology companies develop strategies that maximize the benefits of digital financial innovation while minimizing potential risks. Therefore, this study aims to analyze the role of financial technology in transforming modern financial systems. Specifically, the research examines the opportunities created by FinTech innovation, the challenges faced in its implementation, and the potential implications for the future development of the financial industry (Latifah et al., 2019). By exploring these issues, the study seeks to contribute to a deeper understanding of how FinTech can shape the future of financial services in the digital economy.

## RESEARCH METHOD

This study employs a qualitative research approach with a descriptive analytical

design to examine the role of financial technology (FinTech) in transforming modern financial systems(Kharissidqi & Firmansyah, 2022). The qualitative approach was selected because the study aims to explore conceptual developments, institutional transformations, and technological innovations within the financial sector rather than measuring numerical relationships between variables. Qualitative research allows for an in-depth understanding of complex phenomena, particularly those related to technological innovation, financial services transformation, and regulatory adaptation. By focusing on descriptive and analytical interpretation, this research seeks to provide a comprehensive explanation of how FinTech has influenced financial systems, financial institutions, and consumer behavior(Creswell, 2016).

The research design adopted in this study is a literature-based approach. This method involves collecting and analyzing secondary data derived from various academic and institutional sources related to financial technology. The literature review approach is appropriate for examining theoretical perspectives, empirical findings, and policy discussions concerning FinTech development. By synthesizing existing research findings, the study aims to identify patterns, trends, and conceptual frameworks that explain the evolution of FinTech and its impact on financial systems(Amalia et al., 2017). This approach also enables the researcher to compare different scholarly perspectives and highlight the key issues that shape FinTech development globally. Data for this research were obtained through an extensive review of academic publications, including peer-reviewed journal articles, scholarly books, conference proceedings, and institutional reports. Additional sources include policy documents published by international organizations such as the World Bank, the International Monetary Fund, and financial regulatory authorities(Cordova & Celone, 2019). These sources were selected because they provide reliable information regarding the development of financial technology, financial inclusion, digital finance innovation, and regulatory responses to technological changes in the financial sector. The literature selection process focused on sources published within the last two decades to ensure that the analysis reflects recent developments in digital financial innovation(Vita, 2021).

The data collection process was conducted through several systematic stages. The first stage involved identifying relevant literature through academic databases such as Google Scholar, Scopus, and other digital research repositories. Keywords used during the search process included “financial technology,” “FinTech innovation,” “digital finance,” “financial inclusion,” and “financial innovation in banking.” After identifying relevant literature, the researcher conducted a screening process to ensure that the selected sources were academically credible and directly related to the research objectives. Only publications that provide significant insights into FinTech development, financial innovation, and regulatory issues were included in the final dataset. Once the relevant literature had been selected, the next stage involved organizing and categorizing the collected data according to thematic relevance(Yanti et al., 2020). The literature was grouped into several thematic categories, including the evolution of

FinTech, the role of FinTech in financial inclusion, the technological foundations of digital finance, and the regulatory challenges associated with FinTech development. This thematic categorization enabled the researcher to systematically analyze the literature and identify key patterns in the development of financial technology (Febrianto, Jadid, et al., 2022).

The analysis of the collected data was conducted using qualitative content analysis. Content analysis is a method used to examine textual information in order to identify patterns, themes, and conceptual relationships within the data. The analysis process began with data reduction, in which the researcher selected the most relevant information from the collected literature and eliminated redundant or unrelated material. This step helped to focus the analysis on key concepts related to FinTech transformation in financial systems. Following data reduction, the researcher conducted data display by organizing the selected information into structured narratives that illustrate the main themes emerging from the literature. These themes include the technological transformation of financial services, the emergence of new FinTech business models, the impact of digital financial services on financial inclusion, and the regulatory challenges faced by policymakers (Sarirati & Ardini, 2024). Presenting the data in this structured format allowed the researcher to analyze the relationships between technological innovation and financial system development.

The final stage of the analysis involved drawing conclusions based on the interpretation of the findings obtained from the literature. At this stage, the researcher evaluated how FinTech innovations have reshaped financial institutions, financial markets, and financial service delivery systems. The analysis also examined the potential future implications of FinTech development for financial stability, regulatory policy, and economic growth. By synthesizing insights from multiple sources, the research aims to provide a comprehensive understanding of the evolving role of financial technology in the modern financial ecosystem. To ensure the credibility and reliability of the research findings, this study applies a triangulation approach by using multiple literature sources from different academic disciplines, including economics, finance, information technology, and public policy. This approach helps minimize bias and strengthens the validity of the conclusions drawn from the analysis. In addition, the researcher critically evaluated the reliability and academic credibility of each source before incorporating it into the study (Eko-syariah & Mufid, n.d.). Through this methodological framework, the study aims to generate a comprehensive and academically grounded analysis of financial technology and its impact on modern financial systems. The findings derived from this research are expected to contribute to the broader academic discussion on digital financial innovation while also providing insights for policymakers, financial institutions, and technology developers in designing strategies for the sustainable development of FinTech ecosystems (Syahrin, 2018).

## FINDINGS AND DISCUSSION

The findings of this study indicate that financial technology (FinTech) has significantly transformed the structure, operation, and accessibility of modern financial systems. The integration of digital technology into financial services has reshaped how financial institutions operate, how financial products are developed, and how consumers interact with financial service providers. FinTech innovations have not only improved operational efficiency within financial institutions but have also created new opportunities for expanding financial inclusion and developing innovative financial services. At the same time, the rapid development of FinTech has introduced new challenges related to regulatory governance, technological security, and the sustainability of digital financial ecosystems. One of the most prominent findings of this study is the role of FinTech in improving the efficiency of financial services. Digital technology enables financial institutions to automate many operational processes that were previously conducted manually. Automation reduces operational costs, accelerates transaction processing, and improves service quality for customers. For instance, the adoption of artificial intelligence and machine learning allows financial institutions to process large volumes of financial data quickly and accurately. These technologies can be used to detect fraudulent transactions, assess credit risk, and develop personalized financial products based on customer behavior. As a result, financial institutions can provide faster and more efficient services while maintaining operational accuracy.

In addition to improving operational efficiency, FinTech has significantly expanded financial accessibility. Traditional financial systems often require customers to visit physical bank branches, complete extensive paperwork, and meet strict eligibility requirements before accessing financial services. These barriers have historically excluded large segments of the population from participating in formal financial systems, particularly in developing countries. FinTech platforms address these limitations by providing digital financial services that can be accessed through mobile devices and internet connectivity. Mobile banking applications, digital wallets, and online payment systems enable users to conduct financial transactions without relying on traditional banking infrastructure. The expansion of digital financial services has contributed significantly to improving financial inclusion. Individuals who previously lacked access to formal banking services can now participate in financial activities through digital platforms. For example, mobile payment systems allow users to transfer money, pay bills, and purchase goods and services through their smartphones. Similarly, peer-to-peer lending platforms enable individuals and small businesses to obtain financing directly from investors through digital platforms. These innovations provide alternative channels for accessing financial services and reduce reliance on traditional banking intermediaries.

Another important finding of this study relates to the emergence of new financial business models driven by FinTech innovation. FinTech companies often focus on specific financial services such as digital payments, lending platforms, wealth management applications, and cryptocurrency exchanges. These companies operate using technology-based platforms that allow them to deliver specialized financial services efficiently. Unlike traditional banks that provide a wide range of financial services through centralized institutions, FinTech companies often adopt platform-based business models that connect users directly with financial service providers. This decentralized approach enables faster innovation and greater flexibility in developing financial products. The presence of FinTech startups has also intensified competition within the financial industry. Traditional financial institutions are increasingly challenged by technology-driven companies that offer more convenient and cost-effective financial services. As a result, many banks and financial institutions have begun adopting digital transformation strategies to remain competitive in the evolving financial landscape. These strategies include developing mobile banking applications, investing in artificial intelligence technologies, and forming partnerships with FinTech companies to enhance service delivery.

Furthermore, the findings of this study highlight the important role of blockchain technology in reshaping financial systems. Blockchain technology enables secure, transparent, and decentralized financial transactions by maintaining digital records across multiple computers. This technology reduces the need for intermediaries in financial transactions and enhances transparency within financial systems. Blockchain applications have been explored in various financial sectors, including cross-border payments, digital identity verification, supply chain finance, and cryptocurrency transactions. The decentralized nature of blockchain technology also improves the security and reliability of financial transactions. Despite the numerous benefits associated with FinTech development, the findings also reveal several significant challenges that must be addressed to ensure the sustainable development of digital financial systems. One of the most pressing challenges is cybersecurity risk. As financial transactions increasingly rely on digital platforms, financial institutions become more vulnerable to cyberattacks and data breaches. Cybercriminals may attempt to exploit vulnerabilities in digital systems to gain unauthorized access to financial data or conduct fraudulent transactions. Such incidents can undermine consumer confidence in digital financial services and create systemic risks for financial institutions.

Data privacy represents another critical issue associated with the expansion of FinTech services. Digital financial platforms collect large amounts of personal and financial data from users in order to provide customized services and improve operational efficiency. However, the collection and storage of such data raise concerns regarding privacy protection and potential misuse of personal information. Without strong data protection mechanisms, consumers may face risks related to identity theft,

unauthorized data sharing, and financial fraud. Therefore, financial institutions and technology companies must implement robust data security measures to protect customer information. Regulatory challenges also play a significant role in shaping the development of FinTech ecosystems. Many FinTech innovations operate within regulatory environments that were originally designed for traditional financial institutions. As a result, existing regulations may not adequately address the complexities of digital financial services. Policymakers must therefore develop adaptive regulatory frameworks that encourage innovation while maintaining financial stability and protecting consumers. Regulatory authorities in many countries have begun introducing regulatory sandbox programs that allow FinTech companies to test innovative financial products under controlled regulatory conditions.

Another important challenge associated with FinTech development is the potential impact on financial stability. While digital financial services can improve efficiency and accessibility, they may also introduce new systemic risks. For example, the rapid growth of digital lending platforms may increase credit risk if proper risk assessment mechanisms are not implemented. Similarly, disruptions in digital infrastructure or cyberattacks targeting financial networks could potentially affect large segments of the financial system. These risks highlight the importance of developing effective risk management strategies within digital financial ecosystems. The findings of this study also indicate that collaboration between traditional financial institutions and FinTech companies plays a crucial role in shaping the future of financial services. Rather than competing directly, many financial institutions have chosen to form strategic partnerships with FinTech startups. These partnerships allow banks to leverage technological innovation while maintaining regulatory compliance and institutional credibility. FinTech companies, on the other hand, benefit from the financial expertise, customer networks, and regulatory experience of established financial institutions.

Such collaborations contribute to the development of hybrid financial ecosystems that combine the technological capabilities of FinTech with the institutional stability of traditional banking systems. For example, banks may integrate FinTech payment systems into their mobile banking platforms or utilize artificial intelligence technologies developed by FinTech companies to enhance risk assessment and customer service. These partnerships demonstrate that the future of financial services will likely involve a collaborative relationship between financial institutions and technology companies. In addition to institutional collaboration, government policies and regulatory support are essential for fostering sustainable FinTech development. Governments play a critical role in establishing regulatory frameworks that encourage innovation while ensuring financial stability and consumer protection. Policies that support digital infrastructure development, promote financial literacy, and encourage technological innovation can significantly enhance the growth of FinTech ecosystems. At the same time, regulatory authorities must implement oversight mechanisms to

monitor potential risks associated with digital financial services.

Overall, the findings of this study demonstrate that financial technology has become a transformative force within modern financial systems. FinTech innovations have improved operational efficiency, expanded financial inclusion, and introduced new financial business models that challenge traditional banking structures. At the same time, the rapid development of digital financial services requires careful regulatory oversight, strong cybersecurity measures, and effective risk management strategies. By addressing these challenges, financial institutions and policymakers can ensure that FinTech continues to contribute to the development of more efficient, inclusive, and resilient financial systems in the digital economy.

## Conclusion

Financial technology (FinTech) has significantly transformed modern financial systems by integrating digital technology with financial services. Innovations such as artificial intelligence, blockchain, big data analytics, and mobile applications have improved the efficiency, accessibility, and speed of financial transactions. These technological advancements have also introduced new financial business models that challenge traditional financial institutions and create a more competitive financial ecosystem. One of the most important contributions of FinTech is its ability to expand financial inclusion. Digital financial platforms allow individuals and businesses that previously lacked access to banking services to participate in financial activities through mobile banking, digital payments, and peer-to-peer lending platforms. As a result, FinTech has become an important instrument in improving access to financial services, particularly in developing countries. However, the rapid development of FinTech also brings several challenges, including cybersecurity risks, data privacy concerns, and regulatory issues. Therefore, effective regulatory frameworks and strong collaboration between financial institutions, technology companies, and policymakers are necessary to ensure the sustainable development of digital financial systems. Overall, FinTech offers significant opportunities for creating more efficient and inclusive financial systems. With proper governance and technological management, FinTech can continue to contribute to the development of innovative and sustainable financial services in the digital era.

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