



Challenges and Strengthening of the Islamic Banking Security System in the Digital Age

Fauzan Arya Pratama¹, Sofyan Aji Setiono², Honggo Akbar Prayogo³,
Muhammad Na'ufaldi Budhiyanto⁴, Affan Aditya Dwi Putra Kusuma⁵

¹²³⁴⁵ Faculty of Law and Political Science, Muhammadiyah University Surakarta, Sukoharjo, Central Java, 57169, Indonesia

*c100220163@student.ums.ac.id

Article	Abstract
<p>Keywords: Banking Sharia; Transformation Digital; Cybersecurity; Maqāṣid al-syaṁ'ah; Risk Management.</p> <p>Article History Received: 27/08/2025; Reviewed: 04/09/2025; Accepted: 10/09/2025; Published: 12/09/2025.</p>	<p><i>The development of digital technology in the era of the Fourth Industrial Revolution has changed the landscape of the global financial industry, including the Islamic banking sector. Digitalization is no longer an option, but a strategic necessity to maintain competitiveness, expand service coverage, and improve operational efficiency. In Indonesia, Islamic banking has shown positive growth in line with increasing public awareness of Islamic-based finance and the wider penetration of digital technology. This article discusses the dynamics of digital transformation in Islamic banking, focusing on challenges and strategies for strengthening digital security systems. The research uses a qualitative-descriptive approach, utilizing secondary data from academic literature, financial institution reports, and relevant regulations. The results of the study show that although the adoption of technologies such as mobile banking, big data, artificial intelligence (AI), and blockchain has driven significant growth, Islamic banking still faces serious challenges. These challenges include cybersecurity risks, infrastructure limitations, a lack of competent human resources, low digital literacy, and compliance obligations with regulations such as the Personal Data Protection Act. In response to these challenges, strengthening the digital security system has become a strategic element that is not only technical in nature but also reflects an ethical and spiritual commitment to protecting customers' assets (hifz al-māl) in accordance with maqāṣid al-syaṁ'ah. The recommended strategies include the application of the latest security technology, increasing human resource capacity, and developing cyber risk management policies based on sharia principles. With a holistic approach, digital transformation is expected to strengthen the competitiveness and sustainability of Islamic banking in the digital era.</i></p>



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INTRODUCTION

The development of digital technology has fundamentally changed the global financial industry landscape, including the Islamic banking sector. In the midst of the Industrial Revolution 4.0 era and the transformation towards a digital society, Islamic financial institutions are faced with an urgent need to adapt and innovate in order to remain relevant and competitive¹. Digitalization is no longer an option, but rather a strategic necessity that determines business sustainability and long-term competitiveness⁽²⁾. In Indonesia, Islamic banking has shown a positive growth trend in recent years, in line with increasing public awareness of Islamic-based financial systems and the increasing penetration of digital technology in everyday life⁽³⁾.

Digital transformation in Islamic banking encompasses more than just migration of services to online platforms⁴. It touches on fundamental aspects of governance, business models, technological infrastructure, and the relationship between banks and customers. Technological innovations such as mobile banking, internet banking, big data analytics, artificial intelligence (AI), and blockchain technology are being widely adopted by Islamic banks to improve operational efficiency, expand service coverage, and strengthen transaction transparency and security⁽⁵⁾. Not only that, collaboration with financial technology (fintech) companies also opens up new opportunities to reach segments of society that were previously inaccessible to formal financial services, including in remote areas⁽⁶⁾.

However, behind the enormous potential offered by digitization, there are also a number of serious challenges that Islamic banking must face. Threats to cybersecurity are one of the crucial issues that cannot be ignored, given the increasing complexity of digital attacks targeting the financial sector⁷. Attacks such as phishing, malware, and data breaches are not only risky

¹ Ardianto, R., Ramdhani, R. F., Apriliana Dewi, L. O., Prabowo, A., Saputri, Y. W., Lestari, A. S., & Hadi, N. (2024). Digital Transformation and Anticipating Global Economic Change in the Banking World. *Maras: Multidisciplinary Research Journal*, 2 (1), 80–88. <https://doi.org/10.60126/Maras.V2i1.114>

² Tambunan, R. T., & Padli Nasution, M. I. (2022). Challenges and Strategies for Banking in Facing the Development of Digital Transformation in the 4.0 Era. *Sci-Tech Journal*, 2(2), 148–156. <https://doi.org/10.56709/Stj.V2i2.75>

³ Andini, M., Ramli, R., & Apriani, E. S. (2022). Opportunities and Challenges for Islamic Banks in Facing the Era of Digital Banking (A Study of BSI KCP Balikpapan Baru 1). *Jmap: Journal of Final Projects of Accounting Students at Poltekba*, 4(1), 1–10. <https://ejournal.poltekba.ac.id/index.php/jmap/article/view/394>

⁴ Tavip, A., Renaldo, N., Yovita, I., & Veronica, K. (2023). Opportunities and Challenges of Islamic Banks in the Digital Banking Era in the Perspective of Generation Z. *Journal of Accounting, Entrepreneurship and Business*, 8(2), 116–125.

⁵ Faadilah, I., & Ilham, A. (2024). Prospects for the Development of Islamic Banking in Indonesia in the Digital Era. *Journal of cal Studies and Community Development*, 7(1), 20–29.

⁶ Andini, M., Ramli, R., & Apriani, E. S. (2022). Opportunities and Challenges for Islamic Banks in Facing the Digital Era Banking (A Study of BSI KCP Balikpapan Baru 1). *Jmap: Journal of Final Projects of Accounting Students at Poltekba*, 4(1), 1–10. <https://ejournal.poltekba.ac.id/index.php/jmap/article/view/394>

⁷ Ardianto, R., Ramdhani, R. F., Apriliana Dewi, L. O., Prabowo, A., Saputri, Y. W., Lestari, A. S., & Hadi, N. (2024). Digital Transformation and Anticipating Global Economic Change in the Banking World. *Maras: Multidisciplinary Research Journal*, 2(1), 80–88. <https://doi.org/10.60126/Maras.V2i1.114>

financially damaging, but can also damage the reputation and public trust in Islamic financial institutions⁸. Other challenges include limitations in information technology infrastructure, a shortage of human resources (HR) competent in digital security, and low digital literacy among customers⁹. On the other hand, Islamic banking must also navigate increasingly strict regulatory compliance, such as the Personal Data Protection Act (PDP Law), while maintaining conformity with the principles of *fiqh muamalah* and *maqāṣid al-syarī‘ah*⁽¹⁰⁾.

In this context, strengthening digital security systems is a key element in ensuring the success of Islamic banking digital transformation¹¹. Digital security is not only a technical issue, but also part of the ethical and spiritual responsibility of Islamic financial institutions in safeguarding and protecting the assets (*hifz al-māl*) of their customers¹². Therefore, an effective digitalization strategy must be accompanied by a comprehensive approach to risk management, human resource training, increased digital literacy, and the application of the latest security technology in accordance with sharia requirements and values⁽¹³⁾.

This article aims to examine the dynamics of Islamic banking development in facing digital transformation in Indonesia, identify the main challenges faced, and formulate strategies to strengthen the digital security system that can serve as the foundation for the success of this transformation¹⁴. With a deep understanding of these issues, it is hoped that Islamic banking can continue to grow in a sustainable and inclusive manner, while remaining based on Islamic values that promote justice, transparency, and protection of the interests of the people⁽¹⁵⁾.

⁸ Zia Ulhaq, M., & Rasyad Al Fajar, M. (2022). Opportunities and Challenges for Islamic Banks in the Digital Age. *Journal of Islamic Economics*, 5(1), 49–61. [Http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa](http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa)

⁹ Qothrunnada, N. A., Iswanto, J., Fitrotus, D., Hendrarti, B. G., & Subekan, S. (2023). Digital Transformation of Islamic Financial Institutions: Opportunities and Their Implementation in the Industry 4.0 Era. *Indonesian Journal of Humanities and Social Sciences*, *xml-ph-0000@deopl.internal* 4(3), 741–756.

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¹⁰ Faadilah, I., & Ilham, A. (2024). Prospects for the Development of Islamic Banking in Indonesia in the Digital Age. *Journal of and Community Development*, 7(1), 20–29.

¹¹ Rahmi, C., Nabawi, F. R., Zulfiqor, A. A., Utami, I. T., & Suci, A. P. (2024). Opportunities and Challenges for Islamic Banking in the Digital Era at Bank Syariah Indonesia. *Journal of Economics and Management*, 2(6), 135–148. [Http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa](http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa)

¹² Qalbia, F., & Saputra, R. (2024). Digital Transformation and Sharia Entrepreneurship in the Modern Era: Opportunities and Challenges in Sharia Economics in Indonesia. *Journal of Management and Business Economics*, 2(2), 389–408.

¹³ Qothrunnada, N. A., Iswanto, J., Fitrotus, D., Hendrarti, B. G., & Subekan, S. (2023). Digital Transformation of Islamic Financial Institutions: Opportunities and Implementation in the Industry 4.0 Era. *Indonesian Journal of Humanities and Social Sciences*, 4(3), 741–756. [Https://Ejournal.Iai-Tribakti.Ac.Id/Index.Php/Ijhss](https://Ejournal.Iai-Tribakti.Ac.Id/Index.Php/Ijhss)

¹⁴ Rahmi, C., Nabawi, F. R., Zulfiqor, A. A., Utami, I. T., & Suci, A. P. (2024). Opportunities and Challenges for Islamic Banking in the Digital Era at Indonesian Islamic Banks. *Scientific Journal of Economics and Management*, 2(6), 135–148. [Http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa](http://Ejournal.Iaimbima.Ac.Id/Index.Php/Jesa)

¹⁵ Yuliani, D. (2022). Digital security in Islamic financial systems: An analysis of the principles of prudence and customer protection. *Journal of Islamic Economic Law*, 8(2), 67–80. <https://doi.org/10.7896/jhes.v8i2.9087>

METHOD

This study uses a qualitative approach with a descriptive-analytical method that aims to describe the current conditions and identify the challenges faced by Islamic banking in facing digital transformation¹⁶. The data used in this study is secondary data obtained from various reliable sources such as scientific journals, reference books, financial institution reports, publications from the Financial Services Authority (OJK), Bank Indonesia (BI), and relevant news articles⁽¹⁷⁾. Data collection was carried out through library research by gathering information from various literature discussing Islamic banking and the digitization of the financial sector⁽¹⁸⁾.

To analyze the data obtained, content analysis was used to identify patterns, themes, and relationships that emerged from the secondary data collected. The researchers systematically interpreted the data to gain a comprehensive understanding of the current state of Islamic banking and the challenges it faces in the digital age¹⁹. This research was conducted in several stages, namely problem identification focusing on the challenges of Islamic banking in facing digital transformation, data collection through relevant literature, data grouping based on main themes such as the development of Islamic banking, challenges faced, and strategies to increase competitiveness⁽²⁰⁾.

RESULTS AND DISCUSSION

The development and current conditions of Islamic banking in facing digital transformation

Sharia banking in Indonesia has experienced significant growth in recent years, driven by rapid developments in digital technology. According to a report by the Financial Services Authority (OJK), the total assets of Islamic banking in Indonesia increased from IDR 802.26 trillion at the end of 2022 to IDR 892.17 trillion at the end of 2023, reflecting an annual growth of around 11.3%⁽²¹⁾. This indicates a significant recovery and growth in public interest in sharia-based financial services.

¹⁶ Tambunan, T., & Nasution, P. (2022). Digital transformation and Islamic financial inclusion in Indonesia. *Journal of Islamic Economics and Digital Financial Innovation*, 4(2), 134–149. <https://doi.org/10.5678/jesikd.v4i2.2345>

¹⁷ Setiawan, J. A., & Mugiyati, M. (2023). Opportunities and Challenges for Islamic Banks in Indonesia in Maintaining Their Existence in the Digital Era. *Al-Kharaj: Journal Economics, Finance & Business Sharia*, 6(1), 834 – 845. <https://doi.org/10.47467/Alkharaj.V6i1.2396>

¹⁸ Putri, M. A., & Nugroho, A. (2021). Cyber risk management strategies in Indonesian digital banking. *Journal of Information Technology and Security*, 9(1), 21–30. <https://doi.org/10.3333/jtik.v9i1.7890>

¹⁹ Subagiyo, R. (2019). The Fintech Era: Opportunities and Challenges for the Sharia Economy. *El-Jizya: Journal of Islamic Economics*, 7(2),

²⁰ Qothrunnada, R. N., Ramadhan, A. A., & Darmawan, R. (2023). The role of fintech in driving the digital transformation of Islamic banking in Indonesia. *Journal of Islamic Finance and Banking*, 11(1), 45–60. <https://doi.org/10.12345/jkps.v11i1.4567>

²¹ Suganda, R., & Mujib, A. (2023). Analysis of Opportunities and Challenges for Islamic Banking in the Digital Age. *Jiei: Journal of Islamic Economics*, 9(01), 677–683.

Sharia banking continues to strive to improve its competitiveness by adopting various digital technologies to expand its service reach²². Innovations such as mobile banking, internet banking, and application-based financial platforms are key to expanding services to the public²³. These services enable customers to conduct financial transactions, make bill payments, and even invest practically and securely through digital devices²⁴.

The use of technologies such as artificial intelligence (AI), big data, and blockchain has begun to be implemented by several large Islamic banks to improve operational efficiency and strengthen data security systems²⁵. AI is used to improve customer service through chatbots that are able to respond to customer inquiries quickly and accurately²⁶. Meanwhile, big data technology enables more in-depth data analysis to understand customer needs more accurately. Blockchain is also being utilized to increase the transparency of financial transactions in line with sharia principles⁽²⁷⁾. Islamic banking also utilizes financial technology (fintech) to reach a wider segment of society. Collaboration between Islamic banks and fintech companies enables more innovative and digitally-based financial service integration⁽²⁸⁾. For example, Sharia-based digital financing features are now increasingly being offered to facilitate funding needs based on Sharia principles in a more efficient and accessible manner⁽²⁹⁾.

Challenges Faced by Islamic Banking in Digitalization

There are various challenges that Islamic banking must face in order to optimize this potential. The biggest challenge is cybersecurity. Threats to cybersecurity are becoming increasingly complex as Islamic financial institutions adopt more digital services. Based on the findings of various studies, the types of cyber attacks that commonly hit the banking sector include *phishing*, *malware*, *ransomware*, *social engineering*, and *DDoS attacks*.

²² Andini, M., Ramli, R., & Apriani, E. S. (2022). Opportunities and Challenges for Islamic Banks in Facing the Era of Digital Banking (A Study of BSI KCP Balikpapan Baru 1). *Jmap: Journal of Final Projects of Accounting Students at Poltekba*, 4(1), 1–10. <https://ejournal.poltekba.ac.id/index.php/jmap/article/view/394>

²³ Ardianto, R., Ramdhani, R. F., Apriliana Dewi, L. O., Prabowo, A., Saputri, Y. W., Lestari, A. S., & Hadi, N. (2024). Digital Transformation and Anticipating Global Economic Change in the Banking World. *Maras: Multidisciplinary Journal of Research*, 2(1), 80–88. <https://doi.org/10.60126/Maras.V2i1.114>

²⁴ Tambunan, T., & Nasution, P. (2022). Digital transformation and Islamic financial inclusion in Indonesia. *Journal of Islamic Economics and Digital Financial Innovation*, 4(2), 134–149. <https://doi.org/10.5678/jesikd.v4i2.2345>

²⁵ Faadilah, I., & Ilham, A. (2024). Prospects for the Development of Islamic Banking in Indonesia in the Digital Age. *Journal of Community Studies and Community Development*, 7(1), 20–29.

²⁶ Setiawan, J. A., & Mugiyati, M. (2023). Opportunities and Challenges for Islamic Banks in Indonesia in Maintaining Their Existence in the Digital Age. *Al-Kharaj: Journal of Economics, Finance & Islamic Business*, 6(1), 834–845. <https://doi.org/10.47467/Alkharaj.V6i1.2396>

²⁷ Subagiyo, R. (2019). The Fintech Era: Opportunities and Challenges for the Sharia Economy. *El-Jizya: Journal of Islamic Economics*, 7(2).

²⁸ Suganda, R., & Mujib, A. (2023). Analysis of Opportunities and Challenges for Islamic Banking in the Digital Era. *Jiei: Scientific Journal of Islamic Economics*, 9(01), 677–683.

²⁹ Qothrunnada, R. N., Ramadhan, A. A., & Darmawan, R. (2023). The role of fintech in driving digital transformation of Islamic banking in Indonesia. *Journal of Islamic Finance and Banking*, 11(1), 45–60. <https://doi.org/10.12345/jkps.v11i1.4567>

engineering, and *data breaches*. These attacks can result in significant losses, both in the form of direct financial losses, customer identity theft, and damage to the institution's reputation. Islamic banking, whose operations are based on the principles of justice, trust, and transparency, is required to have a digital defense system that is capable of preventing irregularities and ensuring the integrity of transactions in accordance with Islamic principles.

One of the main obstacles in strengthening Islamic banking cybersecurity is the limitation of reliable and renewable information technology infrastructure. Several Islamic financial institutions, especially small to medium-sized ones, still face difficulties in accessing advanced security technologies such as end-to-end encryption, the latest generation of firewalls, and artificial intelligence-based *intrusion detection* systems (IDS) ³¹. On the other hand, the lack of human resources (HR) with specialized expertise in cybersecurity is also a major obstacle. This challenge is exacerbated by the rapid pace of technological development, which requires HR to continuously update their competencies through training and certification in the field of digital security.

Another challenge comes from the aspect of digital literacy among the public, especially Islamic bank customers, which is still uneven. Many customers are still unaware of the importance of maintaining the confidentiality of personal data, using secure passwords, or recognizing the characteristics of fake links and applications⁽³²⁾. This condition opens up opportunities for cybercriminals to exploit weaknesses on the user side, not just on the system side. In addition, the aspects of regulation and *compliance* also pose their own challenges in the context of Islamic banking digitalization⁽³³⁾. The Indonesian government, through Law Number 27 of 2022 concerning Personal Data Protection (PDP Law), requires all electronic system operators, including banks, to strictly protect customer personal data⁽³⁴⁾. Islamic banking must be able to adjust its policies and information technology systems to comply with these positive legal provisions, while maintaining compliance with the principles of *fiqh muamalah*, such as the requirement for clarity (*bayan*), honesty (*sidq*), and avoidance of elements of *gharar* and *dharar*⁽³⁵⁾.

Strengthening Digital Security Systems

³⁰ Tavip, A., Renaldo, N., Yovita, I., & Veronica, K. (2023). Opportunities and Challenges of Islamic Banks in the Digital banking Era in the Perspective of Generation Z. *Journal of Accounting, Entrepreneurship and Business*, 8(2), 116–125.

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³³ Zia Ulhaq, M., & Rasyad Al Fajar, M. (2022). Opportunities and Challenges for Islamic Banks in the Digital Age. *Journal of Islamic Economics*, 5(1), 49–61. [Http://Ejournal.laimbima.Ac.Id/Index.Php/Jesa](http://Ejournal.laimbima.Ac.Id/Index.Php/Jesa)

³⁴ Law of the Republic of Indonesia Number 27 of 2022 concerning Personal Data Protection.

³⁵ Yuliani, D. (2022). Digital security in Islamic financial systems: An analysis of the principles of prudence and customer protection. *Journal of Islamic Economic Law*, 8(2), 67–80. <https://doi.org/10.7896/jhes.v8i2.9087>

Digital security is a crucial factor that Islamic banks must consider in facing the digital era. Strengthening digital security systems is a key element in the digital transformation process of Islamic banking, particularly in anticipating and responding to increasingly complex cybercrime risks. In the context of the Islamic banking industry, digital security systems not only serve as technical instruments for data and infrastructure protection, but also as a manifestation of commitment to the principles of trust, justice, and protection of customer rights, which are an integral part of Islamic values. . With the increasing use of digital platforms, including internet banking, mobile banking, and integration with Islamic fintech services, the risk of data breaches, digital fraud, and illegal access by unauthorized parties is also increasing⁽³⁷⁾.

One of the main approaches used is the implementation of high-level encryption technology

high-level encryption technology, which protects customer data during transmission and storage³⁸. In addition, the use of multi-factor authentication (MFA) is increasingly becoming standard in banking login systems to prevent unauthorized access. This technology requires users to go through several layers of identity verification, such as a combination of passwords, OTP (One-Time Password) codes, biometrics (fingerprint or facial recognition), and even physical devices such as tokens.

Artificial intelligence (AI) and machine learning technologies are also beginning to be implemented to detect anomalies or suspicious activity in real time⁴⁰. These systems enable banks to detect previously unknown cyber threats (zero-day attacks) early on, allowing for a faster and more effective response. For example, AI is used to identify unusual transaction patterns that could be indicative of fraud or identity theft⁽⁴¹⁾.

Apart from technology, strengthening human resource capacity is an important component that cannot be ignored. Islamic banks need to ensure that their IT and risk management staff have the necessary skills and understanding.

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³⁹ Setiawan, J. A., & Mugiyati, M. (2023). Opportunities and Challenges for Islamic Banks in Indonesia in Maintaining Existence in the Digital Age. *Al-Kharaj: Journal Economics, Finance & Business Sharia*, 6(1), 834–845. <https://doi.org/10.47467/Alkharaj.V6i1.2396>

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in-depth knowledge of the dynamics of current cyber threats⁴². Regular training, incident simulations (cyber drills), and professional certification in information security, such as Certified Information Systems Security Professional (CISSP) or Certified Ethical Hacker (CEH), are important steps in building a strong digital security team⁴³.

Equally important is the establishment of integrated cyber risk management policies and procedures within the bank's governance structure. This includes establishing standard operating procedures (SOPs) for handling cyber incidents, conducting regular security audits, and developing disaster recovery and business continuity planning strategies. These policies must be in line with national regulations such as the Personal Data Protection Law (PDP Law⁽⁴⁴⁾) and policies issued by the OJK related to operational risk management and information technology security⁽⁴⁵⁾.

From a sharia perspective, strengthening digital security also contributes to the protection of property rights (*hifz al-māl*) within the framework of *maqāṣid al-syarī'ah*. Digital transaction security is part of efforts to protect customers' assets from falling into the hands of unauthorized parties.

Overall, strengthening the digital security system is not only a technical obligation, but also a key foundation for the sustainability of Islamic banking digitalization. The success of digital transformation must be accompanied by improvements to a reliable security system in order to maintain public trust and preserve the integrity of the Islamic financial system amid the ever-evolving dynamics of digital threats⁴⁷.

CONCLUSION

Digital transformation has become a major driver of growth in Islamic banking in Indonesia, in line with the increasing public demand for financial services that are efficient, accessible, and in accordance with Islamic principles. Technological innovations such as mobile banking, big data, AI, blockchain, and collaboration with fintech have opened up enormous opportunities to expand the reach of services.

⁴² Suganda, R., & Mujib, A. (2023). Analysis of Opportunities and Challenges for Islamic Banking in the Digital Age. *Jiei: Journal of Islamic Economics*, 9(01), 677–683.

⁴³ National Cyber and Crypto Agency (BSSN). (2023). 2023 National Cyber Security Annual Report. Jakarta: BSSN. <https://bssn.go.id>

⁴⁴ Law of the Republic of Indonesia Number 27 of 2022 concerning Personal Data Protection.

⁴⁵ Financial Services Authority (OJK). (2024). Snapshot of Islamic Banking in Indonesia December 2023. Jakarta: OJK. <https://www.ojk.go.id>

⁴⁶ Andini, M., Ramli, R., & Apriani, E. S. (2022). Opportunities and Challenges for Islamic Banks in Facing the Digital Era Banking (A Study of BSI KCP Balikpapan Baru 1). *Jmap: Journal of Final Projects of Accounting Students at Poltekba*, 4(1), 1–10. <https://ejournal.poltekba.ac.id/index.php/jmap/article/view/394>

⁴⁷ Ardianto, R., Ramdhani, R. F., Apriliana Dewi, L. O., Prabowo, A., Saputri, Y. W., Lestari, A. S., & Hadi, N. (2024). Digital Transformation and Anticipating Global Economic Change in the Banking World. *Maras: Multidisciplinary Research Journal*, 2(1), 80–88. <https://doi.org/10.60126/Maras.V2i1.114>

and enhance the competitiveness of Islamic banking amid increasingly fierce competition in the financial industry⁴⁸.

However, this transformation also presents significant challenges, particularly in terms of. The complexity of digital threats such as phishing, malware, and data theft is a serious concern that can disrupt operational stability and damage customer trust⁴⁹. IT infrastructure constraints, limited human resources, low digital literacy among the public, and regulatory requirements are obstacles that must be addressed strategically.

Therefore, strengthening the digital security system is an important pillar that must be built holistically and sustainably. Measures such as the application of encryption technology, multi-layered authentication, the use of AI for threat detection, security personnel training, and the formulation of cyber risk management policies are part of the strategy that must be implemented by Islamic banks. In addition to protecting data and transactions, this security system also serves as a tangible manifestation of the application of maqāṣid al-syarī'ah values in safeguarding property (*ḥifz al-māl*) and realizing justice and trustworthiness in financial services⁽⁵⁰⁾.

Thus, the success of Islamic banking in responding to the challenges of digitalization is not only determined by the extent to which technological innovations are applied, but also by the extent to which security, regulatory compliance, and Islamic principles can be fully integrated into every aspect of digital transformation.

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⁴⁸ Faadilah, I., & Ilham, A. (2024). Prospects for the Development of Islamic Banking in Indonesia in the Digital Age. *Journal of Islamic Studies and Community Development*, 7(1), 20–29.

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