

IMPLICATIONS OF DIGITALIZATION ON GOVERNANCE AT ISLAMIC PEOPLE'S BANK (PHENOMENOLOGICAL STUDY AT BPRS X)

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Abstract

Digital transformation at Islamic Rural Banks demands governance that is accountable, secure, and aligned with sharia principles. This study aims to map digital governance practices and formulate prerequisites for safe, compliant, and value-oriented implementation. Using a qualitative phenomenological approach and adopting an active participatory method, data were collected through in-depth interviews, document reviews, and observations with purposive sampling (management, DPS, IT/cybersecurity units, and customers). The analysis refers to the Miles & Huberman model (data reduction–data presentation–conclusion drawing); validity is maintained through source triangulation, member checking, and audit trails. The findings consolidate five key domains: (1) the role of DPS in digital decisions and ongoing supervision, (2) human resource capabilities and risk culture, (3) IT & cybersecurity architecture (data protection, incident response, business continuity), (4) risk management–compliance (synchronization of OJK–DSN–MUI guidelines), and (5) digital customer literacy and experience. The theoretical contribution integrates the Institutional, Accountability, and TAM/UTAUT perspectives to explain the drivers and barriers to adoption. Practically, a risk-based digital governance roadmap is developed that prioritizes cybersecurity governance, strengthening the role of the DPS through digital oversight, and data governance policies.

Kata Kunci: *Digitalization, BPRS, Governance, Cybersecurity, Sharia Supervisory Board, accountability*

INTRODUCTION

Digital transformation has become a global trend driving fundamental changes in the banking sector. According to a 2025 report by the Financial Services Authority (OJK), Indonesian Islamic banking assets reached IDR 980.29 trillion, contributing 7.22% to total national banking assets, a significant increase compared to previous years. This phenomenon confirms that digitalization is not merely an option but a strategic necessity for Islamic banking to remain competitive and relevant in the digital economy.

While digitalization offers many opportunities, it also presents new and complex risks. Cybersecurity risks, customer data protection, and IT infrastructure readiness pose

serious challenges for banking institutions, including Islamic Rural Financing Banks (BPRS). As noted by Bengi Asrah et al. (2023) Digitalization drives service efficiency but also increases exposure to systemic risks that can threaten operational stability. This situation demands adaptive governance to achieve the benefits of digitalization without compromising operational resilience.

In Islamic banking, governance emphasizes not only accountability and transparency (Tricker, 2019), but also Sharia compliance as a key foundation. Recent research (Jahra, Noviarita, & Melnyk, 2024) shows that digital transformation without strong governance risks deviating from the *maqasid* of Sharia.

However, these studies generally partially separate the role of the Sharia Supervisory Board (DPS), human resource readiness and cybersecurity, IT architecture, OJK–DSN–MUI regulatory alignment, and customer literacy/experience, thus lacking a holistic framework specific to the BPRS context. To address this gap, this study aims to (i) map digital governance practices in BPRS and (ii) formulate prerequisites for secure, compliant, and value-oriented implementation. The findings will be explained using Institutional Theory, Accountability, and TAM/UTAUT perspectives to understand the drivers and barriers to digital adoption in the BPRS ecosystem.

This study aims to analyze the implications of digitalization on governance in Islamic Rural Banks (BPRS). This study will describe how BPRS adapt to digital change to maintain transparency, accountability, and Sharia compliance, and integrate aspects of the DPS, HR, infrastructure, and regulations within a single phenomenological analysis framework. Practically, this study will provide strategic recommendations for BPRS management in designing digital-based governance that remains in accordance with Sharia principles, as well as provide input for regulators such as the Financial Services Authority (OJK) and the National Sharia Council (DSN-MUI) in developing policies related to the digitalization of Islamic banking. Furthermore, the findings of this study are expected to strengthen customer trust and provide benefits to the public, academics, practitioners, and policymakers regarding digital governance in Islamic banking.

2. LITERATURE REVIEW

Corporate Governance Theory

Governance theory explains the importance of transparency, accountability, and control within an organization to build stakeholder trust. Tricker (2019) states that governance is not merely a structure, but a system of values, policies, and practices that ensure the organization operates in accordance with stakeholder interests. In the context of Islamic banking, governance refers not only to the principles of Good Corporate Governance (GCG) but also to Sharia Governance, which emphasizes compliance with Sharia principles (Noviarita et al., 2024).

Institutional Theory

Institutional theory (DiMaggio & Powell, 1983) asserts that organizational change occurs due to institutional pressures that are coercive (regulation), mimetic (imitating best practices), and normative (professional/ethical). In a recent study, Sunmola et al. (2025) showed that blockchain adoption in Islamic financial institutions is influenced by regulatory

pressures and legitimacy pressures. Thus, digitalization in Islamic rural banks (BPRS) can also be understood as a response to external environmental demands.

Technology Acceptance Theory (TAM and UTAUT)

The Technology Acceptance Model (TAM) explains that technology acceptance is determined by perceived usefulness and perceived ease of use. Venkatesh et al. (2003) later refined the TAM with the Unified Theory of Acceptance and Use of Technology (UTAUT). Recent research by Qulub & Putri (2024) demonstrated that acceptance of Islamic mobile banking is influenced by trust, user experience, and organizational support. This reinforces the assumption that the success of digitalization in BPRS is significantly influenced by human resource readiness and customer digital literacy.

Stakeholder Theory

Freeman (1984) emphasized that companies must consider the interests of all stakeholders, not just shareholders. In Islamic banking, stakeholders include customers, employees, the DPS, regulators, and the public. Melnyk, (2024) found that good digital governance improves stakeholder satisfaction through information transparency and data protection. Thus, stakeholder theory is relevant to explaining the role of digitalization in strengthening BPRS governance.

Accountability Theory

Accountability emphasizes the organization's obligation to be accountable for decisions and actions to stakeholders. Ichsan et al., (2024), Digital accountability in Islamic banking can be realized through real-time reporting, digital audits, and the involvement of the DPS in technology-based supervisory processes. This theory supports the analysis of how digitalization can improve transparency and accountability in governance at BPRS.

Previous Research & Research Gaps

Research shows that the role of DPS is crucial in maintaining sharia compliance, but limited use of technology makes supervision slow/less efficient. Wildan and Shalauddin (2024). In terms of internal control, the GCG structure is in place, but transparency of information to customers is still weak, a gap that can potentially be bridged by real-time digital channels. Kurniawan and Sadjarto (2013). A study on BPRS found infrastructure and cost barriers to digital adoption. Ashari and Prasetyo Nugrahanti (2020) From an organizational culture perspective, resistance arises due to limited HR technology literacy. Agusty (2025). Regarding consumer protection, a clear legal framework and adaptive governance are needed to protect customer rights in digital services. Wijaya, Hartono, and Arwanto (2025) Synthesis of previous findings. Digitalization has the potential to strengthen Islamic banking governance, but is hampered by four main factors: (1) DPS capabilities and digital oversight tools; (2) limited infrastructure/costs; (3) HR literacy and culture; and (4) regulatory certainty and consumer protection.

Research Gap Description

Study Wildan & Shalauddin, (2024) While emphasizing the importance of the DPS's role in maintaining sharia compliance, it has not yet discussed in detail how digital technology can support this oversight function. This shortcoming creates a research gap, as manual oversight is considered inefficient in the context of technological developments to address governance needs in the digital era.

(Kurniawan & Sadjiarto, 2013) While some studies have discussed internal control in Islamic banks, the focus of the research has been more focused on organizational structure without explicitly linking it to digital transformation. However, in practice, internal control in the digital era is closely linked to technology-based accounting information systems. This indicates a gap in the literature regarding how digitalization strengthens or weakens internal control.

Study Ashari & Prasetyo Nugrahanti, (2020) found that infrastructure limitations hinder BPRS from adopting digitalization. However, this research focused more on technical aspects, neglecting to consider how these limitations impact overall governance mechanisms. This weakness opens up opportunities for research to examine the integration between infrastructure readiness and governance effectiveness.

Agusty, (2025), While some studies have identified organizational cultural resistance to digitalization, they have not yet explored how this resistance influences the role of governance, particularly in the context of DPS oversight and sharia compliance. Thus, there is scope for research to examine the relationship between employee digital literacy and the effectiveness of sharia governance.

Wijaya et al., (2025) While emphasizing the need for legal protection for customers in the digital era, this research remains normative in nature and has not yet been linked to the practical implementation of governance in BPRS. In other words, there has been no comprehensive study linking legal, regulatory, and digital governance aspects in the context of BPRS.

Based on previous studies, it appears that research on digitalization and governance in Islamic banking is still fragmented: some focus on the Sharia Supervisory Board (DPS), internal control, infrastructure, human resources, or regulations. However, no research has holistically examined how digitalization impacts governance in Islamic rural banks (BPRS). Therefore, this study aims to fill this gap using a phenomenological approach, thus providing a comprehensive picture of the integration of digitalization and Islamic governance in Islamic rural banks (BPRS).

3. RESEARCH METHOD

This research was conducted over a one-month period, from June to July 2025, at BPRS X, a Sharia People's Bank located in Bandung Regency, West Java, Indonesia. The research location was chosen because BPRS X operates under Sharia principles and is one of the BPRSs that has implemented digitalization.

This study uses a qualitative approach with a phenomenological design to explore the real-life experiences of practitioners at the Sharia People's Economic Bank (BPRS) regarding digitalization changes and their implications for governance. This approach was chosen because it was appropriate for exploring the experiences and meanings of informants regarding the implications of digitalization for governance at BPRS. According to Huberman, (1994) Qualitative research allows researchers to understand social phenomena

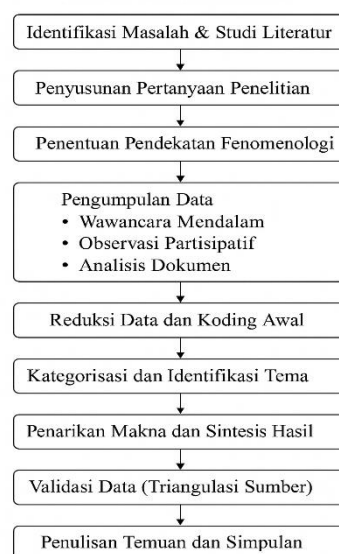
in depth by prioritizing participant perspectives. Therefore, phenomenology is used to uncover the realities of digital governance from the perspective of BPRS managers.

In addition to using a phenomenological approach, this study also adopted an active participatory method. The reason for using this method is because the researcher is part of the management at the BPRS (Syariah Rural Bank) that is the object of the study. With this position, the researcher has the opportunity to be directly involved in daily activities, understand the organizational context in depth, and observe interactions between actors more comprehensively. According to Baum, MacDougall, & Smith (2006), active participatory research provides added value because it allows the researcher to play a dual role as both practitioner and reviewer, thus enriching the data collection and interpretation process. The research subjects were determined through a purposive sampling technique, namely selecting key informants who have competence and direct experience in the digitalization process at BPRS. Informants consisted of management elements, namely the board of directors and the Sharia Supervisory Board (DPS), division heads, heads of departments, expert practitioners in the field of sharia, and customers. Informants were selected to be able to provide a comprehensive picture of changes in work systems, adaptation challenges, and the impact of digitalization on governance mechanisms.

Research data was obtained through several techniques: (1) in-depth interviews to explore the views, experiences, and interpretations of informants; (2) participant observation to directly observe digital-based governance practices at BPRS; and (3) document analysis, which included internal policies, audit reports, and operational guidelines for digitalization. Triangulation techniques were used by comparing data between sources to increase the validity of the research results.

Data analysis was conducted using thematic analysis, beginning with data reduction, initial coding, categorization, and identification of key themes. The themes identified were then interpreted within a phenomenological framework to uncover the deeper meaning of the informants' experiences. The analysis results were then synthesized into research findings that demonstrate the relationship between digitalization, governance, and sharia values.

Gambar 1. Alur Penelitian



(Source: Data processed, 2025)

This research flow describes the systematic steps taken by the researcher, from problem identification to drawing conclusions. The process begins with problem identification and a literature review to understand the context of digitalization at BPRS. Next, research questions relevant to the objectives of the phenomenological study are formulated.

The next stage was determining a phenomenological approach combined with active participatory methods, allowing researchers to directly engage with the social dynamics of the organization. Afterward, key informants were identified using purposive sampling techniques, including management, operational staff, and the Sharia Supervisory Board.

Data collection was conducted through in-depth interviews, participant observation, and document analysis. The data obtained was then processed through data reduction and initial coding, followed by categorization and identification of key themes. Once the themes were formed, the researchers extracted meaning and synthesized the results to represent the informants' experiences.

The final stage involved data validation using source triangulation to ensure the validity of the findings, before presenting them in a written report of the research findings and conclusions. The research flow was structured based on the qualitative phenomenological analysis guidelines suggested by Creswell & Poth (2018) and Miles, Huberman, & Saldaña (2014).

Table 2. Research Informants

Name/Initials	Title/Position	Role in Research
1. SG	Business Director	Provides a strategic perspective on digitalization policies and directions and their impact on governance and business.
2. AD	Director of Compliance	Provides a strategic perspective on digitalization policies and directions and their impact on governance.
3. RR	Head of Compliance and Risk Management	Explains the application of the principles of accountability, risk management and GCG (Good Corporate Governance) in the context of digital banking.
4. RK	Head of Operational Division	Performance and financial reporting procedures at BPRS after Digitalization.

5. OS	Sharia Supervisory Board (DPS)	Provides a sharia perspective on governance, accountability, and compliance of digital systems with sharia principles.
6. A A	Head of Information Technology Division	Provides an explanation of digital infrastructure, system security, and cyber risks in BPRS.
7. FH	Head of Information Technology	Provides technical explanations on digital infrastructure, system security, and cyber risks in BPRS.
8. Elementary School	Audit Committee, Academician / Sharia Digital Banking Expert	Explain the role of internal oversight of digital reporting, auditing, and compliance processes. Provides theoretical and normative views on the concept of digital governance and accountability in Islamic banks.
9. PJ	Customer	Customers who use BPRS digital services

Source: Primary research data (2025)

Data were collected through in-depth semi-structured interviews (face-to-face/online; recorded with permission), document review (SOPs, data security & privacy policies, DPS guidelines, risk management/compliance guidelines, audit/incident reports, training materials), and limited observations of digital process/service flows where possible. Data analysis was conducted iteratively based on Miles & Huberman (1994): (1) data reduction through transcription, inductive coding → categories → themes, and term consolidation; (2) data presentation in tables/matrices (e.g., “Theme × Data Source”), relationship maps where necessary, and verbatim quotations (≤30 words) with informant codes as evidential traces; and (3) conclusion drawing/verification through theme consolidation, cross-source pattern examination, and formulation of finding propositions.

The validity of the findings was maintained through source triangulation (management–DPS–IT–compliance/operations–customers–documents–observations), member checking with key informants, limited peer debriefing, and an audit trail containing analytical decision traces, code versions, and reflective memos. A thick description of the organizational context and regulatory environment (OJK–DSN–MUI) was provided to strengthen transferability. All participants provided informed consent; identities were anonymized using informant codes; data were stored securely and used solely for academic purposes in accordance with ethical guidelines. The findings reflect the context of the cases studied so that generalizations are analytical; further studies are recommended to expand the

variety of cases across regions and incorporate mixed methods for quantitative testing of the framework.

3. RESULTS AND DISCUSSION

Digital accountability

The research results show that digitalization has improved BPRS accountability through the use of a digital-based reporting system. The BPRS President Director explained that financial reports can now be monitored in real time by management and internal auditors. This minimizes the opportunity for data manipulation because every transaction is automatically recorded in the system. Thus, digitalization contributes to strengthening organizational accountability mechanisms.

This was confirmed by AA (Head of the Digitalization Division) who stated the following:

"All transactions are automatically recorded in the system. An audit trail is available, making it easy to track the flow of funds. This supports accountability in fund management." In line with this, RR (Risk Management) emphasized that the audit trail is a key pillar in maintaining data reliability.

"Every transaction is automatically recorded in the system... facilitating audit trails and tracking of funds while minimizing the risk of errors or fraud."

From an oversight perspective, the Audit Committee (SS) added, "Digitalization improves accountability through standardized reporting applications and automated validation. Validation and verification processes are performed by the system, reducing input errors and data manipulation."

Information transparency

Interviews with customers revealed increased transparency after BPRS implemented digital services such as mobile banking and SMS-based transaction notifications. Customers reported easier access to information regarding balances, account transactions, and administration fees.

"...Yes, because now transactions are easier, you can use mobile banking, it's already here, so you don't need to leave the house, so it's easy to make transactions... Then, for withdrawals and deposits, you don't need to go to the teller because there are ATMs for withdrawals and deposits that are available 24 hours a day. You can also check your balance at mobile banking, and every time you make a transaction, there's a notification on your cellphone. Then, for ATM transactions, you don't need a card, you can just use your cellphone to make transactions. Then, every month, we are sent a financial report from this BPRS so we can know the progress of our business, that's possible."

This transparency not only increases customer trust but also serves as an indicator of the success of digital governance that is oriented towards stakeholder interests.

Governance efficiency

The use of digital systems also brings efficiency to internal governance.

From a business perspective, AG (Business Director) emphasizes the aspects of efficiency and effectiveness.

"The main indicators are efficiency and effectiveness. There are cost reductions and increased productivity. For example, the number of documents that can be completed has increased, and communication with customers has become faster and more extensive."

Meanwhile, the SS (Audit Committee) emphasized more technical indicators related to data integrity.

"The indicators are efficiency, effectiveness, data reliability, and improved customer service."

Internal auditors confirmed that audit processes that used to take weeks can now be completed in a matter of days. This efficiency is due to data being digitally integrated and readily accessible. Thus, digitalization has been proven to accelerate decision-making and reduce operational costs.

The Role of the Sharia Supervisory Board (SSB)

The Sharia Supervisory Board (DPS) plays a central role in ensuring Sharia compliance in the digital era. As emphasized by AA (Head of the Digitalization Division), he stated:

"Every digital product must be supervised by the DPS to ensure it complies with Sharia principles. Applications must not contain usury, gharar, or maysir. Digital contracts must also comply with Sharia. Digital systems help detect potential Sharia violations."

A similar view was expressed by RR (Risk Management) as follows:

"Integration is carried out through validation of digital systems and products by the DPS, development of applications that are free from riba, gharar, and maisir, and ensuring that digital contracts comply with the principles of transparency and fairness."

Furthermore, AG (Business Director) emphasized the strategic role of DPS in providing legitimacy to digital innovation.

"Our DPS consists of experts, including professors and educated Islamic scholars (kyai). They understand the importance of digitalization and actively contribute. For example, in the case of digital signatures, the DPS provides valid legal opinions in accordance with Sharia principles."

Meanwhile, OS (DPS) emphasized that its role is not only limited to supervision, but also to oversee the implementation of the principle of prudence in every transaction.

"As the DPS, I not only supervise, but also oversee, ensuring that the digital implementation does not violate its principles... for example, avoiding things that are prohibited by sharia, such as gharar and usury."

Interviews with the DPS also revealed that they can now utilize digital dashboards to monitor transactions that potentially violate Sharia principles. However, the DPS also acknowledged the need for digital literacy training to optimize its oversight function.

Cyber risk challenges

One of the main challenges identified is increasing cyber risk. The Head of the IT Division stated that the BPRS experienced several cyberattack attempts over the past year, although they were successfully thwarted. This underscores the need for a stronger security system and governance policies governing customer data protection. This risk is a strategic issue in the implementation of digital governance.

From a security perspective, AA (Head of Digitalization Division) emphasized the risks of cyber attacks as follows:

"The main challenge is data security from cyberattacks. We mitigate this with ISO 27001 certification and regular penetration tests. Risks also arise from system dependency, such as downtime."

RR (Risk Management) said something similar, stating the following:

"The main challenges include data security and cyberattacks, which we mitigate through ISO 27001 certification and regular penetration tests. Other challenges include reliance on IT systems, potential downtime, and consistent implementation of digital SOPs across all units."

HR Readiness

Interviews with the Head of Operational Division revealed that some employees still experience difficulties using the new digital system. This resistance stems from a lack of experience and limited training. This is consistent with the findings of Abdurrahman et al. (2023) that employee digital literacy influences the effectiveness of digital system implementation. Therefore, human resource readiness is a determining factor in the success of digitalization at BPRS.

From a business perspective, AG (Business Director) highlighted the limited understanding of technology among customers, he said:

"Micro-business customers often lack a grasp of digital technology, so staff need support. Not all departments can easily adapt to these changes, especially lower-level ones."

Infrastructure limitations

Observations revealed that limited infrastructure, particularly internet connectivity in certain areas, remains a barrier to BPRS digital services. Several customers reported difficulty accessing mobile banking applications in areas with poor internet connectivity. This demonstrates that digitalization requires not only internal readiness but also external infrastructure support.

Meanwhile, SS (Audit Committee) added the importance of the integrity of the system developers.

"The main challenges are developer integrity, algorithm quality, and data security from potential external attacks."

Legal and regulatory protection

Internal auditors' informants emphasized the importance of clear regulations regarding customer protection in the digital era. Currently, BPRS still adhere to general regulations from the Financial Services Authority (OJK) and Bank Indonesia. However, there are no specific guidelines explicitly governing digital governance within BPRS. This regulatory gap creates legal uncertainty that could impact the protection of customer rights.

From the sharia regulatory perspective, OS (DPS) emphasizes caution in every digital contract.

"We must ensure that all transactions comply with the terms and conditions of the contract. We must not omit any requirements, as this could compromise the validity of the transaction according to Sharia law."

Synthesis of research results

Overall, the research results show that digitalization in BPRS has had a positive impact in the form of increased accountability, transparency, and efficiency. However, significant challenges remain, including cyber risks, human resource readiness, infrastructure limitations, and the need for adaptive regulations. Therefore, digital governance in BPRS must be viewed as a dynamic process, requiring the integration of technology, regulations, and Sharia values.

4. CONCLUSION

This study concludes that digitalization has had a positive impact on governance at Islamic Rural Banks (BPRS). Improved accountability, transparency, and efficiency demonstrate that the application of digital technology can strengthen governance practices. This is evident in the implementation of digital audits, real-time information services for customers, and accelerated managerial decision-making processes.

However, the study also identified several challenges that must be addressed, such as the risk of cyberattacks, limited employee digital literacy, limited infrastructure, and the lack of specific regulations regarding digital governance in Islamic rural banks (BPRS). These findings have practical implications for BPRS management, requiring them to focus more on strengthening data security, training human resources, and collaborating with regulators. Theoretically, this study enriches the literature on the integration of digitalization and Sharia governance in the context of Islamic microbanking.

Based on the research findings, it is recommended that BPRS improve their human resource capacity through digital training, strengthen their information security systems, and encourage the Financial Services Authority (OJK) to immediately issue specific regulations on digital governance within BPRS. For further research, it is recommended to expand the scope to several other BPRS across Indonesia to obtain a more comprehensive picture of the implications of digitalization on sharia governance.

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