

Editorial

Navigating modern economic landscapes: Digital Sharia trends, behavioral insights, and inclusive growth

Abstract

This editorial introduces a compelling collection of research that explores the dynamic intersections of digital transformation, Islamic behavioral finance, and sustainable economic development. The studies in this issue examine how digital platforms – from social media to QRIS payment systems – are reshaping investment behaviors, consumer patterns, and financial inclusion within Sharia-compliant frameworks. Key themes include the influence of herding behavior in Islamic capital markets, the role of halal consumption on physical well-being, and the impact of foreign and Sharia investment on Indonesia's economic trajectory. Additionally, this issue addresses critical issues such as inflationary pressures on welfare, patient satisfaction in healthcare services, and user perceptions of Sharia mobile banking. Collectively, these works highlight the evolving role of Islamic principles in guiding ethical and rational economic behavior in increasingly digital and globalized contexts.

Keywords: Digital Sharia Economy; Islamic Behavioral Finance; Halal Consumer Well-being; Islamic Macroeconomic Growth; Sharia Financial Inclusion

A Note from the Editorial Team,

We are delighted to present this timely issue of Serambi Journal, which brings together diverse yet interconnected studies on the application of Islamic economics and finance in today's rapidly changing world. The articles featured in this edition collectively address how digitalization, financial behavior, and Sharia principles interact to shape economic outcomes at individual, community, and national levels.

A prominent theme across several studies is the role of **digitalization and social media** in influencing economic behavior. One paper examines how social media, digital literacy, and financial awareness shape investment decisions among Generation Z. Another explores the use of QRIS as a catalyst for the growth of micro, small, and medium enterprises (MSMEs) in Tanjung Balai. Complementing these, a study on user perceptions of Sharia mobile banking applications underscores the importance of digital service quality in enhancing financial inclusion.

Another significant area of focus is behavioral economics from an Islamic perspective. Research on herding behavior in the Jakarta Islamic Index offers insights into investor psychology in Sharia-compliant markets. At the same time, a study on impulsive buying examines the roles of price discounts, brand image, and product quality – all within the context of Islamic ethical norms. These works highlight the importance of aligning market behavior with values such as rationality, moderation, and transparency.

This issue also delves into macroeconomic and welfare problems. One article analyzes the effects of foreign investment, domestic capital, Sharia investment, and population growth on

Indonesia's economic development. Another assesses the impact of lifestyle changes and inflation on community welfare, viewed through an Islamic lens. Additionally, the role of the Financial Services Authority in improving Sharia financial literacy and inclusion in North Sumatra is critically examined.

Beyond finance and macroeconomics, this edition includes studies on healthcare and well-being. The relationship between halal food consumption and physical well-being is empirically examined using data from Tasikmalaya. Another study examines the effects of patient-centered care and service quality on patient satisfaction, underscoring the universal applicability of Islamic ethics in service sectors.

Together, these articles offer a holistic view of how Islamic economics and finance can respond to contemporary challenges and opportunities. They emphasize the relevance of Sharia principles not only in guiding financial transactions but also in promoting social welfare, ethical consumption, and sustainable development.

We extend our sincere appreciation to the authors, reviewers, and editorial team members whose dedication and expertise have made this issue possible. We hope that the research presented here will inspire further scholarly inquiry and practical applications in the field.

We invite you to engage with these insightful contributions and join us in advancing the discourse on Islamic economics in the modern era.

Sincerely,

Hendryadi

Managing editor