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The 2nd Alauddin International Conference on Islamic Economics and Business 2020

THE 2nd ALAUDDIN INTERNATIONAL
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Paper Presentation: 13.00 Wita (GMT+8)-End

"ASSESSING THE CAPACITY OF THE ISLAMIC ECONOMY AND
 FINANCE IN REDUCING THE ADVERSITY OF COVID-19"



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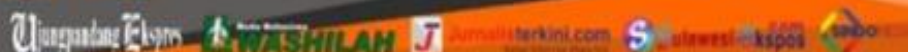
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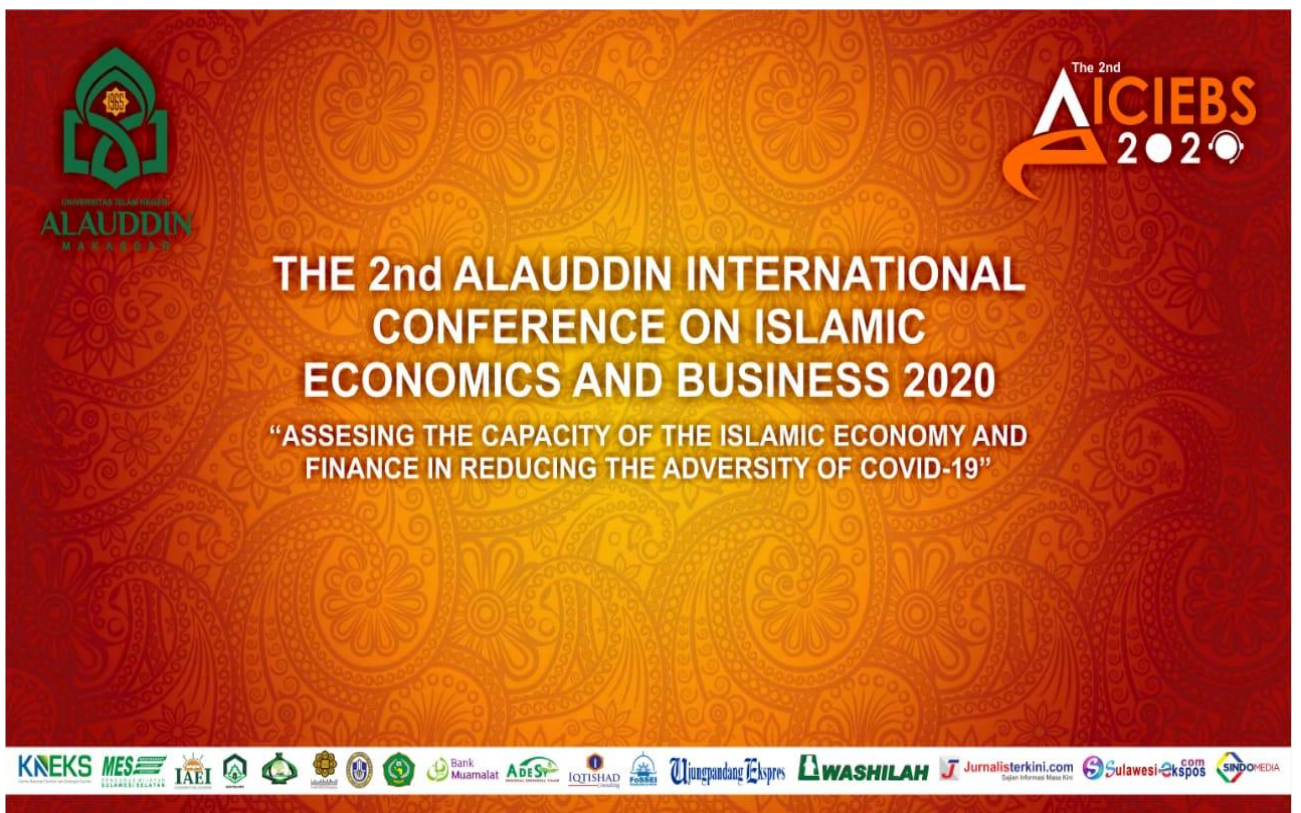
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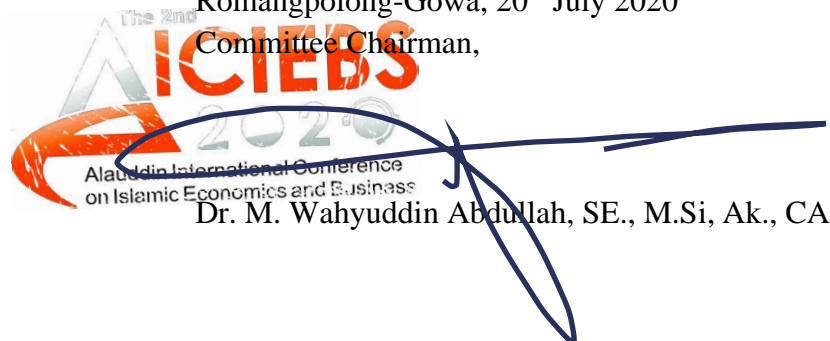
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Committee Chairman,


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Dr. M. Wahyuddin Abdullah, SE., M.Si, Ak., CA

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Improvement in Financial Literacy through Fintech for Generations X, Y and Z

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Abstract:

Improving financial literacy through shariah financial technology for X, Y and Z generations. This research tries to seek ways of improving the financial literacy through shariah fintech especially in the sector of payment gateway, peer to peer lending and crowdfunding. Its focuses particularly on the question of how the X, Y and Z generations maybe educated to improved the financial literacy. The research uses qualitative approach in analyzing its case study, involving 30 informants in Indonesia who have knowledge or other ways uses shariah fintech. The research than will selected out of 30 informant, 10 peoples to represented each X, Y and Z generations. The ultimate of the objective research is to educate and promote shariah fintech, the improvement of shariah fintech infrastructure and the development of shariah fintech products and services which are still not popular among the three generations.

Keyword: financial literacy, shariah fintech, X, Y and Z generations

Abstrak

Penelitian ini berusaha untuk meletakkan satu proposisi tentang *Islamic family wealth management*. Diawali dengan studi fenomenologi tentang bagaimana ibu rumah tangga Muslim di area Surabaya Sidoarjo mengelola keuangan rumah tangga mereka. Upaya untuk menggali berbagai macam literature yang berasal dari al-Qur'an, al-Hadis dan sejarah pemikiran ekonomi Islam juga berperan untuk menghasilkan proposisi tentang *Islamic family wealth management*. Penggalan ini merupakan studi kepustakaan dengan analisis *content*. Penelitian ini bermanfaat untuk literasi keuangan keluarga muslim, karena ketika keuangan rumah tangga menguat, ekonomi bisa tumbuh dan masyarakat memahami skala kebutuhan dan keinginan. Penelitian ini menggunakan *data sampling*, dengan 20 informan yang diobservasi, diwawancarai secara mendalam dan juga didokumentasikan segala hal yang terkait dengan tema penelitian ini. Penelitian ini menghasilkan model tentang budaya perencanaan dan pengelolaan keuangan keluarga Muslim di Surabaya dan Sidoarjo dan juga rancang bangun *Islamic Family Wealth Management*.

Keywords: *Islamic, wealth family, management*, ibu rumah tangga

1. Introduction

Financial literacy explains how a person thinks about his financial condition, so that he can make decisions in managing his finances to a better stage (Handida & Sholeh, 2018). Financial literacy is also defined as a series of processes and activities to increase knowledge, confidence and skills of consumers and the wider community, so that they are able to manage finances better (OJK, 2014 in ojk.go.id, accessed 06/07) / 2020).

Financial Service Authority (OJK) in the blueprint of the Indonesian Financial Literacy National Strategy has set the vision, mission and principles in financial literacy, with the vision of "realizing an Indonesian society that has a high level of financial literacy (well literate), so that people can choose and use finance to improve welfare." The mission of the SNLIK perspective literacy is "first, to carry out education in the field of finance to the people of Indonesia so that they can manage their finances intelligently; second, to increase access to information and use of financial products and services through the development of infrastructure that supports financial literacy. "

Along with the development of financial literacy carried out by many groups, a very crucial problem today arises, i.e the disruptive era that is represented by the development of digital-based business. Technology goes very fast, initiated by the era of the industrial revolution 1.0, then 2.0, 3.0 and now 4.0 era. The pace of technological development goes rapidly, yet the public does not yet have a good preparedness related to understanding the development of the digital world, especially in financial area.

Era 4.0 is inseparable from the long history of the presence of the industrial revolution. Revolution 1.0 emerged in 1750-1850, when the steam engine and water were invented, thus, human power was replaced by these simple machines. The 2.0 industrial revolution took place in the span of time between the end of the 19th century and the beginning of the 20th century, more precisely around the 1870s until the 1914s or right at the beginning of World War 1. The 2.0 industrial revolution began with the invention of assembly lines and convetor belts, which allowed manufacturing factories to mass

produce their products. Furthermore, the 3.0 industrial revolution took place at the end of the 20th century, when the internet was invented and this changed industrial control. Currently, the 4.0 industrial revolution took place at the beginning of the 21st century, with the development of cyber technology with the development of the Internet of Things, Artificial Intelligence, Big Data, Block Chain, and so forth. Several eras in the future, Japan has started to declare its country as Society 5.0, where robots will help humans in overcoming problems in their lives (Japan.go.id, accessed 01/10/2019). According to Budiman (2019), the term industrial revolution 4.0 was first introduced by Professor Klaus Schwab, an economist from Germany in his book "The Fourth Industrial Revolution." Some countries also have a roadmap for digitizing similar industries, such as China with China made in 2025, Asia with Smart Cities, and the Ministry of Industry with Making Indonesia 4.0.

The emergence of several fintech-based business startups in Indonesia has changed the way people look at behavior related to their financial activities. For example, for some matters relating to the banking world, people need banking services that are replaced by fintechs rather than the banks themselves. The public also likes cashless by minimizing the use of cash because they prefer to transact with fintech gateway services. Therefore the existence of fintech confirms, there is a shift from face to face business to platform-based business.

The high use of fintech, along with fintech-based fraud complaints, explains that there is limited literacy from the public about the existence of fintech itself. Fintech, which also targets non-bankable segmentation of the community, has limited the public's knowledge of it. The public only follows trends in the use of fintech without understanding well the development process is related to regulations, rules and things related to it. In addition, regarding sharia fintech, there is even lower understanding of the form, operation and face. Whereas people with adult age, commonly referred to as Gen X, consist of the most professional figures, due to career maturity, finance and age. The next generation is Gen Y and Z who are supposed to be the most aware gene of technology, and when most of Y and Z genes cannot use technology proportionally, the

great power of this generation will be wasted (Fauzia, 2019). This gene should be able to become productive economic and business actors, especially those related to Islamic fintech.

This research is expected to be able to answer the gap between the development of financial-based technology and the reality of the low interest of the community in using fintech. Indonesian people's knowledge of fintech is low, especially related to Islamic fintech. This makes the penetration of Islamic fintech is very slow. In running its business, Islamic fintech in Indonesia must comply with the regulations of the FSA Number 77/POJK.01/2016 dated December 26, 2016, regarding "Information Technology-Based Lending and Borrowing Services." Sharia Fintech must also always comply with the rules of the Fatwa of the National Sharia Council-Indonesian Ulama Council (DSN-MUI), No. 117/DSN-MUI/II /2018 concerning "Information Technology-Based Financing Services Based on Sharia Principles. The fundamental difference between sharia fintech and conventional is the absence of interest that contains elements of usury in sharia fintech, some financing in sharia fintech is performed by *murabahah*, *ijarah wa al-iqtina*, *musharakah*, etc.

The Chairperson of the Indonesian Sharia Fintech Association (AFSI) Ronald Yusuf Wijaya explained that "the biggest challenge of the sharia fintek industry is to educate the public so that they can distinguish between sharia and conventional, because people misunderstand and assume that sharia fintek for the results is higher than the interest" (<https://www.indopremier.com/>, accessed 12/02/2019). Furthermore, he stressed that "we must be busy in educating the public in relation to sharia fintek" (<http://kanal24.co.id/> accessed 12/02/2019). This is in line with the OJK program together with Islamic finance activists in East Java to continue to strive to take initiatives and play an active role in initiating various programs to improve literacy and Islamic financial inclusion in East Java (<https://www.beritasatu.com/>, accessed 04 / 12/2019). Therefore, the discussion about how literacy improvement is related to Islamic financial technology for X Y Z genes becomes very important to be investigated, to answer several questions related to the development of sharia fintek.

2. Theoretical Foundation

2.1. Digital Based Financial Literacy

The Financial Services Authority (OJK) explains that financial literacy is knowledge, skills and beliefs that influence attitudes and behaviors to improve the quality of decision making and financial management in order to prosper (OJK, 2019). According to Paul Gilster in his book *Digital Literacy* (1997) in KemDikBud (2017), digital literacy is defined as the ability to understand and use information in various forms from a very wide variety of sources that are accessed through computer devices. Bawden (2001) KemDikBud (2017), offers a new understanding of digital literacy that is rooted in computer literacy and information literacy. Computer literacy developed in the 1980s, when microcomputers were increasingly used, not only in the business environment, but also in society. However, new information literacy became widespread in the 1990s as information became more easily compiled, accessed, disseminated through networked information technology. Thus, referring to Bawden's opinion, digital literacy is more associated with technical skills of accessing, compiling, understanding, and disseminating information.

OJK (2017) in the Indonesian Financial Literacy National Strategy explains that Indonesia's financial literacy is intended in order to move towards a well literate and financial inclusion Indonesian society. Financial literacy is useful for enhancing the ability to manage public finances. Financial literacy is also important in order to increase financial access for Indonesian people, in order to realize well being. The Government through the National Council for Inclusive Finance (DNKI) has discussed and established six focus financial inclusion activities in Indonesia in 2019. The six focuses are, first, Increasing Financial Literacy and Consumer Protection; second, the expansion of account opening; third, the acceleration of certification of community property rights that can be used as collateral; fourth, Optimization in Bank Agent Services; fifth, Improving Digital Financial Services and Non-Cash Transactions, as well as; sixth, Strengthening Financial Inclusion Monitoring and Evaluation (Kominfo, 2019).

2.2. Sharia Financial Technology

Financial technology is an innovation in technology-based finance. Transactions in fintech include payment gateways, peer to peer lending, personal financial management, crowdfunding, and so on. Siregar (2016) states that digital-based financial services are currently developing in Indonesia, namely payment channel systems, digital banking, online digital insurance, peer to peer lending, and crowdfunding. Romanova and Kudinska (2016) explain that fintech is a software-based business and also modern technology that provides financial services. The competitive advantage of fintech is that financial services are highly standardized and low-cost, internet-based and less geographically concentrated. Lee and Shin (2018) explain that fintech promises a new ecosystem for the financial industry with a relatively low cost, by improving the quality of financial services and creating a more diverse and stable financial landscape.

The five elements in the fintech ecosystem according to (Ryandono, 2018) are first, fintech for startups (payments, loans, crowdfunding, capital markets and insurance companies); second, technology developers (eg big data analysis, cloud computing, cryptocurrency and social media developers; third, government (eg financial regulators and legislative bodies); fourth, financial customers (eg individuals and organizations), and; fifth, traditional financial institutions (for example, traditional banks, insurance companies, stockbrokers and venture capital) Bank Indonesia Regulation Number 19/12/PBI/2017 concerning Financial Technology Implementation can carry out financial activities in the form of: first, payment systems; second, market support; third, investment management and risk management, fourth, loans, financing and capital supply, fifth, other financial services.

Today some fintech players' associations have been born in Indonesia, namely the Indonesian Fintech Association (AFI), which is a forum that accommodates the development of the fintech industry network in general. Sharia Fintech also has its associated associations, which are members of the Indonesian Sharia Fintech Association (AFSI). Several sharia fintech companies also participated coloring the development of

the fintech industry in Indonesia and on a global scale, including #EthisCrowd (ethiscrowd.com), #CapitalBoost (capitalboost.com), #CBXUnit (cbxunit.com), #Ovamba (ovamba. Ovamba. com), #Yielder (yielder.co.uk), #Wahed (wahed.com), #PayTrend (paytrend.co.id), #Investree (investree.com) and #MariUSaha (mariusaha.co.id). The challenges of the fintech market according to Telkom Indonesia (2017) are first, public awareness and knowledge about sharia finance, and in particular about sharia fintech is still lacking; second, sharia economic growth is slow and its market share is still small; third, quality human resources in the field of sharia economics respectively; Fourth, the synergy between fellow Islamic financial institutions and social institutions engaged in the economy of the people such as zakat institutions and endowments is still weak.

2.1. Generation X, Y, Z and Financial Technology

Each generation has its own characteristics. Past generations are more likely to be difficult to adapt to technological advancements, unlike the current young generation who are commonly identified with Y generation or millennial generation, they are very adaptive to follow the changing trends related to technological progress. The emergence of gadgets or smartphones and the rapid development of internet technology has brought great changes to the majority of humans, and this is precisely what marked the birth of generations Y and Z (Fauzia, 2019).

There are various kinds of human characters according to the differences in each generation. For example, generational differences in a marketing environment affect the behavior of each in a transaction. This gave rise to a variety of new approaches in the development of sales management, marketing management and so on. The difference between one generation and another arises because of the classifications made by researchers, say Manheim (1952) in his sociological studies revealed that there is a gap between the values taught by the older generation and the reality faced and desired by the younger generation. Young and old have the same life span between one another, so they experience the same experiences and life events between them. Putra (2016) explains that there are some sociologists who classify several generations between human life spans,

with other generations. These differences are important to study because they relate to daily behavior, including those related to transaction behavior and internet media usage behavior.

The development of fintech and generation X, Y, Z begins with the background of the years of fintech development from fintech 1.0, 2.0, 3.0 to 3.5. Fintech is fintech 1.0 (1966-1987) still in a very simple form, then continued with the form of fintech 2.0 (1987-2008) which is realized in e-banking services. Fintech 3.0-3.5 is a form of fintech era from 2008 until now. The link between generation X, Y and Z with fintech must also be constantly connected with external factors, for example information technology factors due to uneven internet penetration from one place to another (Ministry of Communication and Information, 2018). Therefore, this research is limited to the Surabaya area, with better internet access than other areas for Gen X, Y and Z in this city.

2. Previous Research

Er and Mutlu (2017) examined the "Financial Inclusion and Islamic Finance: A Survey of Islamic Financial Literacy Index." It begins with World Bank data which states that financial exclusion on religious grounds is as much as 7% in the world. 9.7% of this amount is in the D-8 country group. Group D-8 is a developing country declared as "Developing 8 Countries", having a majority Muslim population who want to cooperate well with one another in development. The eight countries are Bangladesh, Indonesia, Iran, Malaysia, Nigeria, Pakistan and Turkey. In Turkey, Islamic Banks are the ones who benefit from a person's religious sensitivity. So the knowledge of Islamic financial literacy is very important, to be able to increase financial inclusion. Setyowati, Harmadi and Sunarjanto (2018) also examined the "Islamic Financial Literacy and Personal Financial Planning: A-Socio-Demographic Study", which aims to measure the level of Islamic Financial Literacy (IFL) in Solo and examine the effect of IFL on personal financial planning . Socio-demographic variables such as age, gender, marital status, education level, and income are used as control variables. The study was conducted through surveys and Ordinary Least Square (OLS), using purposive sampling methods and limiting the level of education and income of respondents. The results showed that:

(1) the IFL rate in Solo was 64.66%; (2) people with good IFL levels will be better at managing their personal finances; (3) people with a good level of IFL would prefer to invest in Islamic assets.

Rusydiana (2018) in her research "Developing Islamic Financial Technology In Indonesia" states that the financial technology market in Indonesia looks bright, but its utilization is still low. Even though Indonesia is a country with the largest Muslim population in the world. This study attempts to address several issues related to financial technology, related to basic foundations, key ecosystems or stakeholders involved in the development of Islamic fintech in Indonesia. This study uses an interpretative structural model (ISM) approach. Some of the problems that have hampered the development of the Islamic fintech industry are (a) the lack of policy instruments that support fintech; (b) the availability of human resources to develop fintech. The strategy for developing fintech is the ability to analyze data in the era of big data, and human resources in digital marketing. Ecosystems or actors involved in fintech development are also needed, namely the government / regulator, educational institutions / universities, industry / banks and financial institutions. Abdullah and Chong (2014) in their research "Financial Literacy: An Exploratory Review of The Literature and Future Research", conducted research in Malaysia, which was linked to the Governor of the Central Bank of Malaysia supporting several parties to be able to make Islamic financial products, which could be accepted by investors on a broader scale. The purpose of this study is to determine the factors that influence society, related to their literacy views on Islamic financial products and services. This has implications for the existence of recommendations to the service providers of Islamic financial products and services, related to public literacy knowledge about these products and services.

4. Method

This is a qualitative research using a qualitative descriptive design approach. The purpose of descriptive research is to make a systematic, factual and accurate description, picture or painting of the facts, properties, and relationships between the phenomena investigated. This study aims to obtain primary data from several informants represented

from Gen X, Y and Z, to obtain precise and accurate data so that it can be utilized in this study. The data analysis technique in this research uses a case study which is one of the strategies and methods of qualitative data analysis that emphasizes specific cases that occur on the object of analysis. In this research, the type of case study used is an observational case study, which, according to Bogdan and Biklen (1982) in Bungin (2011), emphasizes more on the use of observations in research to capture detailed and actual empirical information from the research analysis unit, whether this concerns the lives of individuals and certain social units in society.

The object of this study were several generations of X, Y and Z selected, to become informants in this study. In determining informants in this study, researchers will use the snowball method (snowball) which is also known as the referral chain procedure or networking procedure. In this procedure, with whom participants or informants have been contacted or first met with researchers it is important to use their social networks to refer researchers to other people who have the potential to participate or contribute and learn or provide information to researchers (Bungin, 2011). Informants involved in this study were 30 people, 10 from Gen X, 10 from Gen Y and 10 from Gen Z. Specifically for Gen X, the informants consisted of practitioners, academics, and the general public. The informants from Gen X and Gen Z are also equipped from different educational and professional backgrounds. By way of exponential discriminative snowball modle, the researcher tried to get the 30 informants to be interviewed, so that researchers could produce good research about increasing literacy.

Data collection was done by focus group discussion (FGD) conducted with three groups in genes X Y and Z, to find out how the level of understanding of each gene. Observations were also made with in-depth observations and systematic recording of the symptoms and data relating to increasing financial literacy through sharia fintech for Gen X, Y and Z. Furthermore Indept interviewing was carried out by interviewing all the informants mentioned earlier. Interviews are unmanaged (unstructured) and guided (structured) (Soeratno, 1995 and Usman & Akbar, 1996). Interviews were conducted offline and online. Finally, documentation is done by documenting all matters relating to the object of research, whether in the form of personal documents or official documents

(Bungin, 2011). To test the validity of the research results, the researchers' triangulation, methods, theories and data sources were analyzed.

5. Results and Discussion

5.1. List of Informants

This research was conducted by digging field data from 30 informants, which were divided into 3 age groups namely Gen X, Gen Y and Gen Z. The informants in Gen X and Y were mostly filled with practitioners and academics. The informants in Gen Z are dominated by S1 and S2 students especially those who study in the Sharia Economics Study Program and also Islamic Banking.

Informants are limited to those who understand or use sharia fintech. Therefore several informants who did not fit this criterion were eliminated by the researcher. Researchers entered several discussion forums, seminars and Focus Group Discussion (FGD) related to fintech topics and topics. Due to limited research funding, researchers do not hold FGDs intensively, but researchers have attended FGDs related to sharia fintech and digging data in the forum, according to the research topic being carried out by researchers. For more details refer to informants in this study through the following table:

Table. 5.1. List of Informants in Research

Gen	Variables studied	Informant (Initial)	Information
X (Age 40-60 years old)	Sharia Financial Technology Education and Socialization	(1) Mr. AKR (UINSA lecturer) (2) Mrs. HS (Private company) (3) Mr. SS (Private company) (4) Mrs. VS (Catering Entrepreneur)	Interviews to all informants were carried out directly or indirectly, online or offline. Some informants were met through discussion forums and FGDs about fintech in Zoom media or at the FGD event about fintech at UNAIR.
	Improvement of Islamic Financial Technology Infrastructure	(1) Mrs. ET (UNJ lecturer) (2) Mrs. FF (UINSA lecturer) (3) Mr. SS (UNAIR lecturer)	
	Development of Financial Products and Services of Islamic	(1) Mr. MM (OJK Jawa Timur) (2) Mr. E (PT. Fintech Karya Nusantara)	

	Financial Technology	(3) Mrs. AH (UNAIR lecturer)	
Y (Age 25-39 Years old)	Sharia Financial Technology Education and Socialization	(1) Mrs. RF (Teacher and Entrepreneur) (2) Mrs. RZK (Designer and Entrepreneur) (3) Mr. RR (A teacher of Islamic school) (4) Mrs. WW (Private employee)	Interviews to all informants were carried out directly or indirectly, online and offline. Some informants were met through discussion forums and FGDs about fintech in Zoom media or at the FGD event about fintech at UNAIR.
	Infrastructure Improvement of Islamic Financial Technology	(1) Bapak SB (DSN-BI) (2) Bapak AN (Dosen UMS) (3) Bapak RR (Dosen UINSA)	
	Development of Financial Products and Services of Islamic Financial Technology	(1) Mr. HW (UIKA lecturer and practitioner) (2) Mr. MY (Sharia Banking Practitioner) (3) Mr. IS (Practitioner and Motivator)	
Z (Age 10-24 years old)	Sharia Financial Technology Education and Socialization	(1) NN (Undergraduate student) (2) NW (Undergraduate student) (3) WK (Undergraduate student) (4) SS (Undergraduate student)	Interviews to all informants were carried out directly or indirectly, online and offline. The selection of informants was performed after the snowball process and only involved informants who understood or utilized sharia fintech.
	Improvement of Islamic Financial Technology Infrastructure	(1) US (Postgraduate student) (2) TS (Postgraduate student) (3) NST (Postgraduate student)	
	Development of Fintech Syariah Financial Products and Services	(1) Saudara DD (Mahasiswa S2) (2) Saudari ERD (Mahasiswa S2) (3) Saudara LH (Mahasiswa S2)	

The table above explains some of the informants in this study. First, informants in the Gen X group were obtained from FGD forums, seminars and discussions that had been attended by researchers. For example, the FGD which was attended by researchers at Airlangga University, which involved the Heads of Sharia Banking Branches, OJK Central and East Java, the Indonesian National Sharia Board, owners of Sharia Fintech, and so on. The FGD was conducted by UNAIR Lecturers who were researching about sharia fintech, and researchers attended the FGD as Representatives of the East Java

Sharia Economic Community Management; secondly, informants in the Gen Y group were also discovered by researchers from intensive discussions with practitioners and academics from sharia fintech. In-depth interviews were conducted online with zoom media and whats'up video calls. Even researchers have a joint project to write a book related to Islamic fintech with Mr. HW as CEO of Islamic fintech and Lecturer in a PTS in West Java, in good faith for the collaboration that was intertwined as a result of this research; third, informants in the Gen Z group were discovered by researchers when researchers dug up information related to the understanding and utilization of Islamic fintech among students on several campuses. The majority of informants in the research in the Gen Z group were students at STIE Perbanas Surabaya and UIN Sunan Ampel Surabaya.

5.2. Discussion

5.2.1. Sharia Literacy Improvement in Education and Socialization of Fintech Sharia Perspective for Gen X, Y and Z

OJK has issued OJK regulation No. 13 / POJK.02 / 2018 regarding Digital Financial Innovation in the Service and Financial Sector as a provision that oversees the supervision and regulation of the financial technology industry (Fintech). OJK has also previously issued OJK regulation No 77 / POJK.01 / 2016 concerning Information Technology Based Lending and Borrowing Services. Suharyati & Sofyan (2018) quoted Wimboh Santoso as saying that the regulations issued by the OJK were issued due to the rapid advancement of industrial technology in the digital financial industry. This needs to be managed well in order to provide great benefits for the community. Therefore, digital financial innovation can be upgraded to a service that is responsible, secure and promotes consumer protection because risks can be managed very well.

Socialization is an environmental examination of a social culture from the community. This includes some interactions and social behavior, which is a process of how to introduce a system to someone. Socialization is determined by the social, economic and cultural environment, which is determined by the interaction of the experiences of each

individual. Buhler (1980) explained that socialization is a process that helps community members to learn and adapt, related to how they live and think, so that he can play a role and function in the group. The understanding of education according to the Big Indonesian Dictionary is the process of changing the attitudes and behavior of a person or group in an effort to mature themselves through teaching, training, processes and ways of educating.

The socialization of increasing sharia financial literacy on sharia fintech is related to the existing social culture in society. The system is then introduced and strengthened by the social, economic and cultural environment, and efforts for adjustment. According to AKR who is a lecturer, the socialization for Islamic fintech does not exist and even the existence of Islamic fintech is not known by the public. He stated:

"Fintech Syariah doesn't seem exist. A payment gateway is not available, even though it is needed. I am a lecturer at an Islamic-affiliated university; in my opinion Shariah payment gateways should exist to safeguard the rights of Muslim consumers. "

The statement regarding the need for a sharia-based payment gateway was also approved by several other informants. According to HS, a private employee, if conventional payment gateways are still based on usury, then Muslim consumers do not have the option to use financial facility services such as payment gateways to facilitate daily financial activities. He even added:

"If sharia-based financial services for payment gateways are not available, then one relies on Ustadz's opinion. Consumers do not make a sin when using a conventional payment gateway even if based on usury. When there is sin, it is the responsibility of the government. "

Regarding peer-to-peer lending products at Sharia fintech, all informants disagree with Shariah peer-to-peer. For them, peer-to-peer lending at Syariah fintech is not much different from conventional peer-to-peer lending. For the majority of informants, if a Sharia fintech propagates itself as Sharia, then it should not take high profits from borrowing customers. SS stated:

"My friend was fooled by conventional fintech, and the fintech was very cruel. I am not very familiar with Sharia fintech. However, from the information that I got, fintech Syariah also takes very high profits from customers. This is no different from the interest of conventional banks, even higher than conventional banks. In the end I was disappointed in many Shariah products, including fintech. "

The statement about Shariah peer-to-peer lending was stated by AKR, he explained:

"Actually there are a number of schools regarding bank interest. One states that if at the point where the borrower is not burdensome, the bank interest is not usury. If you see Sharia fintech then there is an element of wrongdoing because the profit for fintech is high and the borrower feels objected, then this removes the essence of sharia. "

Social culture in the community explains that peer-to-peer lending products in Islamic fintech are not well understood. Even Gen X in this study did not understand the existence of Shariah peer-to-peer lending. They only assume that the presence of Shariah peer-to-peer lending attracts high profits from customers, thus stating that the Shariah peer-to-peer lending is the same as conventional peer-to-peer lending.

In terms of Islamic crowdfunding, the informants welcomed the products. According to them, many parties felt the benefits of Islamic crowdfunding, especially to distribute the charity that the community wanted to distribute. They hope that Sharia fintech actors who have Sharia crowdfunding can carry out their business reliably.

Education to improve sharia financial literacy, especially for fintech products, is carried out by changing attitudes and behaviors, through testing, training and process efforts. Some of the education conducted by researchers to the four informants, initially was to explain well some of the products from Islamic fintech. After several meetings, the researcher asked the informant again about payment gateway, peer-to-peer lending and crowdfunding perspective of sharia literacy. AKR explained that the existence of Sharia fintech is not important to him, he explained:

"In my opinion, people's enthusiasm for conventional banks is normal. The same thing applies to the existence of Sharia fintech. "

Changes in people's attitudes and behavior to be able to understand the existence of Islamic fintech, according to the SS, must be driven by awareness of the needs of Islamic fintech itself. He explained:

"Our society is now smart. When they need one financial service product, the product will be in demand, whether sharia or not. However, sometimes a product is wrapped in sharia, but it makes people deceived, so they give up with the sharia product. "

The four informants agreed that sharia crowdfunding could be well developed, especially for product distribution and noble programs. They can be developed to alleviate poverty which can strengthen the Indonesian economy.

5.2.1. Sharia Literacy Improvement in Sharia Fintech Infrastructure Improvement from Gen X, Y and Z Perspectives

Fintech is one of the solutions in overcoming financial problems in the community, especially those far from banking access or non-bankable communities (Rumondang, 2018). The survey conducted by the Indonesian Fintech Association (Aftech), explained that more than 70% of the fintech startup focus provided services in segments not served by banks (Suryanto, Tahir, Hermanto, 2020).

Regarding infrastructure improvements in Islamic fintech, several informants stated that infrastructure in Islamic fintech is still very limited. Therefore, efforts to improve infrastructure in Islamic fintech are the task of many parties. SS stated:

"There are many technological gaps that make Islamic fintech lag behind conventional fintech. Many Islamic banks cannot issue payment gateways."

SB also stated that the underdevelopment of infrastructure in Islamic fintech ultimately inhibited the development of Islamic fintech. This, especially happens when it comes to the relationship between Islamic fintech and venture capital. SB stated:

"While there are only two sharia fintechs that get financing from venture capital, the main reason is because sharia fintechs has not been supported by good infrastructure."

The existence of infrastructure in sharia fintech greatly affects the fintech market ecosystem with prospective demand being Muslim communities. Indonesia, with the largest Muslim population in the world, is an opportunity that should be utilized by Islamic fintech to develop. Therefore, infrastructure improvement in various sectors that support the acceleration of the development of Islamic fintech should be performed well.

5.2.1. Sharia Literacy Literacy Improvement in Sharia Financial Products and Services Development from Gen X, Y and Z Perspectives

The development of Islamic financial products and services in Islamic fintech greatly influences the development of Islamic fintech itself. MM explained very well that sharia fintech niches were utilized by many MSME players, because the access was felt to be easier. He explained:

"Many business players, especially MSMEs, use sharia fintech. Many MSMEs also hope that fintech sharia is predicted to be able to provide sharia-based capital solutions with quick and easy access. "

Furthermore, there are very good opportunities to be able to develop Islamic fintech products and services by cooperating with several institutions and also other parties. E stated that the government provided good support for the development of Islamic fintech. This was stated by E:

"The vice president supports the good cooperation between fintech syariah with micro-financing of Islamic banks and Islamic banks. By utilizing digital technology, products and services in Islamic finance will be accessible to the wider community, using the Islamic fintech form. "

Efforts to develop products and services on Islamic fintech will not be able to run properly without the intervention of the government, Islamic fintech association (AFSI), SMEs, capital providers, and also from DSN-MUI that can facilitate the rules of conducting transactions Islamic finance based on Islamic fintech.

6. Conclusions and suggestions

This research concludes that there are still many obstacles in the development of Islamic fintech, especially in the acceleration there is a sharia-based payment gateway. Peer-to-peer lending based on fintech sharia has been relatively developing, although at the infrastructure level it is still very behind compared to that of conventional fintech. The socialization and education of Islamic fintech is very meaningful for the development of Islamic fintech, especially to increase the fintech-based Islamic financial inclusion. Many have not felt the presence of Islamic fintech, both Gen X, Y and Z. In Islamic crowdfunding, online reporting-based accountability of the activities carried out is still awaited by the public. This needs to be done to boost the popularity of Islamic crowdfunding, so that the trust of the public is nurtured.

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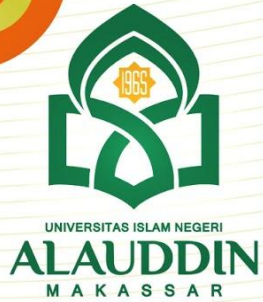
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"ASSESSING THE CAPACITY OF THE ISLAMIC ECONOMY AND FINANCE IN REDUCING THE ADVERSITY OF COVID-19"
In recognition of the presentation entitled:

Improvement in Financial Literacy Through Fintech for Generations X, Y and Z

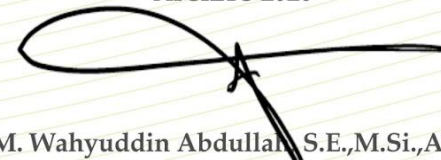
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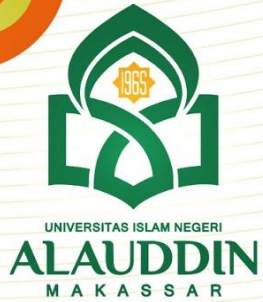
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