

## **Islamic Smart City: Study of Literacy and Inclusion in Financial Behavior and Empowerment of Micro, Small and Medium Enterprises (MSMEs)**

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### **ABSTRACT**

This article aims to examine; 1. The effect of financial literacy on the financial behavior of MSME entrepreneurs in Binjai City. 2. The effect of financial inclusion on the financial behavior of MSME entrepreneurs in Binjai City. 3. The influence of Islamic Smart City on the financial behavior of MSME entrepreneurs in Binjai City. This study used a quantitative method with a research instrument in the form of a questionnaire. The research sample was 154 MSME actors in Binjai City. While the data analysis technique uses PLS-Structural Equation Modeling (SEM) analysis based on variance or Partial Least Square (PLS). The results of the study show that: 1. Financial literacy which consists of indicators of general financial knowledge, savings and loans, insurance, and investment has no significant effect on the financial behavior of MSME entrepreneurs in Binjai City. 2. Financial inclusion consisting of indicators of the dimensions of access, dimensions of use, dimensions of quality, and dimensions of welfare has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City. 3. Islamic Smart City which consists of Smart Economy, Smart Mobility, Smart Environment, Smart People, Smart Living and Smart Governance indicators has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City. 4. Financial literacy and inclusion as well as Islamic Smart City have a significant effect on the financial behavior of MSME entrepreneurs in Binjai City..

**Keywords:** Islamic Smart City, Financial Literacy, Financial Inclusion, Financial Behavior, MSME Empowerment.

## 1. INTRODUCTION

Development in a region is a multi-dimensional process that involves major changes in the social structure, which involves major social changes in the economy. Micro, Small and Medium Enterprises (MSMEs) have an important role in creating jobs, improving people's welfare and equalizing income, therefore the support of all parties is needed for this MSME development project (Pramestiningrum & Iramani, 2020).

MSMEs are a strategic unit to drive the economy because MSMEs can reach the lowest strata of society (Adriani & Wiksuana, 2018). However, MSMEs will also not be able to function optimally if the financial system is not user-friendly for MSME actors (Astuti et al., 2022). One of the financial systems that has attracted the attention of researchers to address the problem of economic development is a model called financial inclusion. Financial inclusion is an effort to encourage the financial system to be accessible to all levels of society, thus encouraging quality economic growth while alleviating poverty. In simple terms, Wira Iko Putri Yanti stated that financial inclusion is a series of efforts to remove all obstacles that prevent people from using financial services, where financial inclusion is also a national strategy to encourage economic growth by reducing poverty, by distributing income and stabilizing the financial system (Yanti, 2019).

Financial inclusion is something that is very important because not all people have the ability to access economic resources (Muzdalifa et al., 2018). Meanwhile, at the same time, every member of the community is required to have the ability to meet their individual needs. Poverty levels and economic differences between individual communities can occur due to the inability of the community to gain access to the available financial system (Solikatun et al., 2014). Therefore, the condition that occurs is a financial system that is only able to exist in its own environment without being able to have a real influence on the existence of other business sectors outside the financial sector. According Adriani & Wiksuana, (2018), inclusive growth rests on three important elements, namely the success of maximizing economic opportunities or opportunities for all social classes, the availability of social safety nets for all social classes, and the success of ensuring fair access to employment opportunities.

The Binjai City, Micro, Small and Medium Enterprises (MSMEs) are currently considered as an effective way of alleviating poverty. MSMEs are the largest group of economic actors in the economy in Indonesia and play a very important role in the economy in Binjai City. The Binjai City Government has a surefire way so that later the assistance provided and distributed can be long-term with the aim that it does not stop for nothing like years that have passed, such as the business being carried out stopped due to a lack of capital (*Binjai Analisis Data*, n.d.).

The Binjai City Government implements Smart City by creating a livable city that will optimize development. Development starts from the physical aspects of urban facilities, infrastructure, spatial planning and others and non-physical aspects of social, economic, legal and political interactions that are realized from indicators, such as the availability of various basic needs of urban communities in the fulfillment of clean water, electricity and adequate housing. worthy. An Islamic Smart City or Islamic Smart City is a city that uses digital technology to improve its performance, reduce costs and use of consumption, and to engage more actively and effectively with its citizens while still adhering to Islamic values (Mufarrihah et al., 2022).

Islamic Smart City with a technology base and the values of Islamic teachings in the advancement of a city is a positive thing and of course it must be supported by all groups and the active participation of various parties (Lianjani, 2018). However, it must be remembered that building a smart city on a technology basis may increase people's standard of living. However, like the country of Saba, modern humans who do not have cultural and religious

values installed in their souls may become savage, hedonic, and spiritually empty human beings. He only thought about the world, and profit for economic gain. He is not at all burdened with having to commit fraud to gain profit, because his fraud is based on technology where people don't realize it is a fraud.

This is not to mention talking about technology in education, politics, and various other sectors. This means that the Smart City concept is not enough to rely on a technology base, even in an era that is more sophisticated than the current era (Haqqi & Wijayati, 2019). The basis of religion and culture (local wisdom) is the main and eternal basis that must be continuously accompanied to guard the human soul and mind so that they stay on the rails of goodness and benefit (Yusuf, 2023).

The phenomenon above made researchers interested in analyzing Islamic Smart City: Literacy and Inclusion Studies in Financial Behavior and Empowerment of Micro, Small and Medium Enterprises (MSMEs) in Binjai City. This research is expected to be a vehicle for information and development of knowledge horizons in the field of Islamic economics related to financial literacy and inclusion as well as Islamic Smart City in relation to financial behavior and MSME business empowerment.

## **2. METHOD**

The scope of this study focuses on discussing variables that can improve financial behavior and empower MSMEs such as financial literacy and inclusion of MSME entrepreneurs in Binjai City (North Sumatra). This research is a field research (field research). This study uses a quantitative method which is a research method based on the philosophy of positivism (P. Sugiyono, 2015), which is used to examine certain populations or samples, data collection is carried out with research instruments, (D. Sugiyono, 2013) while data analysis is quantitative in nature which aims to test established research hypotheses.

This research starts from June 2022 until it is finished. Sampling in this study was carried out by purposive sampling technique, namely the technique of determining the sample with certain considerations. Thus, the samples taken in this study were only 154 MSME actors with the consideration that they were running businesses or businesses in MSME.

## **3. RESULTS AND DISCUSSION**

### **3.1 The Effect of Financial Literacy on the Financial Behavior of MSME Entrepreneurs in the City of Binjai.**

Based on the results of the partial test, it is known that financial literacy has no significant effect on the financial behavior of MSME entrepreneurs in Binjai City with a  $t$ -count of  $0.658 < t_{table} 1.96$  and a  $P$ -value of  $0.511 > 0.05$ . The results of this study are in accordance with the results of research that was conducted by Mister Candera, and friends published in the Journal of Management Motivation, Volume 16 of 2022 where the results of the study indicate that Islamic financial literacy is not able to moderate demographic influences on indicators of gender, age, and income on people's interest in saving at Islamic Banks in Palembang City (Candera et al., 2020). However, the results of this study are different from the research that was conducted by Ari Susanti and friends published in Business Studies, Volume 18, Number 1, 2017 where the results of his research show that the level of education, financial literacy, and financial planning has a positive and significant effect on MSME financial behavior (Susanti & Ardyan, 2018).

Financial literacy is basically a person's understanding or knowledge related to the ability to manage finances personally. Partially, knowledge is very important for someone in carrying out various activities because someone who does something with knowledge will be different from someone who has no knowledge at all. However, this study found that financial literacy did not have a significant effect on the financial behavior of MSME

entrepreneurs in Binjai City. This condition can occur because a person's financial behavior is basically not influenced by the only factor of financial literacy. It is possible that financial behavior is influenced by other factors, for example social factors where the environment of friends and society can greatly influence financial behavior. In addition, lifestyle can also affect a person's financial behavior where in general the more finances a person has, it is very possible that it will affect a social life style that requires a lot of spending to pursue prestige without caring about how much finance has been used for things that are less useful. Thus financial knowledge or literacy has not optimally improved financial behavior in a person.

Related to Maqasid Syariah, one of its objectives is benefit. In this case, financial literacy is intensified by the government targeting the benefit of society, especially in managing finances and making decisions. It is hoped that with increased financial literacy it can contribute to the MSME business scale-up process in running its business so that decisions are made wiser and financial management is better (Yanti, 2019). Maqashid sharia is divided into five phases, namely the maintenance of religion, mind, soul, property, and offspring. In the maqashid sharia section, financial literacy is included in the maintenance of reason (hifzh al-aql). This is reflected in the public's understanding and knowledge of financial products and services (Pida & Imsar, 2022).

Besides that, in Islamic teachings, literacy or knowledge is also an obligation. Even the first verses of the Koran that were revealed to the Prophet were verses related to the teachings of seeking knowledge. The verse is Q.S Al-Alaq verses 1-5, in the first verse of the surah the word "iqra" or read is a call to study. Religious leaders in Medina interpreted the word "iqra" by reading, studying, conveying and so on. Because the object is general in nature, the call to "read" is not only limited to reading the holy verses of the Koran but also general reading, both written and unwritten readings. This verse indicates how urgent the position of knowledge or literacy is in the teachings of Islam. Knowledge is not only limited to religious knowledge or science, but knowledge related to finance is also worth studying. Especially for MSME business actors, knowledge or knowledge related to financial management is a necessity so that the business being run can run according to targets and expectations.

### **3.2 Smart City According to Islamic Perspective**

A smart city is a city that uses digital technology to improve its performance, reduce consumption costs and usage, and to engage more actively and effectively with its citizens. There are at least three influential factors in Smart Cities, namely economic intelligence, social intelligence, and environmental intelligence. A smart city is also defined as a city that is able to use human resources, social capital, and modern telecommunication infrastructure to achieve sustainable economic growth and a high quality of life, with wise resource management through community-based government (Caragliu, A., et al in Schaffers, 2010: 3). Smart city or smart city is a city area that has integrated information and communication technology in daily governance with the aim of increasing efficiency, improving public services, and increasing the welfare of citizens. Smart city is a vision of urban development to integrate information and communication technology and Internet of things technology in a secure way to manage city assets.\

Apart from the basis of information technology in building a smart city, if we go back to the Medina era when Rasulullah SAW was still alive, then this smart city in the past era was equivalent to civil society, namely a civilized society. Some opinions state that civil society is a fertile social system based on moral principles that guarantee a balance between individual freedoms for the stability of society. Individual and societal initiative will be thought, art, implementation of government by law and not individual passion or desire.

Another definition of civil society is a civilized society, upholding human values, which is advanced in mastering science and technology.

If it is correlated with the concept of an intelligent society, maybe the emphasis is only on aspects of the use of information technology on all fronts, and this is also a characteristic of the 4.0 industrial revolution era. Both the public and the government must be prepared to compete in global competition by utilizing information technology. In other words, who controls information technology, he will compete.

Apart from all that, in fact the pace of technology cannot be stopped. However, mastery of information technology is also not an indicator that a country is progressing. Indeed, based on the concept of a smart city being developed, even though the direction is not just to integrate all lines of life with the internet, internet domination is a real thing and it is impossible to avoid it anymore.

There are other progress indicators of a country that should be paid attention to and are actually used as the main basis for building the quality of society from various aspects. The main foundation in question is the character and behavior of the community. This should not run away along with the development of post truth. Frankly, in Islam the truth cannot be grayed out or made gray and not only because of technology the truth becomes gray.

Aspects of faith and morality in building a smart city are fundamental things that cannot be ignored. Maybe among technology developers think this is ridiculous. But it would be very ridiculous if this foundation is underestimated. In the end, technology is only a medium, while the determinant of technology being useful or harmful is the human being. Meanwhile, humans are very dependent on the capacity of their souls (faith and knowledge) in intelligence to utilize technology itself.

Let us learn from the land of Saba' which is narrated by the Qur'an. A country that is endowed with abundant favors. The land is fertile, and the life of the people is prosperous. This is described in the Qur'an; "Surely for the people of Saba' there is a sign (of God's power) at their place of residence, namely two gardens on the right and on the left. (to them it is said): "Eat by you of the sustenance that (bestowed) by your Lord and be grateful to Him. (Your country) is a good land and (your God) is the Most Forgiving God". (QS. Saba ': 15).

In its history the country was then destroyed. Achievement after achievement that they have achieved instantly vanished. Based on the story of the Koran that the causes of the destruction of the land of Saba were because they disbelieved in the favors of Allah SWT. They are not grateful for the many blessings and they do not want to worship Allah SWT. The country which was originally very fertile or called baldatul thayyibatun warabbun ghafur, then turned into a dry and barren country.

This is described in one of His words: "And Allah has made a parable (with) a country that was once safe and peaceful, its sustenance came to it in abundance from all over the place, but (the inhabitants) denied Allah's favors; therefore Allah felt for them the clothes of hunger and fear, because of what they always did. And verily there came to them an apostle of their own, but they denied him; therefore they will be destroyed by punishment and they are the wrongdoers." (QS. An-Nahl: 112-113).

A smart city with a technology base in the advancement of a city is a positive thing and of course it must be supported by all groups and the active participation of various parties. However, it must be remembered that building a smart city on a technology basis may increase people's standard of living. However, like the country of Saba, modern humans who do not have cultural and religious values installed in their souls may become savage, hedonic, and spiritually empty human beings. He only thought about the world, and profit for economic gain. He is not at all burdened by the thought that he has to commit fraud to gain profit, because his fraud is based on technology where people don't realize it is a fraud. This is not to mention talking about technology in education, politics, and various other sectors.



### **3.3 The Effect of Financial Inclusion on the Financial Behavior of MSME Entrepreneurs in the City of Binjai.**

Based on the results of the partial test, it is known that financial inclusion has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City with a tcount of  $2.895 > t_{table} 1.96$  and a P-value of  $0.004 < 0.05$ . The results of this study are in accordance with the results of research conducted by Wira Iko Putri Yanti which was published in the Journal of Management and Business, Volume 2, Number 1, 2019 where the results of her research show that financial inclusion and financial literacy have a positive and significant influence on the performance of MSMEs. In addition, it is also in accordance with the results of research that has been carried out by Diana Adriani and I Gst. Bgs. Wiksuana which is published in the E-Journal of Management of Udayana University. Volume 7, Number 12, 2018 where the results of his research show that financial inclusion has a positive relationship with increasing MSME growth in the Province of Bali (Adriani & Wiksuana, 2018).

Financial inclusion as an easy access provided to MSME entrepreneurs in utilizing existing services at a financial institution will certainly greatly assist entrepreneurs in improving businesses that are run through venture capital loans. Therefore, financial institutions or investors with large capital must help MSME entrepreneurs through the ease of using financial services so that entrepreneurs are able to develop their businesses and improve their financial behavior.

In relation to Maqashid Syariah, in essence financial inclusion that is pursued by the government can reach all levels of society which aims at the benefit and welfare of society. It has been mentioned before that Maqashid Syariah leads to the benefit of Muslims. In the Maqashid Syariah section, financial inclusion is included in maintaining assets (hifzh al-maal). This is reflected in the financial inclusion indicator in the welfare section which states that the provision of credit extended to MSMEs is sufficient and helps with additional business capital (Khaery, 2021).

This implies that by providing credit, financial institutions and the government can maintain the assets and business capital they have. So that the capital of MSME actors continues to grow and is not disturbed by other needs outside of business. In addition, it can also be allocated for investment activities and business improvement. The state has an obligation to bring prosperity, justice and prosperity to its people regardless of ethnicity, religion or class. However, the Al-Quran indicates that the achievement of a prosperous country can be achieved through the faith and piety of each of its inhabitants, this is stated in the Al-Qur'an surah Al-'Araf verse 96. Efforts to realize the welfare of society are pursued by the government through one The policy is financial inclusion in society. This is intended so that all levels of society can easily get access to financial services, especially MSMEs in scaling up their businesses.

### **3.4 The Effect of Islamic Smart City on the Financial Behavior of MSME Entrepreneurs in the City of Binjai.**

Based on the results of the partial test, it is known that Islamic Smart City has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City with a tcount of  $2.178 > t_{table} 1.96$  and a P-value of  $0.030 < 0.05$ . The results of this study are in line with research that has been conducted by Mulia Dharma and M. Ilhamsyah Siregar which was published in the Student Scientific Journal (JIM) Development Economics, Faculty of Economics and Business, Unsyiah, Vol. 2 No.1 February 2017 where the results of his research show that the Smart Environment has a positive effect on tourist visits, meaning that the better the environment at tourist sites will increase tourist visits significantly by 0.0796.

In addition, the results of this study are also in accordance with research that has been conducted by M. Andrian Kevin Fuady, and friends published in the *Regional and City Development Journal* where the research results show that the concept of smart cities in general has a positive impact on the government and society (Dharma & Siregar, 2017). The Banda Aceh City government's ongoing efforts to apply the Islamic Smart City concept naturally as a best hope for the community and not to make the Islamic city concept only a temporary political discourse. The concept of Islamic Smart City must be able to mold Banda Aceh City residents to become Smart Muslims who are obedient in carrying out their obligations intelligently because they are knowledgeable and trustworthy in fulfilling all their responsibilities (Fuady et al., n.d.).

The concept of Islamic Smart City in fact has a positive influence on the financial behavior of MSME entrepreneurs in Binjai City. This is very reasonable considering that the majority of MSME entrepreneurs in Binjai City are Muslim so that Islamic teachings that are instilled in the hearts and minds and strengthened by government policies that apply Islamic Smart City will provide direction and guidance for carrying out activities related to the owner's finances.

Thus, the synergy of smart and wise solutions can also be realized in the application of the smart city concept which is the hope of several big cities in Indonesia. This concept is considered as a solution in overcoming various city problems such as traffic jams in the city, unmanaged waste, to monitoring environmental conditions in the city. The success of implementing the smart city concept in a city can be seen from the successful implementation of smart city elements, namely smart governance, smart people, smart living, smart mobility, smart economy and smart environment (Novianti & Syahid, 2015). The application of the smart city concept not only provides benefits for the government, but is also useful for city residents, including MSME entrepreneurs.

Related to Maqasid Sharia, Ibnu Asyur defines Al-Maqashid Al-Khos (special purpose), namely the method intended for lawmakers to achieve goals that are beneficial to society, or to defend their public interests in their private actions. This means that Islamic Smart City which is built as a concept of law or policy in a society including in muamalah or economic issues will aim to facilitate the community in carrying out their personal affairs related to the economy in accordance with the concept of Islamic teachings (HATIB, 2020).

Then, Alyusr (convenience) is one of the concepts reflected in Maqashid Syariah where the development of the Islamic Smart City concept in muamalah matters will certainly greatly facilitate people who wish to do business and capital. Convenience or Alyusr is also highly recommended in Islamic teachings where people who provide convenience for other people's affairs will be facilitated by Allah SWT in the afterlife. In fact, basically the desire of every individual or society is to get convenience in all business or business dealings.

### **3.5 The Influence of Financial Literacy and Inclusion as well as Islamic Smart City on the Financial Behavior of MSME Entrepreneurs in Binjai City**

Based on the results of the simultaneous test, it is known that financial literacy and inclusion as well as Islamic Smart City have a significant effect on the financial behavior of MSME entrepreneurs in Binjai City with a T-statistic value (314,861) > T-table (1.96). The results of this study are in line with research that has been conducted by Dyah Regita Pramestiningrum and Rr. Iramani published in the *Journal of Business and Banking* where the results of his research show that the ability of SME managers regarding debt literacy has a significant and negative effect on business performance, the ability of SME managers regarding bookkeeping literacy and budgeting literacy has a significant and positive influence on business performance. Financial capital has a significant and positive influence on

business performance and government policies in the SME metropolitan group do not affect SME business performance (Pramestiningrum & Iramani, 2020).

A person's financial behavior describes how a person's ability to manage his finances, which is influenced by various factors. From the results of the study it is known that financial literacy or one's knowledge of finance, and the ability to manage finances and Islamic Smart City are quite capable of having a positive impact on the financial behavior of MSME entrepreneurs in Binjai City.

The significant influence of financial literacy and inclusion as well as Islamic Smart City on the financial behavior of MSME entrepreneurs in Binjai City is also corroborated by statements from MSME entrepreneurs in Binjai City where MSME actors have tried to record and budget expenditures and expenditures accurately with achievement levels. the highest of all statements about MSME financial behavior which reached an average of 4.01%.

It is true that every MSME entrepreneur should record financial expenses and financial expenditures in detail as a form of accountability for financial turnover where the better at doing this, the better the entrepreneurs in the concept of financial behavior. The conditions carried out by MSME entrepreneurs in Binjai City regarding financial behavior are actually in line with the sharia concept of prudence and thoroughness in the use of assets owned.

Islam not only teaches its people to acquire wealth in the right way, but also directs them how to use these assets. One of the fundamental teachings in the matter of the use of assets is the teaching of the Koran which spends wealth on things that support the upholding of Islam and the foundations of life in society. In addition, assets can also be used to meet daily needs by not using them extravagantly and excessively. Furthermore, the utilization of assets must pay attention to social aspects such as helping to fund activities that are needed by many people and building places of worship, places of recitation, and so on. As we all know, property is something that must be properly maintained and managed so that things don't happen that cause damage and loss of value or form of the property (Andiko, 2018).

In addition, assets can also be used to meet daily needs by not using them extravagantly and excessively. Furthermore, the utilization of assets must pay attention to social aspects such as helping to fund activities that are needed by many people and building places of worship, places of recitation, and so on. Furthermore, Islamic teachings also maintain a balance against opposites such as between stingy and wasteful, not only by recognizing private property rights, but also by guaranteeing the widest distribution of wealth. One of the differences in the concept of ownership in Islam is on the side of asset management, both in terms of consumption and investment efforts for the development of assets owned (Adzhiim, n.d.).

The financial behavior of MSME entrepreneurs in Binjai City is quite good because of the influence of their financial literacy. This shows that when MSME actors or entrepreneurs have better knowledge of finance, they will utilize or manage finances well through utilizing things that are beneficial for the development of the business being carried out. On the other hand, with easy access to financial institutions, both in the use of banks in aspects of financing, savings and investment and others, MSME entrepreneurs in Binjai City are becoming wiser in their behavior related to their finances because they will think more about business development. rather than just for spree. The better financial behavior of MSME entrepreneurs in Binjai City is also affected by the Islamic Smart City concept developed by the Binjai City Government. This means that the easier and better management of government through various policies in all fields will make MSME entrepreneurs in Binjai City more wise and prudent in every action related to wealth or finance.

#### **4. CONCLUSION**



The conclusions of this study are as follows; Financial literacy which consists of indicators of general financial knowledge, savings and loans, insurance, and investment has no significant effect on the financial behavior of MSME entrepreneurs in Binjai City. Financial inclusion consisting of indicators of the dimensions of access, dimensions of use, dimensions of quality, and dimensions of welfare has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City. Islamic Smart City which consists of Smart Economy, Smart Mobility, Smart Environment, Smart People, Smart Living and Smart Governance indicators has a significant effect on the financial behavior of MSME entrepreneurs in Binjai City.

Financial literacy and inclusion as well as Islamic Smart City have a significant effect on the financial behavior of MSME entrepreneurs in Binjai City. Financial literacy which consists of indicators of general financial knowledge, savings and loans, insurance, and investment has a significant effect on empowering MSMEs in Binjai City. Financial inclusion consisting of indicators of the dimensions of access, dimensions of use, dimensions of quality, and dimensions of welfare has a significant effect on empowering MSMEs in Binjai City. Islamic Smart City which consists of Smart Economy, Smart Mobility, Smart Environment, Smart People, Smart Living and Smart Governance indicators has no significant effect on empowering MSMEs in Binjai City. Financial literacy and inclusion as well as Islamic Smart City have a significant effect on empowering MSMEs in Binjai City.

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