

Innovation of Technology-Based Strategies Based on Environmental Examination Organizations in Islamic Banking and Finance

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Abstract - Islamic banking and finance have a significant impact on the economy and are expected to be able to realize the Indonesian government. become the center of Islamic economics. Therefore, support from stakeholders and innovations that make it possible to improve the performance of Islamic financial are needed. Based on research studies on environmental change, organizational challenges and obstacles often arise into disturbances, especially competition for the use of information and technology (IT). Using literature studies, researchers develop an expansion strategy model based on scanning the organizational environment of Islamic banking and finance that can help in creating design concepts or innovators to enhance Islamic financial growth. The results of the study state that technology-based expansion strategies will have a positive impact if the organizational environment is supportive. An environmental scan is needed because so far, competition with financial technology and conventional banking and finance is increasingly alarming and difficult to control. It consists of nine expansion strategies based on environmental scanning combined with the principles of Islamic economics. Islamic economics is in sight, and whoever sees the opportunity will certainly reach the position of the 'unicorn' and who is unable to innovate and read opportunities must prepare themselves for freefall.

Keywords – Innovation, Expansion, Technology, Sharia, Banking, Finance

INTRODUCTION

Environmental scanning is very important for any organization, especially in an environment that is unstable and incomplete with what is needed where economic activity is not expected and cannot be predicted. Making each organization will make various efforts and management strategies. The development of information and technology (IT) encourages the ability of the stakeholders to survive. Likewise with Islamic banking and finance that continue to innovate, launch themselves towards the environment, and improve their performance.

Published digitalization turmoil and competition in handling financial technology and conventional financial institutions, Islamic banking and finance require planning, planning and development of the environment to overcome potential changes and obtain

additional information that can be used to replace internal and external. Based on the Indonesia Banking 2018 Survey released by *Pricetehouse Coopers* (Pwc) Indonesia, "the development of fintech will be one of the national banking industry over the next 5 years." With the release of Bank Indonesia Regulation (PBI) 18/40 / PBI / 2016 concerning the Implementation of Payment Transaction Call and OJK Regulation No.77/PJOK.01/2016 concerning Borrowing and Lending Money Services based on Information Technology is expected to be able to support the growth and development of the banking industry in a sustainable manner. However, there is nothing specific about the fatwa of the National Sharia Council-Indonesian Ulema Council (DSN_MUI) No.116/DSN-MUI/ IX /2017 concerning Sharia Electronic Money and fatwa No.117/DSN-

MUI/II/2018 concerning Financing Services berbasis Information Technology based on sharia principles.

Based on data from the Financial Services Authority (OJK), "The Fintech industry is able to distribute financing up to 800%." The trend in digital transactions has changed the behavior of public financing and this has benefited fintech amid the conditions of financial institutions that cannot reach broadly. *Fintech's peer to peer* (P2P) lending and borrowing facilities through the digital market can efficiently provide services to the public that so far have not been able to be optimally performed by financial institutions, especially Islamic financial institutions. Around 1.6 trillion funding funds from the P2P loan sector can be channeled to the MSME segment and this is only a small part or around 0.6% of the current funding gap. With considerable strength, the Indonesian Fintech Association estimates that Fintech's growth in 2020 can reach 53% of the total population. Although according to research conducted by the Development Institute for Economics and Finance (Indef) and Fintech Indonesia, it is clear that fintech is not a threat, it still requires strategies to anticipate the negative impacts and 'disruptions' caused. Both have their respective goals and may not be able to fill each other's gaps. All of that requires a long time and process. Because the fact is that until now financial institutions have not yet seemed to 'walk' with fintech.

Research aimed at uncovering technology-based expansion strategies through environmental scanning can be carried out by financial institutions especially Islamic banking and finance. Because Islamic banking and finance itself has exclusive interests in the Muslim community, this can be one of the keys to success in today's competition. Based on research published in an organizational environment, several literature reviews agree on a standardized planning process, control elements in environmental innovation combined with strong consumer preferences oriented to environmental quality,[1] as well as the characteristics of leadership and the skills of a

manager.[2][3]. Complete and easy to explain in providing a complex development model of the strategy of Islamic banking and finance going forward.

MATERIALS AND METHOD

Basic concepts of Islamic economics

Islamic economics has advantages compared to conventional economic systems. The elements of usefulness are very broad and in essence are essential systems that prioritize the lives of many people. Nienhaus (1982) in his article "Pragmatism and Utopia Ecor Islami", put forward the principles of Islamic economics with principles that are in accordance with the principles of freedom in economic activities. In the six main principles of the sharia economic system proposed in the Qur'an An-Nur verse verse 56, *"And establish prayer, pay alms, and obey for the apostles, please give mercy."* To avoid social expenditure in society. The second principle is about the prohibition of certain practices (*Maysir, Riba and Gharar*) in economic activities as referred to in the Al-Baqarah verse 219 requested, *"They ask you about khamar and gambling. Say: dasarnya Basically there are great sins and some benefits for humans, but sin is greater than the Benefits. "..."* and in Surah Al Baqarah verse 278, *"O you who believe, fear Allah and ask for usury (which has not been collected) if you are a believer."* Must seek a fortune that is lawful and manage natural resources well- agreed that written in the Koran surah Al Jumuah verse 10, *"If the prayer has been performed, then you are scattered on earth; and get the gift of God and remember God a lot that you are allowed lucky."*

The fifth principle regarding the importance of making a clear transaction record contained in the Qur'an, Al Baqarah verse 282, *"O you who believe, if you do not bermuamalah not in cash for a specified time, you should write it down. And a writer among you should write it correctly. "Obviously this practice is to avoid conflicts and the potential for negligence in organizations especially with regard to wealth. And finally, there is a sense of justice and balance in business as contained in Al-Qur'an*

surah Al Isra verse 35, "And complete the measure if you measure, and weigh it with the right balance. That is more important (for you) and better consequences."

Organizational Environment

Barney and Griffin (1992) distinguish the concept of organizational environment in two forms, namely "First, the general environment or macro environment includes the external environmental conditions that are inherent and indirectly affect the organization consisting of technology, the socio-cultural dimension of the organization, political factors, the economic climate. , as well as international or ecological phenomena. While the second is the task environment which is a number of individuals or groups that are not part of the organization but directly affect the organization itself and its specific characteristics such as the customer / consumer components, business partners, rivalry and regulators."

The majority of financial institutions and banking transaction value of the number of visits and use of digital technology.[5] A study of the adoption of technology-based banking is revealed about the integration of organizations with human evolution towards the adoption of technology in an organizational environment that can be beneficial.[6] However, Organizational Interaction with the Environment

is also needed because the organization will always need a provider of goods or services. The environment provides resources including IT. Therefore, balanced and responsible interaction will create managerial survival skills on an ongoing basis.[7][8] Research results suggest that with interactions with the environment, even companies that share the environment with the same protection will affect the characteristics and performance of the company [9]. Likewise, deregulation and economic changes that cause technical stagnation and increase in efficiency that is cognitively significant. increasingly widespread able to affect the company's environment. Changes in the environment can be used as a potential to increase company efficiency with 3 (three conditions), namely economic conditions, capital markets, and market segments.[10]

Environmental Scanning

Environmental scanning is one of the four strategic management and as a first step as proposed by.[11] Environmental scanning is in the form of a description of an environmental condition or situation of the organizatio.[12] Hitt (2001) explains that it is important to handle incomplete and ambiguous environmental data so that understanding can identify problems in organizations. one important process is scanning as in the following scheme:[13]

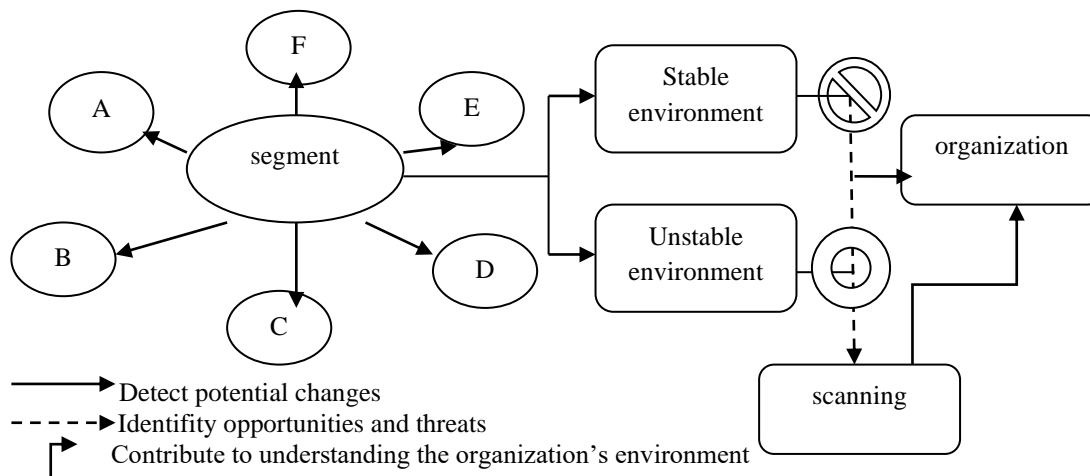


Figure 1. Organization's Discrimination Scheme
 Source: (Hitt, 2001)[13]; (Sutton, 1993)[14]

Market segmentation consisting of various segments will then be analyzed to understand changes in various external forces that occur and obtain accurate external data where this is done because the data or information obtained is sometimes incomplete, ambiguous and even unrelated so extra scans are needed to organizational strategy management. The environmental scanning activity will generally succeed in an unstable environment. The scan is carried out with the aim of avoiding surprises, the occurrence of changes in the external environment that are not monitored, anticipating and identifying peluang and threats.[14]

According to Robinson, & Pearce (2005), the operational environment that can affect organizational success consists of several factors including; 1) competitor's position, where the higher the competition indicates that the higher the profitability of the industry, but there is a possibility it will decrease because it is influenced by industry growth, operational costs and competitor strength that is balanced or almost the same, by assessing the competitive position, the opportunity to design a strategy will be optimal; 2) Threat of substitution goods, the existence of substitute goods with low prices and the same quality; 3) customer profile and bargaining power of buyers, sometimes consumers/customers ask for low prices, demand higher quality, and better service because by indicating customer profiles, organizations can anticipate and relocate resources for changing consumer demand patterns ; 4) The supplier, the supplier can influence the organization if it is dominated by a minority and is more concentrated than the buying organization, the relationship can be relied upon for the survival of the organization; 5) creditors, assessments of creditors are used to evaluate the operational environment to be accurate; and 6) human resources, as the implementation and the driving wheel of the organization.[15]

The research method was carried out using qualitative data analysis. Use library

research by reviewing some previous research related to environmental scanning, which is a data collection method used to guide the strategic management decisions of Islamic financial institutions. According to Saladin & Buchory (2010), link scan is one component in the analysis of external links that has the function of identifying early indicators of environmental change.[16] The study was conducted by collecting data contained in external elements of Islamic financial institutions to then evaluate and indicate external opportunities and threats contained in the organizational environment itself. Literature study is a research that reviews critically about certain problems or findings and ideas in academic-oriented literature, then formulates them theoretically and methodologically in certain topics or themes.[17]

As research leads to a constructive model, research features based on empirical evidence are expected to solve relevant problems of business management and create innovative environmental models to understand construction standards during the research process.[18] In conclusion, research is limited to providing an understanding of the importance of economic principles syariah in a technology-based expansion strategy on scanning the environment of Islamic financial institutions. The importance of Islamic economic principles in creating good corporate governance must not be underestimated and must be implemented 100% as per the guidance of the Qur'an and Sunnah.

RESULTS AND DISCUSSION

Previous research studies explain how to design environmental innovations using technology to improve the performance of competitive organizational environments. The point is to make environmental regulations based on markets and customers and stay innovative in facing challenges by always being strategic.[1][3] [19] First, a manager or leader makes a new design in an organizational

environment carried out to obtain innovative ideas and methods that can be used to increase the meaning of overall management efficiency as a basis for improving the quality of processes for the development of new products or services, strategic planning, and managerial team skills. Second, making regulations based on market demand and always paying attention to market dynamics, therefore it is important to conduct competitive startup management by determining success strategies with principles and practices to build an organizational design culture. Third, professional interpreters are also needed to communicate in terms of cooperation in order to expand the organization's network carried out with third parties or external parties of the organization. The translator is an outsider as an agent who is close to other companies and has the same interests and vision, such as famous people who have many fans, social media, and competent researchers. The company must expand its network by contacting key contacts or people to exchange information and discuss their

views on the company's future development in facing challenges and fair competition.[20][21][22] Fourth, translators as agents have a role in understanding the meaning of every communication made with external parties, supporting the anticipation of trends that are in demand by customers, business relations or cooperation with third parties, and maintaining relationships with consumers or customers so that their loyalty increases. This is a way and environmental innovation that is quite unique to do in the midst of digital technology competition. Strategic steps like this can direct efforts to support promoting new products or services to customers. Human resources can be used to establish good relationships with business relations, customers can even create good relationships with business competitors. Because the concept of Islamic economics teaches about maintaining good relations between fellow humans and the environment that is able to create shared prosperity. The scheme can be seen as follows;

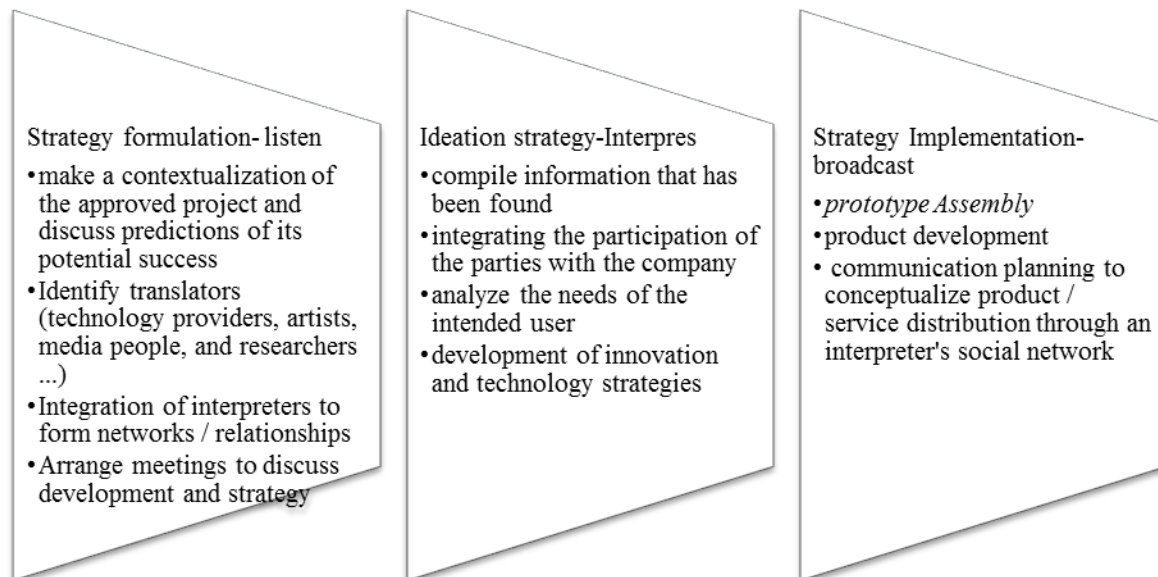


Figure 2. Innovation based on design, strategy and technology
 Source: (Moroni, Arruda, and Araujo, 2015)[23]

"The organizational environment innovation process consists of three strategic

steps, namely 1) able to listen and pay attention to market potential so as to create organizational

excellence, which is carried out between companies and professional translators who are experts in conducting business communication; 2) Interpersons or follow up on sources of information that are accurate and brilliant ideas of company employees, utilizing technology effectively and efficiently as well as empowering its resources, this is done to develop innovative impacts for certain goods or service products, and 3) Broadcast, in the form of continued dissemination of environmental innovation continuously done because new levels of innovation may not be ready to accept changes from these innovations. Therefore it is necessary to proactive steps and well-structured environmental regulations in facilitating the assimilation and adoption of new meanings through promotions carried out using advertisements. there is social media and marketing." [23][19][20][21]

High-tech organizations always discuss how to exploit specifically in a competitive environment characterized by volatility,

adjusted, complicated, and ambiguity trends. It is important to understand that this kind of mindset will also affect customer judgment [24]. In this case, Islamic economics offers concepts that strongly support the balance of resources so that there is no concept of unlimited exploitation in the Sharia economic dictionary.

The successful development of an expansion strategy can determine the company's performance and this is decided based on an assessment of the actual environment and company estimates. Complex evaluation results from the corporate environment can be used as a solution to develop an innovative design for Islamic financial institutions. Fintech may now be a threat, but on the other hand it is not impossible that cooperation can occur if Islamic financial institutions are able to show their true strength in the financial industry in Indonesia. Consisting of nine expansion strategies proposed by Ginevičius and Ostapenko (2015) then developed as follows;

Table 1. Competitive Advantage Criteria for Development Expansive Strategies of Islamic Financial Institutions

Classification of organizational environment	criteria	Effective Strategy Identification
Internal environment	Competitive advantage	<p>Analyze financial market share to design strategies</p> <p>Demonstrate self-competence, especially in terms of service quality and sharia financial products</p> <p>The superiority of the technology used, although so far it seems conventional is superior but there is still hope if the innovation design strategy in figure 2 is implemented</p> <p>Flexibility in providing services and managerial as well as in making marketing tactics</p> <p>Brand strength, in this criterion Islamic financial institutions already have a 'positioning' in the community as a financial institution with a profit sharing system. In terms of practice it must still be improved because until now some conventional financial institutions and Fintech are far superior in the confession of brand strength especially because of the process that is fast and efficient.</p> <p>The potential to compete in price and quality must motivate to create strategies to attract as many consumers as possible</p> <p>The level of customer satisfaction can be a benchmark to improve service to customers and prospective customers.</p> <p>Capacity of Islamic financial institutions</p> <p>Access to capital or funds is a special concern, especially because</p>

		large funds are also needed in creating new innovations, especially because the initial funds for technological development are certainly quite large. If the LKS continues to grow well, the investor will automatically offer himself.
	Financial situation	Return on LKS investment Profit margin / yield Debt to equity ratio financing profitability Asset strength index LKS product / service revenue
External environment	Industrial structure	The ratio between fixed and variable costs LKS vulnerability for R&D
		Obstacles included in the worksheet The elasticity of demand for LKS products Seasonal industry Level of competition The level of financing offered Industrial size General risk level LKS LKS profitability level Interest rate
	Economic environment	
		Government Expenditures unemployment Inflation Economic recession and its impact on LKS Patent protection
	Technological environment	
		IT development R&D activities Price of energy resources needed by LKS Technology transfer rate
	Social environment	Public purchasing power Income distribution Population growth rate Availability of human resources
	Political environment	R&D regulations
		Government Regulations DSN-MUI fatwa

Source: (Ginevičius and Ostapenko, 2015)[25] [26]; data processed, 2019

The organizational expansion strategy will be effective after an objective assessment of the environment of Islamic financial institutions is carried out. For this reason, techniques that allow for evaluation and long-term decisions must be made as well as possible. All company environmental criteria including financial technologists must be combined in forming a

design of a management strategy model that is superior to its competitors.

Internet based scanning from a competitive environment must also be done. A sophisticated tool to obtain information from the internet and social media can reduce the time in obtaining the data needed so that it will be far more efficient of course. Rajaniemi (2007)

explains that the scanning of the competitive environment is designed for strategic decision making which must be carried out in a complementary part of the same process as the competition for expertise.[27] The scanning steps are carried out on the basis of the agreement of knowledge management and experts.[28] The strategic-information cycle phase is 1) acquisition of knowledge from experts, technology, interviews, and sharing of knowledge and creativity with managerial; 2) knowledge construction in analyzing and documenting knowledge; 3) Distribution and interpretation of information in the form of documents can be transferred and shared.

As a step forward in terms of international relations, Lokar and Bajzikova (2015) offers a solution that was initially considered stupid by some economists, namely the development of sharing currencies. A common currency can produce mutual funds which will be used to develop countries in solving various economic problems. And this has been done in European countries. The Eurozone or the common currency of a European country that is the Euro is made by many different countries which together decide about the problems that arise between them. Therefore there are individual actors to make decisions, forcing them on members in any difficulty. Although so far, it only applies at an informal level with greater common interest.[29] Islamic financial institutions and Fintech can collaborate by holding on to the joint interests of the community to advance the economy. And for that, an individual's awareness of the importance of this should be the main concern of the stakeholders. As long as there are personal interests and are made a priority, then there will not be mutual *ta'awun* and welfare together also can not be realized as the objectives of the Islamic economic system.

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CONCLUSION AND RECOMMENDATION

Fintech or other conventional competitors may be superior in terms of technology and venture capital, but public interest can still be swayed by its own advantages from Islamic banking and finance, especially because of the elements of benefit and prohibition on elements of *maysir*, usury and *gharar*. Islamic economic principles contained in the governance of financial institutions which, if applied 100% in practice, promise the ability to survive in all situations including the economic crisis in the future. The interaction of Islamic banking and finance with both internal and external environments is very important, because with this interaction will provide tremendous potential resources. A technology-based expansion strategy based on scanning the organizational environment is only a small part of the design of an improvement in the development model that can be carried out by Islamic banking and finance, because basically human resources as the caliphate are the main factors in realizing Islamic economics and the balance of the universe.

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