

## The Role of Financial Technology and Digital Finance in Mediating the Influence of Islamic Financial Literacy: A Perspective of Islamic Financial Inclusion in the Medium Enterprise Sector in Aceh Province

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**ABSTRACT:** This research investigates how Islamic financial literacy impacts Islamic financial inclusion and looks into how financial technology and digital finance serve as mediators in this connection. The sample for the study included 220 entrepreneurs running medium-sized businesses in Aceh Province, chosen through a proportionate stratified random sampling method. Data analysis was performed using SEM and AMOS software. The findings reveal that all the independent, mediating, and dependent variables operate effectively among medium-sized entrepreneurs in Aceh Province. It has been established that Islamic financial literacy improves financial technology, digital finance, and Islamic financial inclusion. Furthermore, financial technology and digital finance aid in enhancing Islamic financial inclusion and partially mediate the influence of Islamic financial literacy on it. Strengthening Islamic financial literacy among medium-sized business owners in Aceh Province is crucial for promoting the adoption of financial technology and digital finance, ultimately furthering Islamic financial inclusion. These results emphasize that enhancing the Islamic digital financial system should focus on improving literacy as a key factor, as financial technology and digital finance act as mediators that increase access and engagement within the Islamic financial framework.

**KEYWORDS:** Islamic Financial Literacy, Financial Technology, Digital Finance, Islamic Financial Inclusion

### I. BACKGROUND

The government of Indonesia is presently focused on improving financial inclusion and education to boost the welfare of its people. Financial inclusion plays a vital role in development. Increasing inclusion can economically strengthen communities and support them in effectively managing their enterprises and everyday activities.

According to details from the OJK's Master Plan of the Indonesian Financial Services Sector (MPSJKI) for 2020-2024, the availability of formal financial services for people in Indonesia, when compared to various other ASEAN countries, is described below:

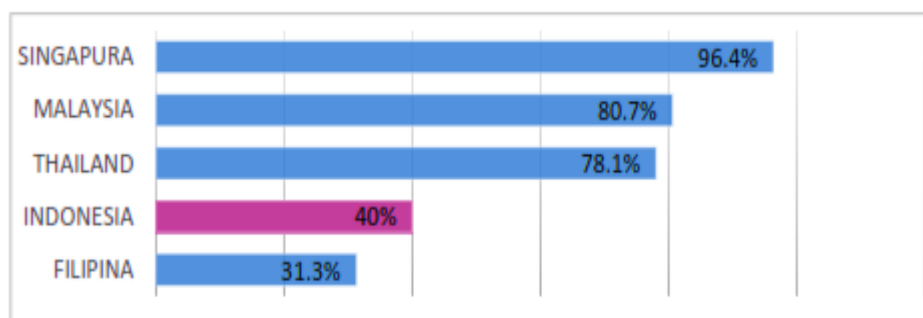


**Figure 1. Public Access to Formal Finance**

As illustrated in Figure 1.1, 40% of people in Indonesia are able to access official financial services. This figure is higher than the Philippines, which stands at 31.3 percent, but lower than 78.1% in Thailand's, 80.7%, in Malaysia's, and 96.4% in Singapore's. This data indicates that limited access to formal finance positions Indonesia as having the second lowest financial accessibility among ASEAN countries, particularly trailing behind Thailand, Malaysia, and Singapore.

The limited access to financial services in Indonesia is a result of the small engagement with official financial institutions among its citizens. This condition exists since a significant number of individuals depend on informal sources for their funding needs

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(MPSJKI OJK, 2020-2024). It is essential for the government to address this matter earnestly and work together with appropriate partners to enhance financial access in Indonesia.

At present, the disparity in digital access remains a major concern that needs immediate focus. The projected financial inclusion index for Indonesia in 2024 is 76%, which is lower than that of 98% in Singapore, 85% in Malaysia, and 82 in Thailand. President Jokowi has introduced Presidential Regulation No. 114/2020, which addresses the National Strategy for Financial Inclusion. This regulation is part of a broader effort to improve the well-being of the community by ensuring financial inclusion for every Indonesian, with a goal of reaching a financial inclusion index of 90% by 2024.

Financial literacy includes the understanding, information, mindsets, and actions needed to make smart financial choices that enhance personal wealth. This is anticipated to result in better financial oversight and a higher use of financial goods and services (OECD, 2023). Improving financial knowledge in communities can enhance savings and investments, thus encouraging more financial inclusivity. A study carried out by the OJK in 34 provinces showed notable differences in the findings. Among these, East Java Province recorded the highest Sharia financial literacy index at 29.35%, while East Nusa Tenggara Province reported no Sharia financial literacy index, at 0%. On average, provinces located on the islands of Sumatra and Java exhibit higher Sharia financial literacy indices compared to those on other islands.

(Budi et al., 2025) mentioned that people who are highly skilled in financial literacy can handle their finances well and make choices based on their requirements. On the other hand, this differs from the findings of a study carried out by the OJK in 34 regions of Indonesia, which revealed that the average index for Sharia financial inclusion exceeded that of financial literacy. This suggests that individuals utilize Sharia financial products and services while lacking sufficient knowledge about them.

A comparable scenario was observed in Aceh province, which placed second among 34 provinces with a rate of 21.09%. Nonetheless, the rate of Islamic financial inclusion in Aceh was the highest in Indonesia, reaching 41.45%. This growth was mainly fueled by the transformation of regional banks in Aceh in 2016. As a result, the adoption of Islamic financial services has started to increase in Aceh, even though comprehension of financial products and services is still minimal (OJK, 2024).

The development of technology-driven services is crucial for improving initiatives aimed at financial inclusion. (Shen et al., 2020) discovered that the internet and digital finance are important factors in promoting financial inclusion. Financial technology, often referred to as fintech, merges technology with financial services. It may also be viewed as innovative concepts within the financial industry fueled by contemporary technology (Huang et al., 2025). (Ainia & Muttafiyah, 2025) noted that financial technology can reduce the cost of financial services and make them more reachable, while also speeding up the adoption and utilization of various financial services, which in turn encourages enhanced financial inclusion.

Collaboration between banking and financial technology, which provides digital finance payment and transaction infrastructure, can enhance public understanding of and access to financial institutions because it is both easy and secure (Lingga & Djumena, 2019). Digital finance means the overall use of digital technology in the finance industry, including all electronic services and products available in this sector (Gomber et al., 2017).

Increasing income does not necessarily lead to higher savings among Indonesians, particularly the people of Aceh Province. Although their lifestyle is becoming more affluent, this has resulted in more consumption rather than saving and investing in financial products (Rizky & Rachmatan, 2016). Conventional financial inclusion in Aceh stands at 73%, while Sharia financial inclusion is only 41%, meaning that out of every 100 Acehnese, only 41 have access to Sharia financial services. Meanwhile, conventional financial literacy is 32.7%, and Sharia financial literacy is even lower at 21%, indicating that only 21 out of every 100 Acehnese understand Islamic finance. Consequently, the Aceh administration must implement actions to raise public understanding of the significance of the Islamic financial system.

## **II. LITERATURE**

### **Islamic Financial Inclusion**

Financial inclusion means encouraging the easy, prompt, and suitable access to a range of financial services and products, boosting their use in various parts of society through customized and creative methods. This covers efforts focused on increasing understanding and offering education to improve financial health and aid in economic and social integration (Budi et al., 2025). According to (Ahmed et al., 2024) state that there are various dimensions and indicators used to measure Islamic financial inclusion, namely:

#### **1. Access Dimension**

This dimension measures how easily individuals can access Islamic financial services without encountering structural barriers. Indicators include:

- a. Security of Islamic Financial Services
- b. Affordable Sharia-compliant account opening fees
- c. Sharia-compliant financial services are easily accessible

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## **2. Usage Dimension**

This dimension focuses on the frequency and intensity of using Islamic financial services after gaining access. Indicators include:

- a. Rate of Return and Risk of Sharia Investments
- b. Transaction Terms and Conditions

## **3. Quality Dimension**

This dimension evaluates the effectiveness and satisfaction associated with the use of Islamic financial services. Key indicators include:

- a. Quality of Islamic financial services
- b. The costs associated with Islamic finance are relatively low.

## **4. Welfare Dimension**

This dimension measures the long-term impact of Islamic financial inclusion on social and economic well-being. Key indicators include:

- a. Sharia-compliant products and financing offerings
- b. Benefits and facilities of Islamic finance
- c. Improved welfare

## **Financial Technology**

Financial technology refers to the intersection of technology and financial services, or it can be viewed as advancements in the financial industry driven by contemporary technology (Huang et al., 2025). The assessment of financial technology, adapted from (Shen et al., 2020), is outlined as follows:

### **1. Knowledge (Financial Technology Knowledge)**

Understanding financial technology involves possessing the ability to grasp, evaluate, and manage monetary matters, enabling a person to make informed decisions and avoid financial difficulties. The aim is to enhance financial health. In contrast, financial literacy is about knowing how to properly handle personal money, which encompasses actions like saving and investing.

### **2. Risk and Investment Management**

Risk management aims to control these risks to achieve the most optimal outcomes. In an organizational context, companies face numerous risks. Investments can yield profits through price increases or incur losses due to price decreases. The only certainty in life is uncertainty itself, which gives rise to risk. Moreover, uncertainty exists at many levels.

### **3. Market Provisioning**

A market is a place where goods are bought and sold by multiple sellers. It can take various forms, such as a shopping center, traditional market, shops, mall, plaza, or other commercial trade centers (PP No 112/2007; Permendag 53/2008).

### **4. Cashless Society**

A cashless society has gained popularity in recent years and is highly favored by the public due to its perceived efficiency, convenience, and speed. Furthermore, the widespread use of electronic money, digital wallets offering attractive incentives such as cashback, and debit cards now commonly held by bank customers has eliminated the need to carry large amounts of cash when traveling.

## **Digital Finance**

Digital finance signifies the transformation of the financial sector into a digital format, which includes all electronic offerings and tools within finance. This encompasses credit and debit cards, online trading platforms, ATMs, along with mobile and app-based solutions (Gomber et al., 2017). According to (Gomber et al., 2017), digital finance can be divided into three main aspects:

### **1. Business Function Dimensions**

Funding services, online investments, electronic currency, online payments, digital insurance, and consultation are all grouped together as digital finance.

### **2. Technology Dimension**

Enabling business activities to function with enhanced flexibility, security, efficiency, and opportunities, this element encompasses blockchain technology, social networking, near-field communication, peer-to-peer systems, extensive data analysis, and other enablers such as mobile devices, user-friendly designs, and protective measures.

### **3. Institutional Dimension**

Comprises conventional financial service entities, including well-known organizations like banks, non-bank financial entities, and capital markets that have transitioned to digital services or provide online options (like mobile banking). It also encompasses fintech firms, which are made up of new startups or well-established tech companies (IDX, 2018).

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## Islamic Financial Literacy

Financial literacy encompasses a combination of awareness, comprehension, perspectives, and actions essential for making financial choices that are in accordance with Sharia (Bünyamin & Mutlu, 2017). According to (Bünyamin & Mutlu, 2017), Islamic financial literacy refers to an individual's ability to understand concepts, principles, and financial products that comply with Islamic sharia, and then apply this understanding to daily financial decision-making. This literacy encompasses not only knowledge of Islamic financial institutions or products, but also an understanding of the fundamental values of the Islamic financial system, such as the prohibition of usury, gharar, and maysir, as well as the implementation of contracts in accordance with Islamic principles. (Bongomin et al., 2016) indicate that the components of financial literacy involve abilities, understanding, conduct, and beliefs. Additionally, (Bongomin et al., 2016) explain that the practical side of financial literacy evolves from knowledge to abilities, then to mindsets, and finally to actions. The details are as follows:

### 1) Knowledge

The importance of possessing knowledge to make informed financial decisions, including setting savings goals and selecting appropriate financial instruments.

### 2) Skills

Skills are especially needed in the ability to create savings plans.

### 3) Attitude

The attitude in question concerns how someone can manage their finances effectively to secure their future.

### 4) Behavior

The behavior in question refers to the stage where a person attempts to set aside some of their money to save, with the goal of achieving financial literacy.

The framework of thought in this research is as follows:

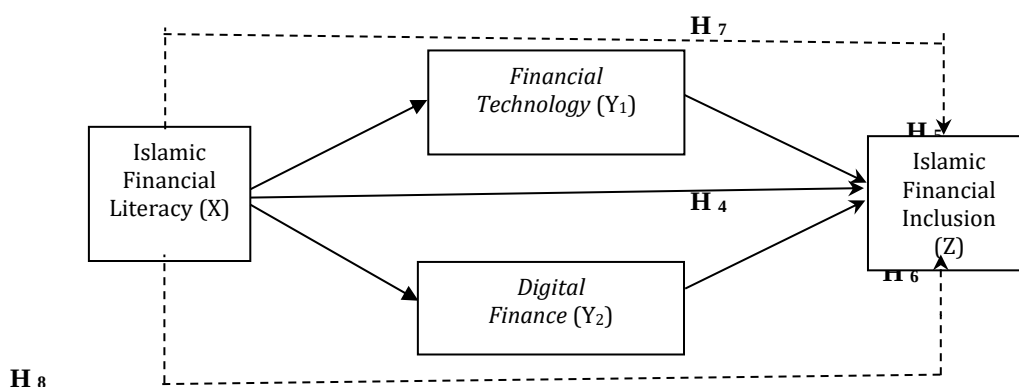
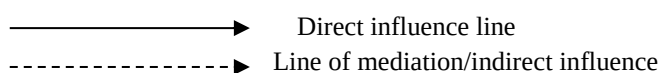


**Figure 2. Research Model**

Information:



The hypothesis in this study can be formulated as follows:

### A. Descriptive Hypothesis

H<sub>1</sub>: Financial technology, digital finance, Islamic financial literacy, and Islamic financial inclusion are already running well.

### B. Verification Hypothesis

#### 1. Verification Hypothesis of Direct Effect

H<sub>2</sub>: Islamic financial literacy has impact on financial technology

H<sub>3</sub>: Islamic financial literacy has impact on digital finance

H<sub>4</sub>: Islamic financial literacy has impact on Islamic financial inclusion

H<sub>5</sub>: Financial technology has impact on Islamic financial inclusion

H<sub>6</sub>: Digital finance has impact on Islamic financial inclusion

#### 2. Verification Hypothesis of Indirect Effect

H<sub>7</sub>: Islamic financial literacy has impact on Islamic financial inclusion through financial technology

H<sub>8</sub>: Islamic financial literacy has impact on Islamic financial inclusion through digital finance

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## III. RESEARCH METHODOLOGY

The site of this research is Aceh Province. The focuses of this research include Islamic financial literacy, financial technology, digital finance, and Islamic financial inclusion. In total, this study examined 40 manifest variables (indicators); therefore, following the third guideline, the highest necessary sample size is calculated as 40 multiplied by 5, which equals 200 participants. The sampling was performed using a non-probability sampling method through a purposive sampling technique. This method was selected because the researcher chooses the sample based on particular criteria, such as the traits of the respondents, to guarantee that the collected data is more representative.

## IV. RESEARCH RESULTS AND DISCUSSION

### A. Descriptive Hypothesis

A one-sample test was performed for descriptive hypothesis testing, utilizing a threshold value of 3.41, resulting in the outcomes listed below:

**Table 1. One Sample Test**

|                             | Test Value = 3.41 |     |       |         |        |        |
|-----------------------------|-------------------|-----|-------|---------|--------|--------|
|                             | T                 | Df  | Sig.  | MD      | 95%    |        |
|                             |                   |     |       |         | Lower  | Upper  |
| Islamic financial literacy  | 19.290            | 199 | 0,000 | 0.59659 | 0.5307 | 0.6625 |
| <i>Financial Technology</i> | 24.905            | 199 | 0,000 | 0.79444 | 0.7374 | 0.8515 |
| <i>Digital Finance</i>      | 28.395            | 199 | 0,000 | 0.89000 | 0.8336 | 0.9464 |
| Islamic Financial Inclusion | 29.889            | 199 | 0,000 | 0.82200 | 0.7728 | 0.8712 |

Source: SPSS Output Results, 2026 (processed).

According to the chart above, it is clear that the significance levels, which are all lower than 0.05 with an alpha of 5%, demonstrate that the factors in this research, all variables are all operating successfully. As a result, H0 is dismissed, and H1 is supported.

### B. Verification Hypothesis

#### 1. Verification Hypothesis of Direct Effect

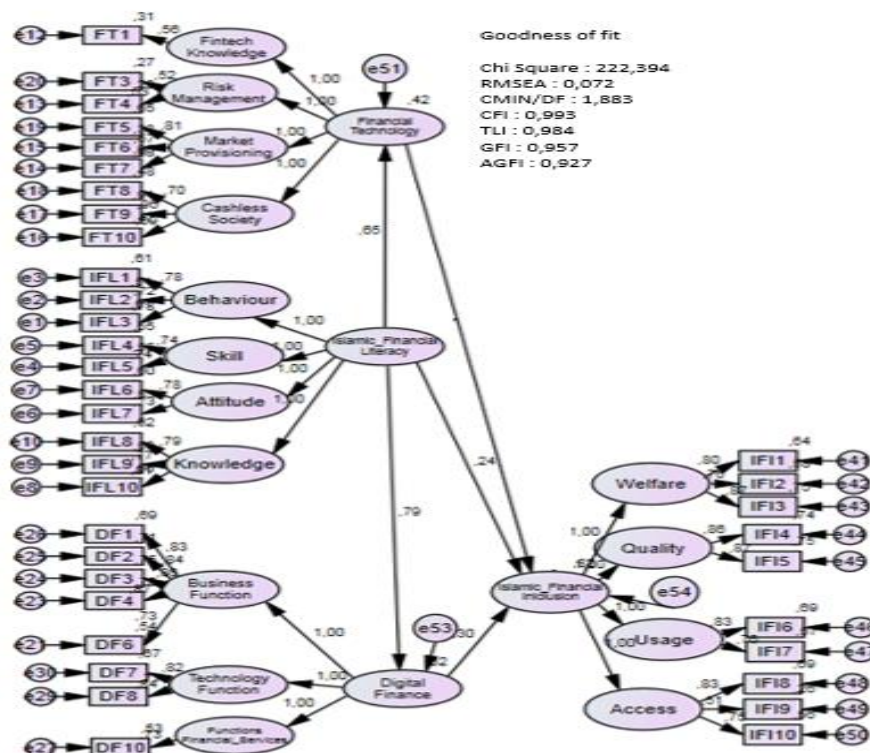


**Figure 3. AMOS SEM results**

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**Table 2. Regression Weight Structural Equational Model**

| Influence between variables                                     | Estimate |       | SE    | CR     | P     |
|-----------------------------------------------------------------|----------|-------|-------|--------|-------|
|                                                                 | Std.     | Unstd |       |        |       |
| Sharia financial literacy towards <i>financial technology</i>   | 0.803    | 0.931 | 0.078 | 11.880 | ***   |
| Sharia financial literacy towards <i>digital finance</i>        | 0.834    | 0.796 | 0.065 | 12.233 | ***   |
| <i>Financial technology</i> towards Islamic financial inclusion | 0.165    | 0.153 | 0.049 | 3.127  | 0.002 |
| <i>Digital finance</i> towards Islamic financial inclusion      | 0.229    | 0.257 | 0.065 | 3.962  | ***   |
| Sharia financial literacy towards sharia financial inclusion    | 0.208    | 0.223 | 0.038 | 3.620  | 0.005 |

**Source: Processed Primary Data (2026)**

## The Influence of Islamic Financial Literacy on Financial Technology

The evaluation of factors measuring the influence of financial technology on the understanding of Islamic finance shows a standardized estimate of 0.803, which is the same as 80.3%. This indicates that a 1% rise in the financial technology factor results in an 80.3% rise in the understanding of Islamic finance. The probability-value related to this result is 0.000. Both of these numbers fit the criteria for supporting hypothesis H1, with a critical ratio (CR) of 11.880, exceeding the required threshold of 1.96, and a p-value under 0.05.

The findings of this research align with those of (Mustika et al., 2025), whose study indicates that Islamic financial literacy positively and significantly affects the utilization of Islamic fintech. According to (Oktofa & Anggraini, 2025), their research determined that both financial literacy and financial inclusion positively and significantly influence fintech usage among Islamic bank clients, both separately and together. Strong financial literacy enables customers to comprehend the risks and advantages of fintech, and a high degree of financial inclusion broadens access to digital financial options. (Yusmelia et al., 2024) illustrated that trust and knowledge significantly and positively affect public interest in adopting Islamic fintech, while Islamic financial literacy, user-friendliness, and risk present a negative and insignificant effect.

## The Influence of Islamic Financial Literacy on Digital Finance

The aspects analyzed to determine the influence of Islamic financial knowledge on digital finance display a standardized estimate of 0.834, corresponding to 83.4%. This suggests that a 1% rise in Islamic financial literacy leads to an 83.4% rise in the adoption of digital finance. The related probability-value for this information is  $0.000 < 0.05$ . Both results support the confirmation of hypothesis H2: the critical ratio (CR) is calculated at 12.233, surpassing the benchmark of 1.96, while the p-value stays below 0.05.

Multiple studies have indicated that Islamic financial literacy significantly affects the use of Islamic fintech, though its impact is not always direct. For instance, (Tiffani, 2023) found that digital literacy strongly positively influences individuals' readiness to adopt fintech, with Islamic financial literacy serving as a partial mediator that enhances this effect. Additionally, (Mardiana et al., 2023) demonstrated that Islamic financial literacy has a notable impact on behavioral intentions to engage with Islamic fintech crowdfunding. These results highlight the need to improve public awareness of Islamic financial products and contracts through cooperation among regulators, fintech crowdfunding firms, and other stakeholders. In the same vein, Indri et al. (2024) pointed out that Islamic financial literacy contributes to building trust and fostering public acceptance of Islamic digital financial services, although literacy gaps persist in certain areas.

## The Influence of Islamic Financial Literacy on Islamic Financial Inclusion

The estimated parameter used to assess the impact of Islamic financial knowledge on Islamic financial involvement is 0.208, equating to 20.8%. This means that a 1% rise in Islamic financial knowledge leads to a 20.8% rise in Islamic financial involvement. The related probability-value is 0.005. Both of these statistics fulfill the requirements to endorse hypothesis H5, since the critical ratio (CR) stands at 3.620, which exceeds the threshold of 1.96, and the p-value is under 0.05.

Several previous studies have demonstrated that Islamic financial literacy is essential for enhancing Islamic financial inclusion. (Muslichah et al., 2023) discovered that Islamic financial literacy positively and significantly influences Islamic financial inclusion, indicating that individuals with higher literacy levels are more likely to utilize Islamic financial services. This effect is further amplified by financial self-efficacy, which serves as a mediating factor. Similarly, (Mustini et al., 2025) showed that sufficient Islamic financial literacy, combined with the use of financial technology, can boost students' inclusive behavior toward Islamic financial services. Additionally, (Rossyidah et al., 2024) identified a positive correlation between the degree of Islamic financial literacy and the public's interest in using Islamic banking services, as well as the overall level of inclusion. (Basrowi et al., 2020) found that Islamic financial literacy has a significant and positive impact on the level of Islamic financial inclusion among students in Lampung, even more so than other factors like Islamic financial technology.

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## The Influence of Financial Technology on Islamic Financial Inclusion

The anticipated parameters evaluating the impact of financial technology on Islamic financial inclusion display a standardized coefficient of 0.165, which is the same as 16.5%. This suggests that a 1% increase in the financial technology variable corresponds to a 16.5% increase in the Islamic financial inclusion variable. The associated p-value is 0.002. Both values fulfill the criteria for validating H3, with a critical ratio (CR) of 3.127, exceeding the 1.96 limit, and a p-value less than 0.05.

(Olowoyo, 2024) demonstrated that financial technology has considerable capacity to address both geographical and social obstacles in Islamic financial services. (Mohamed & Otake, 2025) It was found that financial technology enhances access to Islamic financial services, lowers transaction costs, and increases transparency within the Islamic financial system. (Alfian et al., 2025) pointed out that Islamic fintech plays an essential role in enhancing financing access and boosting financial involvement within the Muslim community. (Rahman & Nurdin, 2023) It was highlighted that Islamic fintech expands financial service availability to individuals without conventional banking by enhancing transaction efficiency and offering convenient digital access. (Ahmad et al., 2023) found that the adoption of Islamic fintech improves efficiency, accessibility, and trust in Islamic financial services, which significantly promotes Islamic financial inclusion.

## The Influence of Digital Finance on Islamic Financial Inclusion

The analysis of the parameters assessing the effect of digital finance on Islamic financial inclusion reveals a standardized coefficient of 0.229, which translates to 22.9%. This implies that a 1% rise in the digital finance variable results in a 22.9% rise in the Islamic financial inclusion variable. The probability-value associated with this finding is 0.000 (significance level). Both of these figures meet the necessary criteria for supporting hypothesis H4, with a critical ratio (CR) of 3.962, which surpasses the 1.96 threshold, and a p-value under 0.05.

The findings of this research are reinforced by several earlier studies. For instance, (Haneef, 2020) identified that digital finance significantly boosts Islamic financial inclusion by enhancing accessibility and the effectiveness of financial services. (Alshater et al., 2022) illustrated that fintech based on digital technology improves transaction efficiency and broadens Islamic financial inclusion. (Ismahani et al., 2025) determined that digital banking facilitates greater Islamic financial inclusion by enhancing service access. (Fersi et al., 2023) indicated that digital evolution has a marked positive influence on incorporating Islamic microfinance.

## 2. Testing the Effect of Mediation

The test for the indirect effect seeks to find out how much financial technology and digital finance influence the link between Islamic financial literacy and Islamic financial inclusion. In this research, the mediation effects of financial technology and digital finance were evaluated by employing the bootstrapping technique in AMOS SEM to determine if the mediation effect holds statistical significance. The findings from the indirect effect hypothesis test are shown in the table below.

**Table 3. Hypothesis Testing of Mediation Test**

| Independent | Mediation | Dependent | SE    | CR    | P   | Results  |
|-------------|-----------|-----------|-------|-------|-----|----------|
| FL          | FT        | SFL       | 0.043 | 5.538 | *** | Accepted |
| FL          | DF        | SFL       | 0.023 | 5.297 | *** | Accepted |

Source: Researcher's Process, 2026

## Financial Technology Mediates the Influence of Islamic Financial Literacy on Islamic Financial Inclusion

The mediation analysis results show that financial technology (fintech) significantly mediates the relationship between Islamic financial literacy and Islamic financial inclusion. According to Table 2, the Critical Ratio (CR) value is 5.538 with a p-value of 0.001, which is below the 0.05 significance threshold, indicating that the indirect effect of Islamic financial literacy on Islamic financial inclusion through fintech is significant. Since the CR value exceeds the minimum required value of 1.96, the research hypothesis is supported. This outcome is consistent with earlier studies. (Hameed & Hassan, 2024) noted that fintech serves as a partial mediator between Islamic financial literacy and Islamic financial inclusion, where higher literacy promotes the use of Islamic fintech, thereby increasing access to Islamic financial services. Additionally, (Ahmad et al., 2023) found that Islamic fintech significantly mediates the link between Islamic financial literacy and financial inclusion levels, as fintech helps overcome various obstacles to accessing Islamic financial services, particularly for rural communities.

(Suharto & Putri, 2022) showed that the use of Sharia-compliant fintech mediates the link between financial literacy and inclusion, with an indirect effect that is statistically significant. Sharia-compliant financial literacy builds trust in and the usage of Sharia-compliant fintech, which in turn promotes financial inclusion. (El-Gohary & Alhammadi, 2021) discovered that fintech has a strong mediating role in enhancing Sharia-compliant financial inclusion, especially in nations with low literacy levels. Moreover, the digital transformation compliant with Sharia has been proven to hasten the spread of Sharia-compliant financial services. (Khan & Abdullah, 2025) revealed that Sharia-compliant financial literacy has an indirect effect on inclusion through two pathways: fintech

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adoption and Sharia-compliant trust. Importantly, the mediating influence of fintech is stronger than the direct effect of literacy on inclusion.

## **Financial Technology Mediates the Influence of Islamic Financial Literacy on Islamic Financial Inclusion**

The mediation analysis results show that digital finance significantly mediates the impact of Islamic financial literacy on Islamic financial inclusion. According to Table 2, the Critical Ratio (CR) value of 5.297 with a p-value of 0.000, which is below the 0.05 significance threshold, demonstrates that the indirect effect of Islamic financial literacy on Islamic financial inclusion through digital finance is significant. Additionally, the CR value surpassing the minimum required value of 1.96 confirms that the research hypothesis is supported.

This outcome aligns with several previous studies. (Alfian et al., 2025) found that digital financial literacy serves as a mediator between fintech usage and financial inclusion among college students, suggesting that digital finance enhances the effect of literacy on inclusion. Reported that the use of Islamic fintech significantly influences financial inclusion, with Islamic financial literacy strengthening this relationship as a moderating factor. (Ismahani et al., 2025) also highlighted the importance of understanding digital literacy and access to digital financial services to promote safe and sharia-compliant financial inclusion, although their study was more descriptive in nature.

## **V. CONCLUSION**

Based on the analysis of the research findings discussed in the previous section, the following conclusions can be made. The concepts of Sharia financial literacy, financial technology, digital finance, and Sharia financial inclusion have been thoroughly established. Sharia financial literacy positively and significantly influences financial technology, digital finance, and Sharia financial inclusion. This suggests that a strong application of Sharia financial literacy in marketing efforts boosts financial technology, digital finance, and Sharia financial inclusion in these areas. Additionally, financial technology and digital finance also positively and significantly impact Sharia financial inclusion. This indicates that financial technology and digital finance promote Sharia financial inclusion among entrepreneurs in the medium-sized business category in Aceh Province. Moreover, financial technology and digital finance partially mediate the effect of Sharia financial literacy on Sharia financial inclusion in marketing strategies. Partial mediation implies that the connection between Sharia financial literacy and Sharia financial inclusion is partially elucidated through financial technology and digital finance.

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