

## Digitalization of Sharia Investment: The Contribution of Investment Platforms to Sharia Capital Market Literacy and Inclusion

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**Abstract:** This study was motivated by the rapid digitalization that has brought significant changes to the financial sector, particularly the Islamic capital market. Although the number of investors has increased, the level of literacy (43.42%) and Islamic financial inclusion (13.41%) remain low. This study aims to analyze the contribution of digital investment platforms in improving literacy and inclusion in the Islamic capital market in Indonesia. The method used is qualitative with a literature study, based on secondary data from journals, books, official reports, and related publications. The results show that digital platforms such as Bibit, Bareksa, IPOT, and Ajaib not only serve as a means of transaction but also as a medium of education through literacy programs, collaboration, and transparency and security features. Digitalization has been proven to reduce barriers to participation, provide cost efficiency, and expand investment access, especially for the younger generation.

**Abstrak:** Penelitian ini dilatarbelakangi oleh pesatnya digitalisasi yang membawa perubahan signifikan pada sektor keuangan, khususnya pasar modal syariah. Meskipun jumlah investor meningkat, tingkat literasi (43,42%) dan inklusi keuangan syariah (13,41%) masih rendah. Penelitian ini bertujuan menganalisis kontribusi platform investasi digital dalam meningkatkan literasi dan inklusi pasar modal syariah di Indonesia. Metode yang digunakan adalah kualitatif dengan studi pustaka, berdasarkan data sekunder dari jurnal, buku, laporan resmi, dan publikasi terkait. Hasil penelitian menunjukkan bahwa platform digital seperti Bibit, Bareksa, IPOT, dan Ajaib tidak hanya berperan sebagai sarana transaksi, tetapi juga sebagai media edukasi melalui program literasi, kolaborasi, serta fitur transparansi dan keamanan. Digitalisasi terbukti menurunkan hambatan partisipasi, menghadirkan efisiensi biaya, dan memperluas akses investasi, terutama bagi generasi muda.

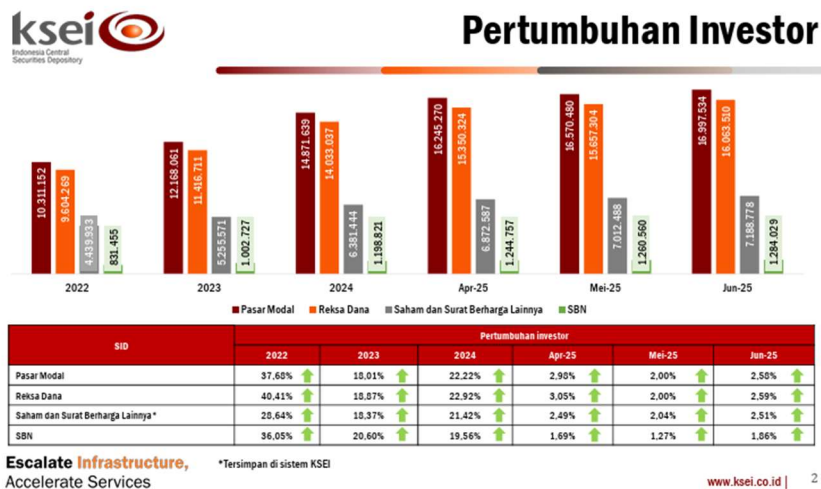
**Keywords:** Digitalization, Sharia Investment; Financial Literacy; Financial Inclusion; Digital Investment Platform; Sharia Capital Market.

**Kata Kunci:** Digitalisasi; Investasi Syariah; Literasi Keuangan; Inklusi Keuangan; Platform Investasi Digital; Pasar Modal Syariah.

## A. Introduction

Advances in information and communication technology have driven major changes in the global economic and financial systems. Digitalization, namely the use of digital technology to improve effectiveness and efficiency, has become an important pillar of modern economic growth. Indonesia, as the country with the fourth largest number of internet users in the world, has great potential in developing digital-based financial services (Purba et al., 2025). With internet penetration estimated to reach 80.66% in 2025, equivalent to 229 million active users, this condition provides a strong foundation for the development of digital financial services, including Islamic finance (APJII, 2025). Technological developments such as automation, data analysis, and widespread connectivity are also driving significant transformation in Islamic finance, which is now seeking to capitalize on the positive opportunities of the digital era (Rif'ah, 2024).

In the context of the Islamic capital market, digitalization provides great opportunities to expand reach, improve access, and create a more transparent and inclusive system. Digital technology makes it easier for people to invest in accordance with Islamic principles, even for those who previously had limited understanding. This easier access has the potential to accelerate the growth of the Islamic capital market, especially among the younger generation who are familiar with technology (Maulana et al., 2024). Various investment instruments such as sukuk, stocks, and bonds can now be accessed more conveniently through digital platforms, triggering a shift in the investment paradigm of society (Habibullah et al., 2024). Thus, digitalization has become an important instrument in attracting new investors and strengthening the position of sharia investment amid global economic dynamics.



**Figure 1. Growth of Capital Market Investors**  
Source : KSEI (2025)

The urgency of digitization is becoming increasingly apparent with the growing number of investors in the Indonesian capital market. Data from the Indonesian Central Securities Depository (KSEI) shows that the number of investors increased from 14.87 million at the end of 2024 to 16.99 million in June 2025 (KSEI, 2025). This achievement is certainly inseparable from the close synergy between the Indonesia Stock Exchange (IDX), the Financial Services Authority (OJK), Self-Regulatory Organizations (SRO), and the support of other stakeholders. In addition, this success is also supported by innovative strategies in the digitization of education that are consistently implemented by the IDX, particularly in improving public financial literacy. These digital-based educational efforts make information about investment more widely available, faster, and more efficient, thereby opening up opportunities for groups of people who previously did not have access to participate in the Islamic capital market (IDX, 2024).

However, amid these positive developments, crucial challenges remain, particularly regarding low literacy and inclusiveness in Islamic finance. A 2025 survey by the Financial Services Authority (OJK) shows that the national level of Islamic financial literacy is only 43.42%, with an even lower level of inclusion at 13.41% (OJK, 2025).

This condition indicates a gap between the high public interest in Islamic investment and the low level of understanding of the available products, instruments, and mechanisms. Low financial literacy implies that the public has minimal ability to make the right investment decisions, while low inclusion indicates that most people still do not have adequate access to Islamic financial services.

Digital investment platforms provide a solution to these problems by offering broader, more practical, and user-friendly access. Platforms such as Bibit, Bareksa, Ajaib, and other Islamic investment platforms enable the public to start investing with affordable capital and are equipped with educational features that help improve understanding. The existence of this technology makes digital platforms not only a means of transaction, but also an important instrument in strengthening Islamic financial literacy. With the support of innovations such as robo-advisors, big data, and artificial intelligence, digital platforms are able to provide investment recommendations in accordance with Islamic principles efficiently, thereby facilitating public participation in the Islamic capital market (Ningtyas, 2025).

Previous studies have reinforced the importance of digitalization in the development of the Islamic capital market. Hajar et al., (2024) found that digitalization contributes to improving financial literacy and capital market inclusion, although low literacy remains a major obstacle. Qothrunnada et al., (2023) emphasized that digital transformation can increase the inclusion and accessibility of Islamic financial services and encourage product innovation, while research by A'yun & Dwi Aprilia Putri, (2023) showed that digital investment applications can drive stock investment growth in Indonesia. Meanwhile, research by Khasanah et al., (2025) emphasizes the benefits of digital Islamic investment platforms in terms of cost efficiency, information transparency, and expanded access, despite facing serious challenges such as data security and low public literacy.

Therefore, the digitization of Islamic investment has a very strategic role in the transformation of the Islamic capital market. Digital investment platforms contribute

significantly to Islamic financial literacy through easily accessible educational features, while also expanding inclusion by lowering barriers to public participation in the Islamic capital market. Through the use of digital investment platforms, the Islamic capital market has the opportunity to develop in a more inclusive, sustainable, and competitive manner in the era of globalization. A study on the contribution of Islamic investment platforms to literacy and inclusion in the Islamic capital market is relevant as an effort to understand the impact of digitization on strengthening Indonesia's Islamic investment ecosystem.

## **B. Research Methodology**

This study uses a qualitative approach with a literature review method, in which all data used is secondary. Secondary data was obtained through searching various sources such as books, journal articles, official reports, databases, and other scientific materials relevant to the topics of sharia investment digitization, literacy, and inclusion in the sharia capital market. According to Sugiyono (2018), a literature study is a theoretical study sourced from literature, scientific references, and previous research related to the object of study, so that it can be used as a basis for analyzing the social phenomena being studied. A literature study was chosen because it allows researchers to explore, analyze, and synthesize existing literature and data, thereby providing a deep and comprehensive understanding based on theoretical studies and previous research findings (George, 2008). Thus, literature research is an important component in building a strong academic foundation and supporting the analysis of the role of sharia investment platforms in improving financial literacy and inclusion in the sharia capital market.

## **C. Results and Discussion**

### **1. Sharia Investment Platforms in Indonesia**

The era of digitalization has brought about a revolution in the world of investment, where easy access through digital platforms allows people to invest directly from their smartphones (Hanafi & Firdaus, 2023). This transformation has not only increased

operational efficiency and reduced transaction costs, but also opened up investment opportunities with affordable capital for a wider audience. The development of fintech has facilitated real-time access to information and independent learning through online educational content, making investment more democratic and accessible to various segments of society (Hajar et al., 2024).

On the other hand, sharia investment, as a concept of capital investment based on Islamic principles, has shown significant growth. Sharia investment not only prioritizes financial returns but also integrates Islamic ethical values that avoid *riba*, *gharar*, and *maysir*, as well as prohibited sectors (Al-mustafa, 2023). By applying various sharia contracts such as *mudharabah*, *musyarakah*, and *ijarah*, sharia investment offers a fairer and more blessed alternative for investors who want a balance between profit and spiritual values (Rif'ah, 2024). It is within this framework that various digital sharia investment platforms have emerged as a means of connecting technology and Islamic values, including:

a. Bibit

Bibit is a digital investment application that makes it easier for people, especially beginners, to invest in mutual funds through its robo-advisor feature. This feature automatically recommends portfolios according to the user's risk profile based on age, goals, and financial conditions, while also educating them about risk management. For Muslim investors, Bibit offers Bibit Syariah, which only recommends products in accordance with Islamic principles, such as Islamic mutual funds, *sukuk*, and Islamic bonds. All of these products are supervised by DSN-MUI, ensuring that they are halal, transparent, and free from *riba* and *gharar*. With this service, Bibit has become a practical platform that also supports sharia investment literacy (Bibit, 2025).

b. Bareksa

Bareksa is the first financial marketplace in Indonesia to obtain a license from the OJK as a Mutual Fund Selling Agent since 2016. This platform offers a variety

of investment products from various investment managers and is also trusted as an online retail SBN distribution partner and digital gold service. To support Muslim investors, Bareksa presents the Bareksa Syariah feature, which provides sharia products such as sharia mutual funds, gold, and SBSN. All sharia products are supervised by the OJK and DSN-MUI, ensuring they are safe and sharia-compliant. With its comprehensive product range, Bareksa is the top choice for people who want to invest in halal products easily and reliably (Bareksa, 2025).

c. IPOT

Indo Premier Sekuritas, through IPOT Syariah, presents the first sharia online trading platform in Indonesia. Investors can trade stocks in accordance with the OJK's Sharia Securities List (DES) with sharia compliance guaranteed by DSN-MUI certification. This service is free from *riba*, *gharar*, and short selling practices, making it safe for Muslim investors. In addition to transactions, IPOT Syariah provides sharia stock filtering features, risk analysis, and investment guides for beginners. With its ease and transparency, IPOT Syariah has become an important tool for expanding public participation in the sharia capital market (Ipot, 2023).

d. Ajaib

Ajaib is a digital investment application that facilitates online mutual fund and stock investments with a focus on ease of access for the younger generation. In addition to providing investment services, Ajaib offers education through articles and digital content to improve investor understanding. Its outstanding features include the Ajaib wallet to separate goals, stop loss to limit losses, and speed order book for transaction efficiency. Ajaib also offers sharia-compliant mutual funds that have been approved by the DSN-MUI, ensuring they are safe and in line with Islamic principles. The combination of innovation and sharia compliance makes Ajaib an attractive option for Muslim investors (Ajaib, 2022).



## **2. The Contribution of Investment Platforms to Sharia Capital Market Literacy and Inclusion**

The digitization of sharia investment has brought about a fundamental transformation in Indonesia's capital market ecosystem, where digital platforms play a dual role as a means of transaction and a medium of education that encourages public awareness to invest in accordance with Islamic sharia principles. Sharia financial literacy in this case includes public knowledge and awareness in managing finances in accordance with sharia principles, ranging from understanding basic concepts to awareness of avoiding *riba*, *gharar*, and *maysir* practices in investing (Nursjanti et al., 2023).

Parallel to the increase in literacy, Islamic financial inclusion is the main key to ensuring that all levels of society have fair and equal access to Islamic financial products. Financial inclusion is basically an effort to enable the public to access and utilize financial services equally, with indicators of availability of access, ability to use, suitability of services, and positive impact (Laili & Kusumaningtias, 2020). In the context of sharia, this is in line with Islamic values that prioritize the equitable distribution of wealth, where financial inclusion is seen as a universal and non-exclusive service system to achieve economic justice (Puspitasari et al., 2020). Digital platforms have made it easier to achieve this inclusion through technological innovation, even in remote areas that were previously difficult to reach with conventional financial services (Sarma, 2012).

Based on this framework, digitization contributes significantly to sharia capital market literacy and inclusion through the following aspects:

### **a. Integrated Education Programs from Investment Platforms**

Digital investment platforms have revolutionized the way people access Islamic investment education through technology that enables learning from home using smartphones. The Bibit platform consistently organizes “Bibit Classes” through online webinars that anyone can join, aiming to increase understanding of the importance of investing early on while providing practical knowledge about Islamic investment mechanisms. In addition to webinars, Bibit provides a variety



of educational content such as articles, videos, and investment guides written in easy-to-understand language, making this platform not only an investment application but also an effective learning medium for young people who want to manage their finances according to sharia principles (Bibit, 2021).

**b. Multi-Stakeholder Educational Collaboration**

The improvement of Islamic capital market literacy is strengthened through strategic collaboration between investment platforms, educational institutions, and regulators, which has produced a significant educational impact. The collaboration between the Faculty of Economics and Business at the Islamic University of Malang with OJK, IDX, and IPOT successfully held capital market literacy and inclusion training that educated more than 1,500 Muslimat NU in Malang, having a direct impact on the community's understanding of finance and sharia investment (duta.co, 2023). The Bareksa platform has also developed the “Bareksa Fund Academy Meet The Fund Manager” program, which brings the community into direct contact with investment managers through regular monthly coffee meetings, allowing the community to obtain detailed information about mutual fund products directly from their managers (Bareksa, 2017).

**c. Educational Features and Open Access to Information**

Modern investment platforms have integrated various educational features that support Islamic investment learning by providing comprehensive tools and content. The Ajaib platform offers educational features such as magic bag, stop-loss, and stock screener, as well as providing DSN-MUI-certified Islamic mutual funds that support efficient and sharia-compliant investments (Heryani & Selasi, 2025). These features are complemented by educational content through articles on the website, YouTube videos, and collaboration with the Indonesia Stock Exchange (Ajaib, 2025). These features not only simplify the investment process but also provide practical education on concepts such as profit sharing, avoiding

usury, and transparent investing through articles, videos, and infographics that offer detailed insights into the principles of sharia-compliant investing.

d. Universal Accessibility and Investment Flexibility

Digital investment platforms have eliminated the geographical and temporal barriers that have limited public access to the Islamic capital market, enabling easy and fast transactions without time and place restrictions. Through electronic devices such as smartphones, computers, or tablets connected to the internet, investors can access various investment instruments without geographical restrictions, providing a solution for investors with high mobility or those who live far from financial centers (Habibullah et al., 2024).

e. Cost Efficiency and Investment Democratization

Digital investment platforms democratize access to the Islamic capital market through significant cost efficiencies compared to conventional investments, which are often burdened with registration, administration, and brokerage fees. The Bibit application proves this democratization by allowing users to invest with very small capital, only IDR 10,000, to purchase various sharia mutual fund products such as Manulife Dana Saham, BNI-AM Mahogany, BNP Paribas Pesona Syariah, and others, providing flexibility for people from various economic backgrounds to choose investment products according to their preferences and needs (Bibit, 2022).

f. Empowerment of Independent Portfolio Management

Digital investment platforms empower investors to manage their sharia portfolios independently through real-time monitoring features, asset diversification in accordance with sharia principles, and strategy formulation based on market conditions with the support of algorithm-based analysis and artificial intelligence. Robo-advisor technology is a notable development that provides portfolio recommendations according to customer risk profiles and investment objectives based on data such as age, risk tolerance, and financial targets. It can even execute trades and manage portfolios automatically (Alam & Achjari, 2024).

g. Technology-Based Transparency and Security

Digital investment platforms contribute to sharia capital market inclusion by providing transparent information access in the form of financial reports, price charts, market analysis, and disclosure of the sharia contracts used so that investors can make informed decisions and avoid gharar practices. Bibit supports transparency with automatic portfolio reports that include transaction history and asset development (Bibit, 2021). Meanwhile, Ajaib integrates blockchain technology through the Ajaib Earn feature to ensure transaction security, transparency of records, and compliance with sharia principles (Ajaib, 2022).

### **3. Challenges in Implementing Digital Sharia Investment Platforms**

The digitization of the sharia capital market brings great opportunities to expand public access to investments that are in accordance with Islamic principles. However, in its implementation, digital sharia investment platforms face various complex challenges that need to be understood in depth, namely as follows:

a. Cyber Security Threats and Data Protection

One of the biggest challenges in digital investment platforms is ensuring the security of investor data. With the increase in online transactions, the risk of personal information leaks, cyber attacks, and financial data theft is becoming increasingly worrying. This is crucial because it involves sensitive data such as financial information, transaction history, and investor identity. These cyber security threats not only have the potential to cause financial losses to investors, but also erode public trust in digital sharia investment platforms. Security system vulnerabilities can become a gateway for cyber criminals to access and misuse investor data (Anggraini et al., 2024).

To build trust, platforms need to improve data and transaction protection with modern technologies such as end-to-end encryption, multi-factor authentication (MFA), and artificial intelligence-based threat detection systems. Regular security

audits, including penetration testing, can ensure that systems remain robust. In addition, educating users about the importance of using strong passwords and being aware of phishing is also very helpful in maintaining security (Firmansyah & Anwar, 2019).

**b. Low Sharia Financial Literacy Among the Public**

The public's lack of understanding of the basic concepts and principles of Islamic finance remains an obstacle to the development of Islamic investment in Indonesia. Low Islamic financial literacy makes it difficult for potential investors to distinguish between Islamic and conventional products, especially in terms of risk, return, and diversification. The lack of understanding regarding the prohibition of *riba*, *gharar*, and *maysir* also causes uncertainty in investing. This obstacle is exacerbated by low digital literacy, which increases the risks in online investing. In addition, the proliferation of unregistered illegal investment platforms further increases the public's vulnerability to financial losses (Khasanah et al., 2025).

A number of concrete steps can be taken to strengthen Islamic financial literacy in Indonesia. These steps include massive education by the OJK, BI, DSN, and Islamic financial institutions, integration of material into formal and non-formal education, simplification of product language to make it easier to understand, and improvement of digital literacy to support the security of online investments (Izzany, 2025). On the other hand, public protection from illegal investments is strengthened by the OJK, which has the authority to provide education, stop the activities of harmful financial institutions, and through the role of the Investment Alert Task Force, which consists of various agencies to identify, stop, and socialize the dangers of illegal entities (Suryani Widayati, 2013).

**c. The Gap Between Technological Innovation and Regulation**

Rapid technological developments are often not in line with regulatory readiness. Rules that are still based on the old legal system have not been able to accommodate new dynamics such as blockchain, artificial intelligence, and big

data. This creates legal uncertainty that has the potential to hamper innovation, including in the Islamic finance sector. On the other hand, the anonymous and untraceable nature of digital transactions makes supervision difficult. As a result, fraud and market manipulation in digital investments are often difficult to deal with due to the limitations of existing regulations (Yuniarti & Mahatma, 2025).

To bridge this gap, more adaptive and collaborative regulations are needed. Mechanisms such as Regulatory Sandbox can be utilized to safely test Islamic fintech innovations. The use of RegTech can also strengthen the supervisory function, while the involvement of regulators, academics, and industry will ensure that the policies that are created are more contextual and anticipatory of technological developments (Haidar et al., 2023).

d. Digital Infrastructure Access Inequality

Despite rapid technological developments, the digital divide remains a reality in Indonesia. Remote areas still face infrastructure challenges such as unstable internet networks, limited technological devices, and low digital literacy among the population. This situation limits the reach of digital sharia investment platforms and creates unequal access to financial services. This gap is not only related to the availability of technology, but also the community's ability to operate digital platforms for investment purposes (Maulia et al., 2025).

Efforts to equalize digital infrastructure are crucial. The development of stable internet networks, the provision of affordable devices, and digital literacy programs can help reduce this gap. On the other hand, sharia investment platforms need to be designed with simple and user-friendly interfaces so that they can be accessed by various community groups without technical barriers (Digides, 2025).

e. The Dominance of Conventional Investment and Skepticism towards Sharia Products

Sharia investment platforms still face major challenges due to the dominance of conventional systems, which have a broad investor base, a wider variety of

instruments, and a long track record in the market. This situation is exacerbated by the skepticism of some people, especially the younger generation, who view sharia products as instruments with lower returns, more complicated, and less attractive than conventional investments. These negative perceptions arise partly due to limited information about the performance and advantages of sharia investments, thereby hindering wider adoption among investors (Selasi et al., 2025).

To broaden acceptance, sharia products need to be developed to be more innovative and competitive. Diversification of instruments, such as thematic investments based on sustainability or social issues, can attract investor interest. Improved services such as fast execution, comprehensive analysis features, and a better user experience also strengthen competitiveness. Digital marketing that emphasizes ethical values, transparency, and sustainability is particularly relevant to millennials and Gen Z, while collaboration between Islamic platforms will strengthen the ecosystem as a whole (Khasanah et al., 2025).

#### **D. Conclusion**

This study confirms that digitalization has become an important catalyst in strengthening the Islamic capital market ecosystem in Indonesia. The presence of digital investment platforms not only facilitates transactions but also opens up new opportunities for improving Islamic financial literacy and inclusion. Key findings from this study indicate that digital transformation can reduce barriers to public participation, deliver cost efficiencies, and expand access to sharia investment, especially for younger generations who are familiar with technology. Furthermore, digital platforms have proven to serve as a means of education and trust building through transparency and security features, thereby creating a more open and inclusive investment environment. Although challenges such as limited literacy, infrastructure gaps, data security, and regulations still loom, the results of this study imply that optimizing digitalization can be a key strategy to drive the

growth of a sharia capital market that is sustainable, competitive, and relevant to global economic developments.

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