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Financial Technology and Sharia Law: An Analysis of Challenge and Opportunity for Micro, Small, and Medium Enterprises in Indonesia
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Universitas Gadjah Mada, 2020 | Diunduh dari <http://etd.repository.ugm.ac.id/>

I. Table of Content

1. Introduction.....	3
2. Islam in Indonesia.....	4
2.1. Islam in Number.....	4
2.2. Development of Islam in Indonesia.....	6
3. Micro, Small, and Medium Enterprise (MSME).....	7
3.1. MSME distribution in Indonesia.....	8
3.2. MSME Part in Asian Financial Crisis 1997 – 1998.....	9
3.3. New face of MSME in Indonesia with Creative Economy and E-commerce.....	11
3.3.1. Creative Economy Contribution to MSME growth.....	12
3.3.2. MSME Opportunity through Internet and E-Commerce.....	14
4. Sharia Financial Technology as Capital Resources for MSME.....	17
4.1. Islamic Financing Law.....	18
4.2. Sharia Banking in Indonesia.....	23
4.3. Sharia Fintech in Indonesia.....	24
5. Challenges and opportunities of Sharia fintech for MSME.....	29
5.1. Macro-environment Level Analysis.....	29
5.2. Porter's 5 Forces Analysis.....	33
6. Conclusion.....	39
II. References.....	40

Declaration