Fintech Syariah Indonesia

Digital Talent bagi Industri Keuangan Digital

by Putri Madarina

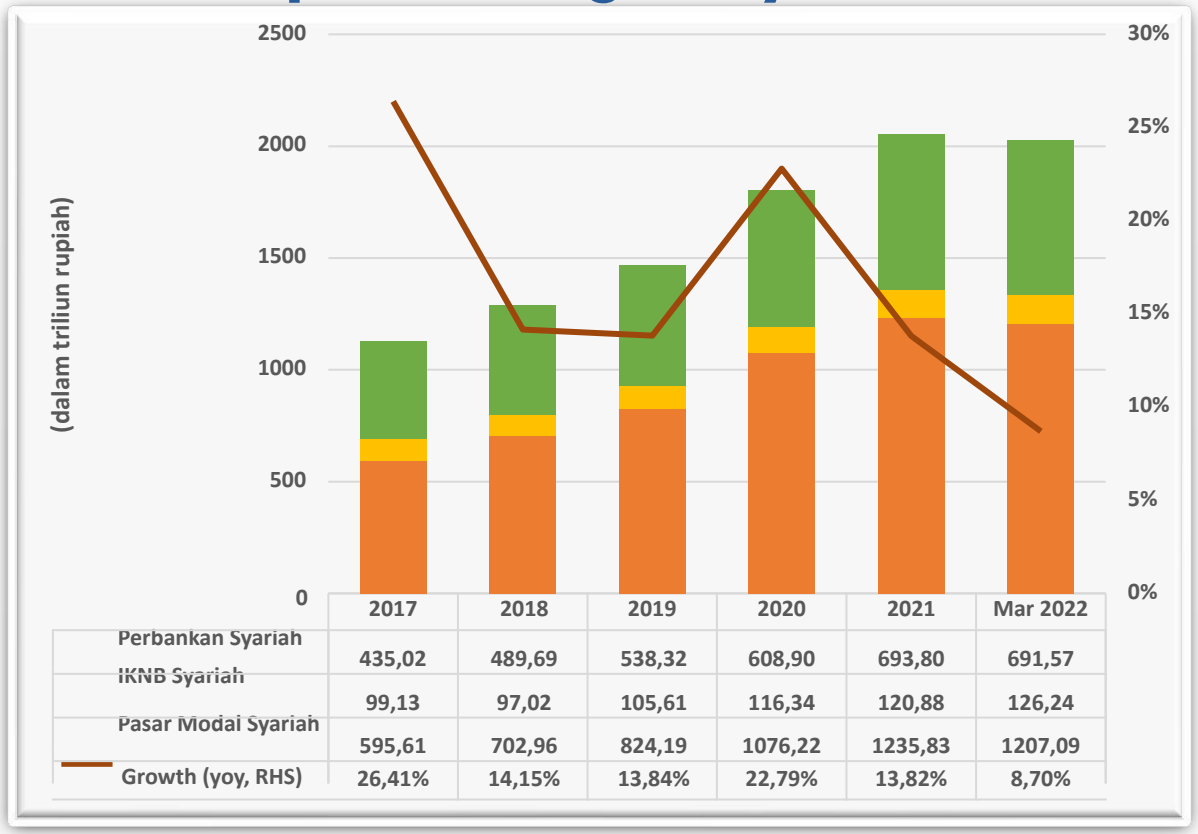
Bendahara Umum Asosiasi Fintech Syariah Indonesia (AFSI)

Rabu, 14 September 2022

Fintech Syariah Indonesia

Nurturing Islamic Finance Through Technology

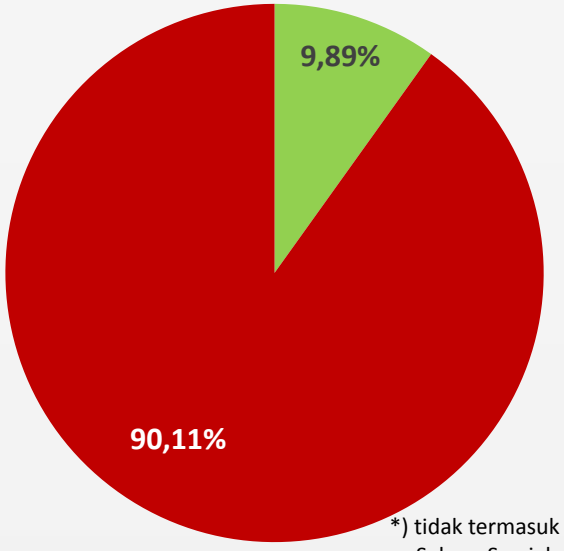
Landscape Keuangan Syariah Indonesia



Total Aset Keuangan Syariah Indonesia

(dalam triliun rupiah)

Jenis Industri	2018	2019	2020	2021	Mar-22	
					Rp T	USD Bn
Perbankan Syariah	489,69	538,32	608,90	693,80	691,57	***48,20***
Asuransi Syariah	41,96	45,45	44,44	43,55	45,17	***3,15***
Pembiayaan Syariah	25,71	27,19	21,904	23,53	24,77	***1,73***
Lembaga Non-Bank Syariah Lainnya	29,35	32,97	49,996	53,81	56,30	***3,92***
Sukuk Korporasi	22,02	29,83	30,35	34,77	36,71	***2,56***
Reksa Dana Syariah	34,49	53,74	74,37	44,00	43,23	***3,01***
Sukuk Negara	646,45	740,62	971,5	1157,06	1127,15	***78,55***
Kapitalisasi Saham Syariah						
Saham Syariah	3.666,70	3.744,82	3.344,93	3.983,65	4.249,25	***296,14***



Per Maret 2022, total aset keuangan syariah Indonesia (tidak termasuk Saham Syariah) mencapai **Rp2.024,89 triliun** atau USD 141,12 miliar.

(Kurs Tengah BI per 31 Maret 2022 = Rp14.349/USD)

Industri	Total Aset (dalam triliun rupiah dan dolar AS)				Market Share (%)
	Nasional	National	Syariah	Sharia	
	Rp T	USD Bn	Rp T	USD Bn	
Perbankan	10.319,34	719,17	691,57	48,20	6,70%
IKNB	2.915,38	203,18	126,24	8,80	4,33%
Pasar Modal	7.246,73	505,03	1207,09	84,12	16,66%
Total	**20.481,45**	**1.427,38**	**2.024,89**	**141,12**	**9,89%**

Sumber: Market Update Keuangan Syariah, OJK (Maret 2022)

Perkembangan Ekonomi dan Keuangan Syariah Indonesia Di Tingkat Global

Fintech Syariah Indonesia

Berdasarkan the State of the Global Islamic Economy Report 2022, peringkat Indonesia berada di no. 3

GMTI 2022 Rank	Change vs 2021		GMTI 2022 Score
1	0	Malaysia	74
2	2	Indonesia	70
2	1	Saudi Arabia	70
2	0	Turkey	70
5	0	United Arab Emirates	66
6	0	Qatar	64
7	1	Iran	63

- Access
- Communication
- Environment
- Service

Berdasarkan Global Muslim Travel Index (GMTI) 2022 , Pariwisata Ramah Muslim Indonesia berada di **peringkat ke-2** pada tahun 2022.

CAMBRIDGE INSTITUTE OF ISLAMIC FINANCE

Global Islamic Finance Report | CAMBRIDGE GIFR

ISLAMIC FINANCE FOR SOCIO-ECONOMIC INCLUSION & SUSTAINABLE DEVELOPMENT

COUNTRIES	2020 SCORE	2019 SCORE	CHANGE IN SCORE	% CHANGE IN SCORE	2020 RANK	2019 RANK	CHANGE IN RANK
Malaysia	83.33	81.93	1.40	1.71	1	2	+1
Indonesia	82.01	81.01	1.00	1.23	2	1	-1
Iran	79.99	79.03	0.96	1.21	3	3	0
Saudi Arabia	66.01	60.65	5.36	8.84	4	4	0
Sudan	61.08	55.71	5.37	9.64	5	5	0
Pakistan	53.12	36.88	16.24	44.03	6	10	+4
Brunei Darussalam	52.89	49.99	2.90	5.80	7	6	-1
United Arab Emirates	47.84	45.31	2.53	5.58	8	7	-1

Indonesia menduduki peringkat 1 dalam **Global Islamic Finance Report (GIFR)** 2021

Dan mendapatkan 2 penghargaan dalam **Global Islamic Finance Award 2021:**

GIFA Laurates Award 2021 for Head of State (Bapak Wakil Presiden selaku Ketua Harian KNEKS)

INDONESIA RAIH PERINGKAT PERTAMA ISLAMIC FINANCE COUNTRY INDEX (IFCI) PADA GLOBAL ISLAMIC FINANCE REPORT 2021

Berdasarkan **Islamic Finance Country Index (IFCI) 2021**, Indonesia berada pada **peringkat 1** (naik 1 peringkat dibanding tahun 2020)

Country Index

The GIFT Index of 64 key Islamic Fintech markets show OIC countries dominating in the top 10 and the top 20 with five non-OIC countries in the top 20

1. Malaysia =
2. Saudi Arabia =
3. Indonesia ↑+1
4. U.A.E ↓-1
5. U.K =
6. Bahrain =
7. Kuwait =
8. Singapore ↑+4
9. Qatar ↑+1
10. Hong Kong ↑+4
11. Pakistan ↓-2
12. Iran ↓-4
13. U.S.A =
14. Bangladesh ↑+5
15. Jordan ↓-4
16. Türkiye ↑+5
17. Oman ↓-2
18. Australia ↓-2
19. Nigeria ↑+3
20. Brunei ↑+11

Volume by Country

1. Indonesia 61
2. U.K. 45
3. U.A.E 42
4. Saudi Arabia 38
5. Malaysia 37
6. Qatar 28
7. U.S.A. 19
8. Pakistan 12
10. Egypt 10
11. Bahrain

Indonesia berada di peringkat ke-3 berdasarkan **Global Islamic Fintech Report Index 2022,** dengan volume fintech syariah terbanyak.

Ekosistem dan Pasar Digital yang Besar & Luas

Fintech Syariah Indonesia

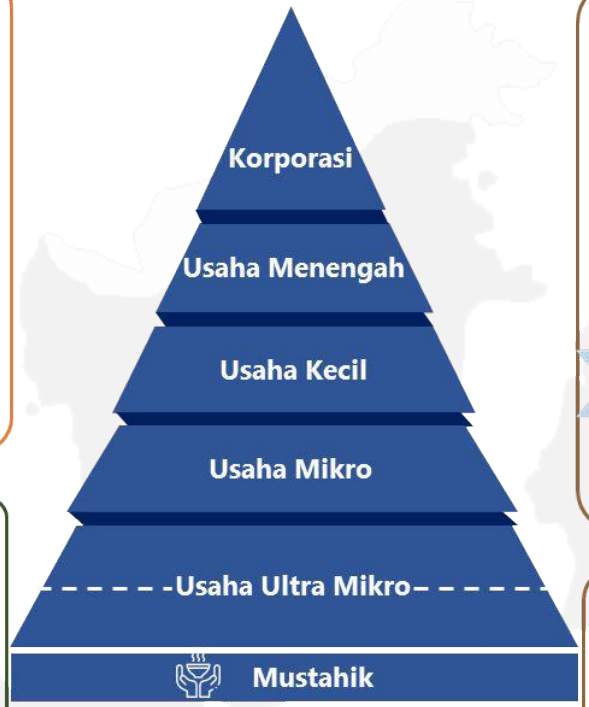
SUPPLY

COMMERCIAL FINANCE

- Investor Global
- Dana Pemerintah
- Pasar Modal Syariah
- Perbankan Syariah
- Investor Institusi
- Investor Ritel
- IKNB Syariah

SOCIAL FINANCE

- Wakif
- Muzakki
- Donatur
- BMT
- BWM
- Organisasi Pengelola ZIS
- Nadzir Wakaf



INDUSTRI HALAL

- Kawasan Industri
- Laboratorium
- Pelabuhan
- Lainnya

INFRASTRUKTUR INDUSTRI

Input	Produksi	Distribusi	Penjualan & Pemasaran
Makanan & Minuman	Modest Fashion	Pariwisata	Farmasi & Kosmetik
			Media & Rekreasi
			Bisnis Syariah

KOMUNITAS

- Lembaga Islam
- Ormas
- Pesantren
- Masjid
- Asosiasi
- Kelompok Usaha Rakyat

DEMAND

- PASAR GLOBAL
- PASAR
- PASAR DOMESTIK

INFRASTRUKTUR EKOSISTEM

- **SUMBER DAYA MANUSIA** — Institusi Pendidikan, Sertifikasi, Lembaga Sertifikasi Profesi
- **RISET & PENGEMBANGAN** — *Halal science*, Keuangan Syariah
- **REGULASI** — Peraturan, Standards, Fatwa
- ***BRANDING*** — Sosialisasi, Promosi
- **TEKNOLOGI DIGITAL** — *Big Data, Blockchain, Internet of Things, Artificial Intelligence*, dll
- ***AWARENESS & PERLINDUNGAN KONSUMEN***

Definisi Fintech Syariah

Fintech adalah singkatan dari *Financial Technology* yang menggabungkan jasa keuangan dengan teknologi sehingga menjadi sebuah inovasi dan model bisnis untuk kemudahan transaksi keuangan.

Fintech Syariah adalah fintech yang menyelenggarakan aktivitas bisnisnya sesuai dengan prinsip-prinsip syariah.

Fintech Syariah Indonesia

Model Bisnis Fintech di Indonesia

Payment, Clearing, and Settlement

Adalah jenis FinTech yang diatur dalam PBI Nomor: 23/6/PBI/2021

Peer to Peer Lending (P2P)

Adalah jenis FinTech yang diatur dalam POJK Nomor: 10/POJK.05/2022

Inovasi keuangan Digital (IKD)

Adalah jenis inovasi FinTech yang diatur dalam POJK Nomor: 13/POJK.02/2018

Securities CrowdFunding (SCF)

Adalah jenis FinTech yang diatur dalam POJK Nomor: 16/POJK.04/2021

Anggota
Asosiasi Fintech Syariah Indonesia

Fintech Syariah Indonesia

Aggregator
- Capital
- Sobat Syariah (in association with Sakinah Finance)
- OneShaf
- Mi

Bank Syariah
- Aladin
- BSI
- bankriaukepri
- Bank Muamalat (Pertama Murni Syariah)

Blockchain
- Ai

Funding Agent
- efunding

Project Financing
- nabitu

Financing Agent
- SyarQ (www.syarq.com)
- TapHomes

E-KYC
- Asli RI
- Teken Aja!
- privyid
- Veri Jelas

Payment Syariah
- SPI Solusi Pasti Indonesia
- Kresya
- moxa Mabroor
- Hijrah
- zipay Syariah

Securities Crowdfunding
- SHAFIQ
- URUN-RI (Bangun Negeri)

Credit Scoring
- TONGDUN (www.tongdun.id)
- Seeder

Insurtech
- Takaful
- Zurich Syariah

Online Gold
- Quantum Metal

P2P Syariah
- ALAMI
- Dana Syariah
- Ethis
- vestora
- Berkah Fintech

Non-Fintech
- Hibra Consulting
- Elitery
- reta
- JAGAT

Institusi
- Institut Tazkia
- ISTNUBA
- Universitas Islam Bandung
- Universitas Djuanda Bogor (Kampus Bertauhid)
- Perbanas Institute
- Program Studi Akuntansi

Urgensi Talenta Digital bagi Industri Keuangan Syariah Digital

Sharia Fintech Industry Views

Top hurdles and enablers based on 100+ respondents

What are the greatest hurdles to growth for your firm?

1. Customer Education
2. Access to Capital
3. Regulation
4. Finding Top Talent
5. Cost of Customer Acquisition

What are the greatest enablers to growth for your firm?

1. Capital
2. Talent Base
3. Geographic Expansion
4. Regulation
5. New Emerging Technology

Referensi: The Global Islamic Fintech Report 2022.

Tantangan Jasa Keuangan (Fintech) Syariah: Perkuat Literasi, Tingkatkan Inklusivitas

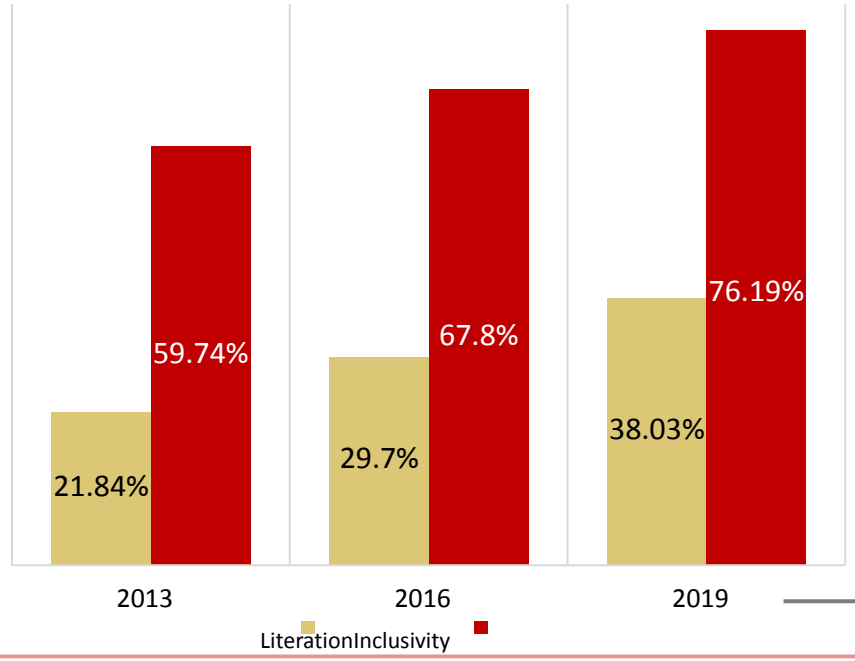
Fintech Syariah Indonesia

Finance Inclusivity

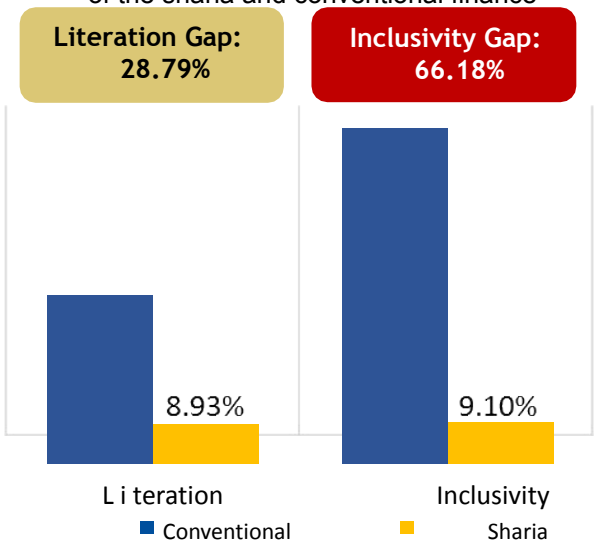
The limited accessibilities to the financial institutions, products, and services which should be based on the public needs and capabilities in order to increase the prosperity.

Finance Literation

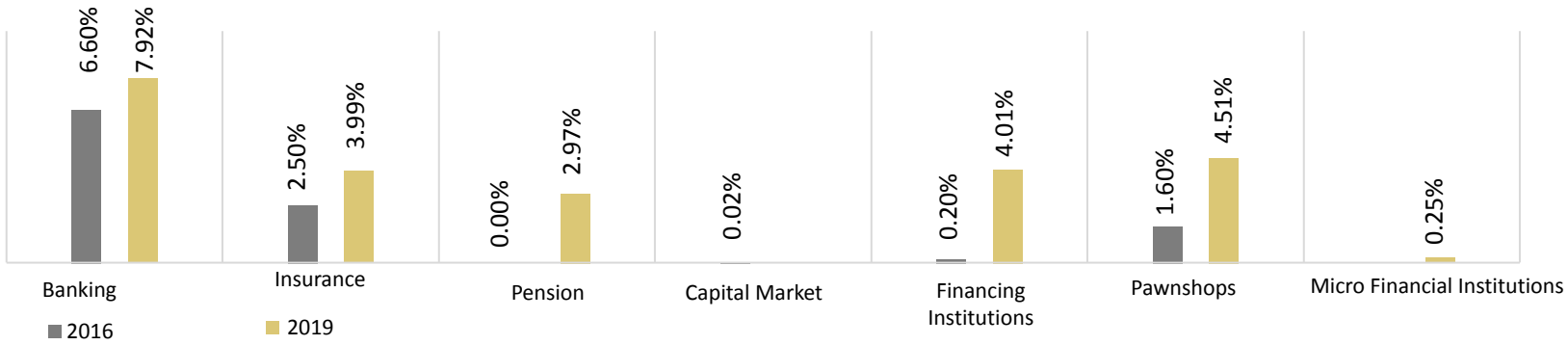
Knowledge, Skills, and Faiths which affected to the behaviors and attitudes to improve the decision making to reach the prosperity.



Obvious ***gap*** between the inclusivity and literation levels of the sharia and conventional finance



The Sharia financial literation levels which are based on the sharia financial institutions



Referensi: Discussions data, OJK Literation and Inclusivity Dept. Primadanu Febriyan Aziz: 2021.

Definisi
Talenta Digital

“Digital business changes slowly impact the skills required of talents”.
(McKinsey Global Institute, 2018)

“Talenta Digital merupakan sumber daya manusia baik yang berasal dari IT maupun yang non-IT dan kompetensi keahlian yang dibutuhkan untuk menangani atau mengimplementasikan suksesnya program transformasi digital”
(OJK Institute, 2021)

“It involves knowing how to use technology for the organization's benefit, both internally and externally.”.
(The Institute of Systems Science - NUS (2017)

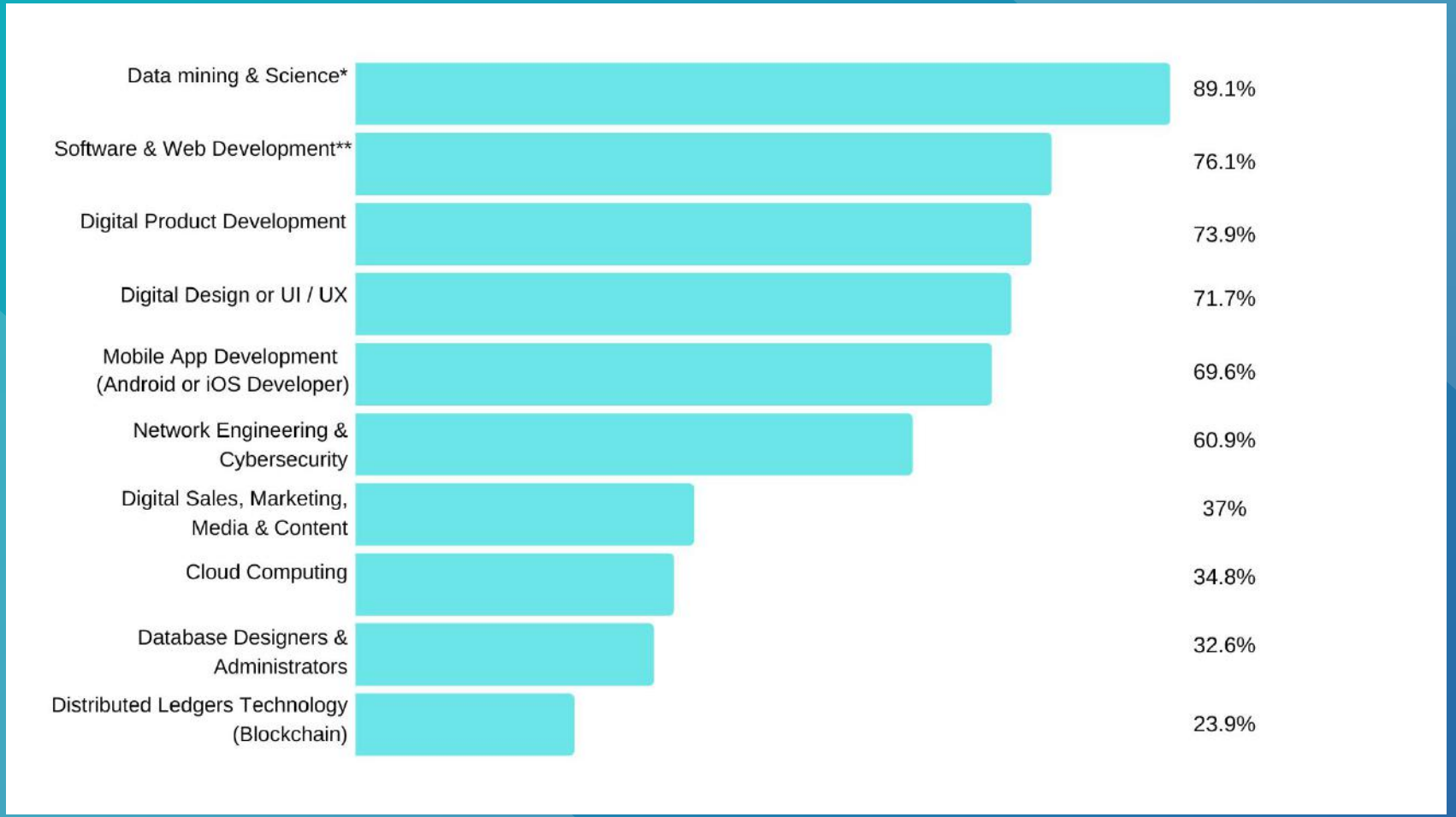
Soft Skills Needed

(McKinsey Global Institute)

- Social and Emotional Skills,
- Entrepreneurship,
- Initiative-Taking,
- Leadership,
- High Cognitive Abilities, such as Creativity and Complex Information Processing

The Most Needed Digital Talents

(Based on work type)



*Included data scientists, machine learning, artificial intelligence, and other related fields.

**Software developers and engineers, web developers, full-stack engineers, back end developers, and javascript developers

Referensi: "Digital Talent Development Strategy in the Indonesian Financial Services Sector", OJK Institute: 2021

Digital Talent Development Strategies

Digital Talent Development Strategy in the Indonesian Financial Services Sector:

1. Developing a digital talent development strategy roadmap
2. Encouraging knowledge transfer/sharing
3. Facilitating curriculum alignment between educational institutions and the financial services industry (link and match)
4. Preparing digital talent from an early age
5. Providing financial support for the development of digital talent
6. Collaborating between stakeholders involved in the digital talent development ecosystem
7. Formulating adaptive regulations, including those related to recruitment, increasing competence and remuneration standards, among others
8. Developing Vocational educational institutions to increase digital talent competencies
9. Performing certification and professional standardization of digital talent and competencies
10. Providing digital talent competency improvement programs
11. Recruiting diaspora with digital competence

Kolaborasi antara Dunia Pendidikan dan Dunia Industri

Rangkaian Program **AFSI Academic Partner (AAP):**

1. Workshop Fintech Syariah untuk Dosen
2. Workshop Fintech Syariah bagi Mahasiswa
3. Seminar, Webinar dan Kuliah Umum Fintech Syariah
4. Penyaluran Mahasiswa Magang ke Perusahaan Anggota AFSI
5. Kerja Sama Penelitian dan Pengembangan di Bidang Fintech Syariah

Statistik Pencapaian Program AFSI Academic Partner

Sejak rilis pada bulan April 2022, terdapat 19 Institusi Perguruan Tinggi baik swasta maupun negeri yang telah bergabung menjadi AFSI Academic Partner.

Program AAP telah menyelenggarakan 2 rangkaian **Workshop Fintech Syariah** bagi Dosen dan Mahasiswa.

AFSI Academic Partner

AFSI Academic Partner

Mitra Kampus AFSI

PERBANAS INSTITUTE

UPI The Education University

UNIVERSITAS PEMBANGUNAN NASIONAL "VETERAN" JAKARTA

INSTITUT TAZKIA
Islamic Economics & Business • Law • Education

UNIVERSITAS ISLAM BANDUNG

INTEGRITY KNOWLEDGE SKILL
INDONESIA BANKING SCHOOL

UNIVERSITAS ISLAM INDONESIA

UNIVERSITAS DJUANDA BOGOR

UNIVERSITAS ISLAM NAHDLATUL ULAMA JEPARA

INSTITUT SAINS & TEKNOLOGI NAHDLATUL ULAMA BALI
ISTNUBA

IAIN KUDUS

IAIN PONOROGO

INSTITUT PERGURUAN TINGGI ILMU AL-QUR'AN
INSTITUT PTIQ JAKARTA

UNIVERSITAS NEGERI MALANG

UNIVERSITAS ISLAM JAKARTA

UIN IMAM BONJOL PADANG

UNIVERSITAS NAHDLATUL ULAMA NUSA TENGGARA BARAT

UNIVERSITAS ISLAM NEGERI
SULTHAN THAHA SAIFUDDIN
JAMBI

UNIVERSITAS IBN KHALDUN BOGOR

Fintech Syariah Indonesia

Terima Kasih

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