



DIGITAL TRANSFORMATION AND MEMBER TRUST AT BMT MASLAHAH; THE ROLE OF MODERATION FROM THE PERCEPTION OF SHARIA COMPLIANCE

Shohibatul Farhan^{1*}, Moh. Arifin²

¹Perbankan Syari'ah, Institut Al Fithrah, Surabaya, Indonesia; farhanvagenza@gmail.com

²Dosen Perbankan Syari'ah, Institut Al Fithrah, Surabaya, Indonesia; arifin@alfithrah.ac.id

*correspondence author: farhanvagenza@gmail.com;

Abstract: The rapid development of digital technology has encouraged Islamic microfinance institutions to adopt digital transformation in order to enhance service efficiency and strengthen member trust, while maintaining compliance with sharia principles. This study aims to examine the effect of digital transformation on member trust at BMT Maslahah and to analyze the moderating role of perceived sharia compliance in strengthening this relationship. Using a quantitative research design, data were collected through a structured survey administered to members of BMT Maslahah and analyzed using moderated regression analysis. The results reveal that digital transformation has a positive and significant effect on member trust. Furthermore, perceived sharia compliance significantly moderates this relationship, indicating that a higher perception of sharia adherence strengthens the positive impact of digital transformation on member trust. These findings highlight the importance of integrating technological innovation with sharia principles. Therefore, Islamic microfinance institutions are encouraged to align digital innovation strategies with sharia governance to enhance member confidence. Future research is suggested to involve multiple Islamic financial institutions, apply different analytical approaches, and incorporate additional variables such as service quality and digital literacy to provide a more comprehensive understanding of trust formation in the digital era.

Keyword: Digital Transformation; Member Trust; Sharia Compliance Perception; BMT.

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A. Introduction

Financial technology has developed very rapidly over the past decade and has brought fundamental changes to financial systems and services at the global level (Hendra Kusuma, 2020, 143). Baitul Maal wat Tamwil (BMT), which has experienced significant growth, particularly in countries with predominantly Muslim populations, is increasingly required to continuously innovate without neglecting compliance with sharia principles. In the post-pandemic context, digitalization is no longer positioned as an optional addition but rather as a strategic necessity to maintain institutional sustainability and competitiveness (Tussa, 2024, 60). A number of studies have shown mixed results regarding the relationship between digital transformation and members' trust in Islamic financial institutions. On the one hand, the use of digital technology is seen as capable of improving service efficiency, accelerating transaction processes, and expanding financial access, which ultimately has a positive impact on member satisfaction and trust. Digitalization is also considered capable of reducing information asymmetry and increasing transparency in financial activities. However, on the other hand, several studies indicate that the adoption of financial technology (fintech) has the potential to undermine the core values that have long been the defining characteristics of Baitul Maal wat Tamwil (BMT), particularly regarding trust, justice, and Sharia compliance. (Muslim Tanjung, 2018, 30).

Several studies have reported mixed findings regarding the relationship between digital transformation and the level of member trust. Some studies conclude that the use of digital technology improves service efficiency, accelerates transaction processes, and expands financial access, which ultimately has a positive impact on member satisfaction and trust (Dede Khoirunnisa, 2023, 368). Digitalization is considered capable of reducing information asymmetry and promoting transparency in financial activities. Conversely, other studies argue that fintech adoption has the potential to shift the core values that have traditionally characterized BMT (Rezki et al., 2024, 479). These differing findings indicate that the academic discourse regarding the alignment between digital innovation and Islamic ethical and legal principles in BMT operations has not yet reached a consensus. One crucial issue that is increasingly coming to the fore is the potential reduction of human oversight within digital systems. In conventional practice, BMT operations rely heavily on contractual mechanisms directly supervised by the Sharia Supervisory Board BMT. However, digitalization marked by system automation, the use of algorithms, and the involvement of third parties in technology development has the potential to reduce the intensity of such direct oversight. These divergent findings indicate that the academic discourse on the alignment between digital innovation and sharia ethical and legal principles within BMTs has not yet reached a consensus (Anida Maryana, Nedi Hendri, 2021).

Another aspect that further intensifies this debate concerns the assurance of sharia compliance within the digital ecosystem, as regulated in the DSN-MUI Fatwa No. 116/DSN-MUI/IX/2017 concerning Sharia Electronic Money. Historically, BMT operations have been based on contractual mechanisms that are directly supervised by

the sharia supervisory board. From the perspective of classical *fiqh*, the validity of a transaction is largely determined by the fulfillment of the essential elements and conditions of the contract, as well as the absence of *gharar* (uncertainty), *maisir* (*gambling*), and *riba*. The four major schools of jurisprudence place strong emphasis on these principles. The Hanafi school emphasizes the importance of contractual clarity and the mutual consent of both parties as the basis for the validity of a transaction; thus, any form of uncertainty within digital systems must be minimized. The Maliki school focuses on public interest (*maslahah mursalah*), so technological innovations are acceptable as long as they do not contradict Sharia principles and yield tangible benefits. The Shafi'i school strictly requires clarity regarding the object, contract, and transaction process; thus, the use of digital systems must ensure transparency and legal certainty. Meanwhile, the Hanbali school emphasizes the principle of prudence (*ihtiyat*) in commercial transactions, particularly in avoiding potential *gharar* and practices that harm one of the parties.

Another dimension of the debate also relates to the assurance of sharia compliance within the digital ecosystem as stipulated in DSN-MUI Fatwa No. 116/IX/2017 on Sharia Electronic Money. Traditional BMTs are built upon contractual mechanisms overseen by sharia boards. However, digitalization processes supported by fintech (such as automated decision-making, decentralized finance (DeFi), and third-party technology partnerships) often bypass direct human supervision. Research highlights concerns that the rapid pace of digitalization may exceed the capacity of sharia governance frameworks to regulate emerging fintech applications. Although many *Baitul Maal wat Tamwil* institutions strive to integrate sharia governance frameworks into their digital platforms, empirical evidence regarding their effectiveness remains limited. As a result, members may perceive fintech integration either as an enhancement of transparency or, conversely, as a threat to sharia integrity.

BMT Maslahah, as an Islamic microfinance institution, continues to adapt to digital advancements in order to enhance service quality and transaction efficiency for its members. This digital transformation is reflected in the development of Maslahah Mobile, a digital-based financial service application that enables members to conduct various transactions easily, quickly, and flexibly without visiting physical service offices. Through this application, members can access financial information such as savings balances and transaction histories, outstanding financing installments, and perform inter-member transfers, bill payments, and various digital purchases on a 24-hour basis. This transformation is expected to improve service convenience and transparency, which in turn contributes to strengthening member trust in BMT Maslahah.

However, in the context of Islamic financial institutions, the success of digital transformation is not solely determined by technological efficiency and service speed, but also by members' perceptions of Sharia compliance embedded in digital services. Members of BMT Maslahah consider not only the functional benefits of digitalization but also the extent to which digital services adhere to Islamic principles, including contract transparency, transaction clarity, and effective Sharia supervision. Therefore, the

perception of Sharia compliance plays a moderating role that can either strengthen or weaken the relationship between digital transformation and member trust. Digital services perceived as fully compliant with Sharia principles tend to enhance trust and loyalty, whereas doubts regarding Sharia adherence may undermine members' confidence in digital financial services.

Although academic attention to Islamic fintech has increased, several research gaps remain. First, most existing studies analyze fintech adoption either from a technological perspective such as user experience, system quality, or mobile banking adoption or from a Sharia compliance perspective (Pramesti, 2024, 520). Very few studies simultaneously examine the interaction between digital transformation, Sharia compliance, and member trust. This creates a theoretical gap, as BMTs operate under dual pressures: competing as modern financial institutions while maintaining religious legitimacy. Understanding how fintech influences perceptions of Sharia compliance and member trust concurrently is crucial yet remains underexplored (Sulistiyowati, 2021, 40).

Second, existing empirical studies tend to emphasize general digital adoption within BMTs. However, the structural and spiritual dimensions of BMTs such as contract transparency, prohibition of *riba*, avoidance of *gharar*, and social responsibility indicate that the impact of fintech integration on member trust differs significantly from that in conventional financial institutions (Viridi, 2022, 191). This conceptual gap suggests that digital trust theories developed in conventional financial contexts cannot be fully applied to BMT.

Third, the current literature rarely explores how members evaluate specific Islamic fintech features, such as digital zakat payment systems, smart contract-based *murabaha*, AI-based Sharia screening, or blockchain-based *waqf* management. These innovative services may strengthen trust through technological accountability, yet empirical evidence remains limited. Furthermore, the literature offers few comprehensive models that examine the mediating role of perceived Sharia compliance between fintech services and member trust (Susilawati et al., 2021, 20). Rapid advances in digital technology have driven significant transformation in the Islamic financial sector, improving accessibility, service efficiency, and transaction speed. However, digital transformation also raises challenges related to compliance with Sharia principles. In Islamic financial institutions, digital innovation must remain aligned with Islamic economic law to avoid practices such as *riba*, *gharar*, and *maysir*. Member perceptions of Sharia compliance therefore play a crucial role in legitimizing digital transformation. Safitri, Masruroh, and Munir (2023) emphasize that although digital financial services offer substantial convenience, consistent adherence to Sharia principles is essential to maintain and strengthen user trust.

Beyond digital transformation, member trust is a key factor shaping perceptions of Sharia compliance. Trust reflects not only service quality but also confidence that institutional operations conform to Islamic principles. Zuhri, Sholahuddin, and Nasir (2023) demonstrate that trust significantly influences compliance and decision-making in the use of religious-based digital financial services. These findings indicate that digital

transformation and member trust are interrelated determinants of perceived Sharia compliance, highlighting the importance of examining their combined influence within Islamic financial institutions.

These gaps justify the need for new research that comprehensively evaluates the impact of fintech integration on member trust through the lens of Sharia compliance. The novelty of this study lies in three aspects. First, it introduces an integrated conceptual framework linking digital transformation, perceived Sharia compliance, and member trust elements that are rarely analyzed together within a single model (Safitri et al., 2025, 89). Second, it provides empirical evidence on how members interpret technology-based services when framed within Sharia principles, which is particularly relevant amid increasing competition between traditional BMTs and digital-native financial institutions (Jatnika et al., 2024, 166). Third, this study enriches the discourse on Islamic digital ethics by identifying fintech aspects that enhance trust as well as those that may potentially undermine perceptions of Sharia compliance.

The academic significance of this research is further reinforced by projections indicating that the global Islamic fintech market is expected to exceed USD 179 billion by 2026, with substantial growth originating from Muslim-majority countries. As BMTs collaborate with fintech startups, Sharia compliance issues become increasingly complex due to the involvement of third-party developers and cross-border technology vendors. Without empirical understanding of members' perceptions of such integration, BMTs risk implementing digital strategies that fail to build trust or even erode the credibility of Sharia governance. This study addresses this gap by analyzing member responses to digital transformation initiatives (OJK, 2021, 1-170).

Based on these debates and gaps, this study aims to evaluate the impact of fintech integration on member trust in BMTs, with perceived Sharia compliance serving as the primary mediating variable. Specifically, the research examines how various dimensions of digital transformation such as service digitalization, system security, transparency, and operational automation affect member trust through perceptions of Sharia compliance. The study also explores whether Islamic fintech features enhance member credibility and loyalty in the digital era. Accordingly, this research is expected to provide a comprehensive understanding of how BMTs can strategically leverage fintech while maintaining religious legitimacy.

The contribution of this study is both theoretical and practical. Theoretically, it enriches the discourse on Islamic digital transformation and member trust theory within the BMT context. Practically, the findings will assist BMTs in designing digital strategies aligned with member expectations, strengthening Sharia compliance, and fostering sustainable trust amid financial service digitalization. This study demonstrates that digital transformation and Sharia compliance need not be contradictory but can be synergistically integrated to enhance the competitiveness of BMT Maslahah in the fintech era.

B. Methods

This study employs a quantitative approach with an explanatory research design, aiming to analyze the effect of digital transformation on member trust at BMT Maslahah and to examine the moderating role of perceived Sharia compliance. Data were collected through a survey method using structured questionnaires distributed to members of BMT Maslahah (Suharsimi Arikunto, 2006, 56).

The population of this study comprises all BMT Maslahah members who utilize digital-based services. The research sample was determined using purposive sampling, consisting of active members who have used BMT Maslahah's digital services and have maintained membership for at least three months. The sample size was adjusted to meet the requirements of statistical analysis and ensure the adequacy of model testing.

The research variables include digital transformation as the independent variable, member trust as the dependent variable, and perceived Sharia compliance as the moderating variable. All variables were measured using a four-point Likert scale to capture respondents' levels of agreement with the statements provided (Sugiyono, 2012, 61).

Data analysis was conducted through validity and reliability tests, classical assumption tests, and moderating regression analysis to determine the effects and moderating role of the variables. The data were processed using statistical software (Sutrisno Hadi, 2000, 44).

In addition, this study presents descriptive statistics to describe respondent characteristics based on age, gender, education level, length of membership, and intensity of digital service usage. Descriptive statistics are used to provide an overview of members' perceptions of digital transformation, trust, and Sharia compliance at BMT Maslahah.

C. Result and Discussion

This section is the main part of the article. This section should significantly explore the research findings without redundant and long direct quotations. This section should contain a clear and scientific analysis and findings. The discussions in each section are comprehensively, logically, and systematically described. If there is a picture, it should be written in the following format:

Digital transformation refers to the adoption of digital technologies in the business processes of financial institutions to enhance service efficiency, accessibility, and the quality of member or customer experience (Forcadell, F. J., et.al, 2020, 2181). Various studies indicate that digital transformation within Islamic financial institutions can expand service reach, improve operational efficiency, and promote financial inclusion among Muslim communities. The implementation of technologies such as mobile services, digital data management, and transaction automation has proven to improve service quality and ease of access for members. However, digital transformation also presents fundamental challenges, particularly in ensuring alignment between technology and Sharia principles, members' digital literacy levels, and the need for digital governance that complies with Islamic law. (Khams, A. A. 2022, 457).

In the context of Sharia financial institutions such as BMTs, members' trust is not merely functional but also normative. Trust, from an Islamic perspective, is rooted in the concept of *amanah* the belief that the institution conducts its operations honestly, transparently, and in accordance with Sharia principles. This makes trust in Sharia financial institutions more complex than in conventional institutions, as it is based not only on service performance but also on a commitment to divine values and compliance with Islamic law.

Research findings indicate that perceptions of Sharia compliance act as a moderating variable that strengthens the relationship between digital transformation and member trust. From an Islamic legal perspective, this is understandable because Sharia compliance is both a prerequisite for validity and the very essence of every contract. Without the assurance that transactions are conducted in accordance with Sharia principles, it will be difficult to build members' trust, even if the digital services function properly from a technical standpoint. (Dehnert, M., 2022, 1520). Effective implementation of digitalization is expected to enhance transparency and service convenience, which can ultimately strengthen member trust in BMTs. However, if members perceive that digitalization diminishes Sharia aspects in service delivery, trust may decline.

Furthermore, the transparency provided by digital systems—such as easy access to real-time balance information, transaction history, and clarity regarding contractual mechanisms within the application can be viewed as an implementation of the principle of transparency (*al-wudiah*), which is strongly emphasized in Sharia. In this regard, digital technology can be categorized as a *wasilah* (means) that strengthens the execution of contracts, such as in *murabahah* and *wadiah* contracts. For example, in a *murabahah* contract, the transparency of the cost price and profit margin can be clearly displayed in the digital system, thereby avoiding the element of *gharar*. Meanwhile, in a *wadiah* contract, the digital system allows members to monitor the security and status of their funds periodically, which ultimately strengthens their sense of security and trust. (Dhanya, C, 2023, 1507). Research on Sharia compliance in Islamic financial institutions indicates that adherence to Sharia principles is not only an operational standard but also a determinant influencing members' decisions to choose and continue using Islamic financial services. Members' perceptions of Sharia commitment can strengthen or weaken the impact of digital transformation on member trust.

Digital transformation can strengthen member trust when implemented through transparent, user-friendly, and secure approaches. The adoption of digital technologies in Islamic financial institutions such as mobile services, digital data management, and transaction automation has been shown to improve service quality and customer satisfaction. Nevertheless, in the context of Islamic finance, technological implementation must align with Sharia principles to maintain member trust. This concept aligns with findings that trust in Sharia financial institutions is better understood as normative trust—that is, trust built on compliance with Sharia norms and values, rather than solely on efficiency or economic benefits. This constitutes the primary distinction from

conventional financial institutions, which tend to frame trust within a purely functional framework. (Diamond, S. 2019, 34).

Several studies demonstrate that members' perceptions of digital service quality and Sharia aspects influence their level of trust. Services that are not only fast and efficient but also perceived as Sharia-compliant tend to increase member trust and loyalty.

Therefore, the success of digital transformation in BMTs is not only measured by technological and efficiency aspects but also by its ability to maintain and even strengthen Sharia principles, particularly transparency, clarity of contracts, and the reinforcement of trust. In other words, digital technology must be positioned as a means to support the implementation of Sharia values more optimally, thereby enhancing member trust in a sustainable manner. (Diener, F. 2021). Early empirical studies in Islamic finance literature indicate that indicators such as compliance of products and services with Sharia principles, contract transparency, and the role of the Sharia Supervisory Board are dominant factors shaping perceptions of Sharia compliance, which subsequently influence member trust and loyalty (Dorfleitner, G. et.all, 2022).

A Classical Assumption

Validity Test

The validity test was conducted to ensure that each questionnaire item accurately measures the research variables, namely digital transformation, member trust, and perceived Sharia compliance as the moderating variable. This test aims to ensure that the research instrument truly represents the constructs under investigation and minimizes measurement error (Syafian Siregar, 2013, 32)

Item validity testing was performed using the Pearson Product Moment correlation by correlating each item score with the total score of its respective variable. An item is considered valid if the calculated correlation coefficient exceeds the critical value at a significance level of 0.05. With a total of 83 respondents, the significance value obtained was $0.000 < 0.05$, indicating that the data meet the validity criteria. The results show that all questionnaire items are valid, meaning that each item is appropriate and relevant for measuring digital transformation, member trust, and perceived Sharia compliance at BMT Maslahah.

Reliability Test

The reliability test was conducted to determine the level of internal consistency of the measurement instrument and to ensure that the questionnaire is capable of producing stable and consistent data when administered to respondents with relatively similar characteristics (Jonathan Sarwono, 2011, 53). An instrument is considered reliable if it is able to provide consistent measurement results over time.

Table 1. Table Reliability Test Results

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.869	.871	12

Source: Data Analys from SPSS.29, Processed (2025)

Reliability testing in this study employed Cronbach's Alpha. A variable is considered reliable if it has a Cronbach's Alpha value greater than 0.70. Based on data processing using SPSS version 29, the Cronbach's Alpha value obtained was 0.869, while the Cronbach's Alpha Based on Standardized Items was 0.871, with a total of 12 items.

These values indicate that all research variables digital transformation, member trust, and perceived Sharia compliance demonstrate excellent reliability, as they exceed the minimum threshold. Therefore, it can be concluded that the research instrument is reliable and suitable for further statistical analysis.

Autocorrelation Test

The autocorrelation test was conducted to examine whether there is a correlation between residuals in one observation and residuals in another observation within the regression model. This test is essential to ensure that the regression model used to analyze the effect of digital transformation on member trust, with perceived Sharia compliance as a moderating variable, satisfies classical assumptions particularly residual independence:

Table 2. Table Autocorrelation Test

Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
.437	1.34422	1.962

Source: Data Analys from SPSS.29, Processed (2025)

The autocorrelation test in this study was conducted using the Durbin-Watson test. Based on the analysis results, the Durbin-Watson value obtained was 1.962. This value falls within the acceptable range of 1.5 to 2.5, indicating that no autocorrelation is present in the regression model used.

Therefore, the residuals in the regression model are independent across observations. This result demonstrates that the regression model satisfies the autocorrelation assumption and is appropriate for hypothesis testing in the study examining digital transformation, member trust, and the moderating role of perceived Sharia compliance at BMT Maslahah.

Regression Berganda Analysis

The coefficient of determination (R^2) was used to determine the percentage influence of digital transformation and perceived Sharia compliance on member trust at BMT Maslahah. In SPSS 29.0, the results of the coefficient of determination analysis are presented in the regression model summary derived from multiple regression analysis, as shown below:

Table 3. Table Regression Berganda Analysis Test

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	170.223	2	85.111	54.171	.000 ^b
	Residzual	157.117	100	1.571		
	Total	327.340	102			

a. Dependent Variable: totally

b. Predictors: (Constant), totalx, totalx2

Source: Data Analys from SPSS.29, Processed (2025)

Based on SPSS version 29 output, the ANOVA test shows an F-statistic value of 54.171 with a significance level of $0.000 < 0.05$. This result indicates that the regression model is statistically significant simultaneously, meaning that digital transformation and perceived Sharia compliance jointly influence member trust at BMT Maslahah. Therefore, the multiple regression model is considered appropriate for explaining the relationships among the variables examined in this study.

t-Test (Partial Test)

Uji t dilakukan untuk mengetahui pengaruh parsial masing-masing variabel independen terhadap variabel dependen, yaitu kepercayaan anggota.

Table 4. Table t-Test (Partial Test) I

Coefficients ^a						
Model		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		Beta			Tolerance	VIF
1	(Constant)		4.919	.000		
	totalY	.667	9.005	.000	1.000	1.000

a. Dependent Variable: TotalZ

Source: Data Analys from SPSS.29, Processed (2025)

The partial test results indicate that digital transformation has a t-value of 3.945 with a significance level of $0.000 < 0.05$, suggesting that digital transformation has a positive and significant effect on member trust. This finding implies that improvements in digital service implementation such as service digitalization, ease of access, and transaction efficiency lead to higher levels of member trust at BMT Maslahah.

Table 5 Table t-Test (Partial Test) II

Coefficients ^a						
Model		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		Beta			Tolerance	VIF
1	(Constant)		2.229	.028		
	TotalX	.387	3.945	.000	.500	2.001
	TotalZ	.394	4.019	.000	.500	2.001

a. Dependent Variable: totally

Source: Data Analys from SPSS.29, Processed (2025)

Furthermore, perceived Sharia compliance shows a t-value of 4.019 with a significance level of $0.000 < 0.05$, indicating that members' perceptions of Sharia compliance positively and significantly influence member trust. This result confirms that adherence to Sharia principles plays a critical role in building and strengthening member trust.

Additionally, the tolerance values exceed 0.20 and VIF values are below 10, indicating the absence of multicollinearity among independent variables and confirming that the regression model satisfies statistical assumptions.

Hypothesis Testing Coefficient of Determination (R^2 Test)

Based on the regression and t-test results, the findings indicate that digital transformation has a positive and significant effect on member trust at BMT Maslahah.

Table 8. Coefficient of Determination (R^2 Test)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.721 ^a	.520	.510	1.25346

a. Predictors: (Constant), TotalZ, TotalX

Source: Data Analys from SPSS.29, Processed (2025)

Perceived Sharia compliance also has a positive and significant effect in strengthening member trust and serves as a moderating factor in the relationship between digital transformation and member trust. Accordingly, all research hypotheses are accepted, confirming that the success of digital transformation in Islamic financial institutions is influenced not only by technological factors but also by members' perceptions of Sharia compliance. This finding highlights that the integration of digital innovation and Sharia values is a key determinant in building trust among members of BMT Maslahah.

The findings of this study reinforce trust theory in financial institutions, which posits that customer or member trust is built through service quality, transparency, and system reliability (Morgan & Hunt, 1994). Digital transformation at BMT Maslahah has been shown to enhance member trust by facilitating interactions, improving transaction efficiency, and providing a sense of security in fund management. These results are consistent with previous studies indicating that digital transformation significantly influences trust and customer satisfaction in both conventional and Islamic financial institutions. Research by Vial (2019) and Susanto et al. (2022) demonstrates that service digitalization enhances perceptions of professionalism and institutional credibility, which ultimately increases user trust.

Research examining financial technology (fintech) within the context of Islamic economics emphasizes that the development of fintech represents an adaptation of digital technology to the transactional needs of modern society. However, its implementation must remain clearly guided by Islamic legal principles, including the prohibition of *riba* and *gharar*. In the article "Financial Technology (Fintech) Reviewed According to the Perspective of Four Ulema of Fiqh (Hanafi, Maliki, Syafi'i, and Hambali)", it is explained that fintech can be utilized in a practical and efficient manner as long as the transactions do not violate Sharia principles. This highlights the importance of Islamic legal compliance in the application of financial technology to ensure its acceptance within the Muslim community (A Khaerul Mu'min, 2024, 11).

Another perspective on digital finance emerges from studies that focus on the relationship between fintech and Islamic banking. In the article "Impact of Financial Technology (Fintech) on Sharia Banking: Perspective of Fiqh Economic", it is found that fintech serves as an important adaptation to technological advancement and is relevant to the objectives of *maqasid al-shariah* in achieving public welfare. These findings are

particularly relevant to research on digitalization in Sharia-based institutions such as BMTs, as they indicate that user acceptance and trust in Sharia fintech services are highly dependent on users' understanding of Sharia compliance embedded within technological innovations (Nisaa et al., 2024 53).

Although the main focus of fintech-related issues in the Journal of Islamic Economics has not directly addressed digital trust or member trust in Islamic microfinance institutions such as BMTs, existing research trends demonstrate the importance of the interconnection between technological innovation and Sharia principles in building trust. For instance, bibliometric studies examining the role of Islamic microfinance in developing the Islamic economic ecosystem emphasize the need to strengthen Sharia compliance in financial technology to ensure that financial inclusion operates effectively while remaining aligned with Islamic principles. These findings support the premise that the success of Sharia fintech digitalization is significantly influenced by the Sharia perceptions of members and

Although the main focus of fintech-related issues has not extensively addressed issues of digital trust or member trust in Islamic microfinance institutions such as Baitul Maal wat Tamwil (BMT), prevailing research trends underscore the critical interconnection between technological innovation and Sharia principles in fostering trust within Islamic financial systems. Several bibliometric and systematic review studies on Islamic microfinance and Sharia-based financial technology highlight that digitalization cannot be separated from the ethical and legal foundations of Islamic finance. These studies emphasize that strengthening Sharia compliance within digital financial services is essential to ensure that financial inclusion not only expands access but also preserves conformity with Islamic values. In this context (Abd et al., 2024). demonstrate that the success of Sharia fintech adoption is strongly influenced by members' and stakeholders' perceptions of Sharia adherence, reinforcing the notion that technology accep

The moderating role of perceived Sharia compliance identified in this study constitutes a significant theoretical and empirical contribution. Unlike conventional financial institutions, trust in Islamic financial institutions is multidimensional, encompassing both functional trust derived from service quality, system reliability, and technological efficiency and normative trust, which arises from confidence in Sharia compliance. This finding aligns with Islamic corporate trust theory, which posits that adherence to Sharia principles forms the foundational source of legitimacy and trust in Islamic organizations. Accordingly, even highly advanced digital systems may fail to generate optimal trust if members perceive inconsistencies or ambiguities in Sharia compliance.

Furthermore, the findings corroborate prior empirical studies indicating that Sharia compliance significantly influences trust and loyalty in Islamic financial institutions. Elements such as the perceived effectiveness of the Sharia Supervisory Board, transparency and clarity of contracts, and assurances that financial transactions are free from *riba*, *gharar*, and *maysir* play a crucial role in reinforcing member confidence. In the context of BMT Maslahah, these Sharia-related assurances were found to amplify the

positive effect of digital transformation on member trust, suggesting that digital innovation functions most effectively when embedded within a robust Sharia governance framework.

Overall, the results of this study suggest that digital transformation alone is insufficient to optimally build and sustain member trust in Islamic microfinance institutions. Instead, digital initiatives must be strategically integrated with strengthened and clearly communicated Sharia compliance. For BMT Maslahah and similar institutions, the harmonization of technological advancement and Sharia values is not merely complementary but essential for establishing long-term trust, institutional credibility, and sustainable member relationships in the digital era.

D. Conclusion

Based on the data analysis and discussion, this study successfully addresses its research objectives and hypotheses concerning the relationship between digital transformation, member trust, and the moderating role of perceived Sharia compliance at BMT Maslahah. First, digital transformation has a positive and significant effect on member trust at BMT Maslahah. This finding indicates that the implementation of digital technologies such as service accessibility, transaction speed, and system reliability enhances members' confidence in the professionalism and credibility of Islamic financial institutions. Thus, digital transformation constitutes a strategic factor in building member trust in the era of technology-driven Islamic microfinance.

Second, perceived Sharia compliance has a positive and significant influence on member trust. This result confirms that in Islamic financial institutions, trust is not only determined by technological sophistication and service quality but is also strongly influenced by members' beliefs that all operational activities adhere to Sharia principles. Third, perceived Sharia compliance serves as a moderating variable that strengthens the relationship between digital transformation and member trust. This means that the positive impact of digital transformation on trust becomes more pronounced when accompanied by strong perceptions of Sharia compliance. This finding highlights that the integration of digital innovation and Sharia values is the primary key to building sustainable member trust at BMT Maslahah.

Overall, this study concludes that the success of digital transformation in Islamic financial institutions cannot be separated from strengthening Sharia compliance as perceived positively by members. Digital transformation aligned with Sharia principles is capable of fostering stronger and more sustainable member trust.

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