

DIGITAL BUSINESS-BASED FINANCING IN ISLAMIC EDUCATIONAL INSTITUTIONS: A SYSTEMATIC LITERATURE REVIEW

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Abstrak

This study aims to systematically examine the basic concept of digital-based Islamic education financing, the potential of the digital economy in the modern era, implementation strategies, and the challenges and solutions faced in its development. The method used was a systematic literature review of 18 national and international scientific journal articles published in the last five years (2019–2024). The results show that the digitalization of Islamic education financing is realized through various forms such as Islamic fintech, zakat crowdfunding, Islamic peer-to-peer lending, and the development of digital business units by educational institutions. The potential of the digital economy is proven to be large by the use of social media platforms, e-commerce, and digital-based Islamic content as alternative financing sources. Strategies used include integrating a digital entrepreneurship curriculum, strengthening human resource capacity, developing technological infrastructure, and collaborating with Islamic financial institutions and digital Muslim communities. Challenges faced include limited infrastructure, low digital literacy, and resistance to innovation. This study concludes that digital entrepreneurship is a transformative and sustainable financing alternative for Islamic educational institutions. This research also provides practical recommendations in the form of digital entrepreneurship curriculum integration, digital literacy training, the establishment of sharia-based business units, and national policy support.

Kata Kunci: Islamic education financing, digital business, digital economy, sharia fintech, systematic literature

Abstract

Penelitian ini bertujuan untuk mengkaji secara sistematis konsep dasar pembiayaan pendidikan Islam berbasis usaha digital, potensi ekonomi digital di era modern, implementasi strategi, serta tantangan dan solusi yang dihadapi dalam pengembangannya. Metode yang digunakan adalah studi literatur sistematis (Systematic Literature Review) terhadap 18 artikel jurnal ilmiah nasional dan internasional yang diterbitkan dalam kurun waktu lima tahun terakhir (2019–2024). Hasil penelitian menunjukkan bahwa digitalisasi pembiayaan pendidikan Islam terwujud melalui berbagai bentuk seperti fintech syariah, crowdfunding zakat, peer-to-peer lending syariah, dan pengembangan unit usaha digital oleh lembaga pendidikan. Potensi ekonomi digital terbukti besar dengan pemanfaatan platform media sosial, e-commerce, serta konten Islami berbasis digital sebagai sumber pembiayaan alternatif. Strategi yang digunakan mencakup integrasi kewirausahaan digital, penguatan kapasitas SDM, pengembangan infrastruktur teknologi, serta kolaborasi dengan lembaga keuangan syariah dan komunitas Muslim digital. Tantangan yang dihadapi meliputi terbatasnya infrastruktur, rendahnya literasi digital, dan resistensi terhadap inovasi. Penelitian ini menyimpulkan bahwa usaha digital merupakan alternatif pembiayaan yang transformatif dan berkelanjutan bagi lembaga pendidikan Islam. Penelitian ini juga memberikan rekomendasi praktis berupa integrasi iklim kewirausahaan digital, pelatihan literasi digital, pembentukan unit usaha berbasis syariah, dan dukungan kebijakan nasional.

Keywords: pembiayaan pendidikan Islam, usaha digital, ekonomi digital, fintech syariah, literatur sistematis.

INTRODUCTION

Islamic educational institutions have a strategic role in shaping the character and morals of the younger generation. However, financing challenges are a major obstacle to improving educational quality. Reliance on conventional funding sources such as tuition fees, donations, and government assistance is often insufficient to meet the operational needs and sustainable development of institutions.

In today's digital era, new opportunities have emerged in the form of technology-based businesses that can be utilized as alternative sources of financing. Digitalization opens access to various business models, such as e-commerce, educational content marketing, and online courses, which can be run by educational institutions. According to Afifah and Aprison, digital-based innovations in Islamic education financing, such as the use of crowdfunding and fintech platforms, can be a solution to address the funding constraints faced by Islamic educational institutions (Afifah & Aprison, 2024).

However, integrating digital technology into Islamic educational institutions is not easy. Key challenges include limited technological infrastructure, a digital competency gap among educators and administrators, and resistance to change due to concerns about diminishing traditional values. Yusuf and Faridi emphasize that strategies to address these challenges include improving technological infrastructure, ongoing training to enhance teacher competency, and developing digital learning content that aligns with Islamic values (Zeki Yusuf, 2024).

Furthermore, digital transformation in Islamic education management offers

significant opportunities to improve the efficiency, effectiveness, and quality of education. Jannah et al. revealed that by adopting technology in learning, data management, and curriculum development, Islamic educational institutions can achieve greater effectiveness and efficiency in curriculum development and improve the overall quality of education (Jannah et al., 2023).

However, to take advantage of this opportunity, managerial readiness and an understanding of digital business models are required. This includes aspects of human resources, technological infrastructure, and digital literacy of institutional managers. Khairunnisa et al. highlighted that Islamic educational institutions face barriers such as disparities in technology access, limited infrastructure, and a lack of digital skills among teachers. Therefore, a strategic approach that combines conceptual studies and field research is needed to formulate a model that aligns with the characteristics of Islamic educational institutions (Khairunnisa et al., 2024).

More than just financing, digital businesses can also be a means of entrepreneurship education for students and teachers. By engaging in digital business activities, students can learn directly about creativity, innovation, and social responsibility. This is in accordance with the concept of integral Islamic education which not only emphasizes cognitive and affective aspects, but also psychomotor aspects and life skills.

This research aims to examine the potential of digital entrepreneurship as an alternative financing model for Islamic educational institutions. The study was conducted using two main approaches: a

conceptual approach (literature and theory) and a field approach (empirical practice and case studies). Through these approaches, it is hoped that a contextual, applicable, and sustainable formula for the development of Islamic educational institutions can be identified.

Against this background, it is important to conduct an in-depth study on how digital business-based financing strategies can be adopted by Islamic educational institutions. The results of this study are expected to be a real contribution in developing an institutional model that is independent and responsive to the challenges of the times.

RESEARCH METHODS

This research uses a *Systematic Literature Review (SLR) approach* to identify, evaluate, and synthesize relevant scientific literature on the development of financing for Islamic educational institutions through digital ventures. The SLR approach was chosen because it provides a strong theoretical foundation, highlights gaps in previous research, and presents a comprehensive synthesis of various study results published over the past five years.

The SLR stage begins with the formulation of research questions based on the main problem formulation, namely: (1) how is the concept of digital-based Islamic education financing developed; (2) what are the forms and potentials of the relevant digital economy; (3) how are digital business development strategies implemented; and (4) challenges and solutions in implementing digital businesses. Next, a literature search was conducted with keywords such as "Islamic education financing", "digital entrepreneurship in Islamic institutions", "economic digital transformation", and

"Islamic school business strategy", through reputable databases such as Scopus, Google Scholar, DOAJ, and Garuda.

Inclusion criteria were determined to select articles published between 2020 and 2025, in Indonesian or English, published in accredited national journals or reputable international journals, and relevant to the financing and digitalization of Islamic educational institutions. Articles that were duplicative, lacked full access, or were irrelevant to the focus of the study were excluded from the review process (exclusion criteria). The article selection process was carried out in stages through screening of titles, abstracts, and full content. This process resulted in the selection of 18 articles for review in this study.

Data from 18 selected articles were analyzed using *thematic content analysis* to identify key recurring themes. These themes included: digital-based financing models, digital literacy and readiness in educational institutions, the role of social media and e-commerce in learning, and infrastructure and human resource challenges. The literature synthesis was then structured into a narrative format, supplemented by citations and references from recent journals such as (Yulianto et al., 2025; Handayani Dewi, 2022; Zulfikri Rahmat Bika, 2014; Khasanah et al., 2025).

With this SLR approach, the research is expected to provide a strong theoretical contribution in the development of a contextual digital business-based Islamic education financing model, as well as serve as a foundation for further research using a field or experimental approach.

RESULTS AND DISCUSSION

Results

The Concept of Digital-Based Islamic Education Financing is Being Developed

The study results indicate that the concept of digital-based Islamic education financing was developed through an integrative approach that combines the use of digital technology, Islamic financial principles, and an entrepreneurial spirit in the governance of Islamic educational institutions (Zulfikri Rahmat Bika, 2014). This approach aims to address the challenges of sustainable funding for educational institutions and encourage economic independence by optimizing digital potential.

Several digital-based financing implementation models identified in research include the use of Islamic financial technology (fintech) such as blockchain, cloud-based financial reporting systems, and zakat crowdfunding platforms (Khasanah et al., 2025; Yusuf, 2023; Saihu & Siregar, 2022). These innovations aim to expand public participation in education funding while increasing transparency and efficiency in fund management.

In addition, a number of higher education institutions have begun implementing a sharia-compliant peer-to-peer (P2P) financing model that connects investors with students through a digital application system, under a mudharabah or musyarakah contract scheme (Zulfikri Rahmat Bika, 2014). At the Islamic educational institution level, such as Islamic boarding schools (pesantren), the development of digital business units—such as Islamic graphic design services, online stores, and digital Islamic preaching content—is also being undertaken as a form of community-based economic

empowerment managed directly by students (Nafisha Asyifana & Fitriani, 2024).

Meanwhile, students from Islamic higher education institutions are also developing independent entrepreneurship by utilizing social media and e-commerce as promotional and transaction tools (Mohammad Khoirur Rachman & Ahmad Mohammad Tidjani, 2024). These activities not only provide a solution to meet educational costs but also foster an independent and adaptive character to technological developments.

In general, research findings indicate that the development of digital-based education financing in Islamic educational institutions has the potential to be a transformative strategy in facing the challenges of the digital era. This concept not only provides broader and more open funding alternatives, but also becomes an instrument for forming an innovative, productive culture based on Islamic values in the educational environment.

Digitalization and the Potential of the Digital Economy in the Modern Era

The study's findings indicate that digitalization has brought significant changes to the Islamic education system, particularly in increasing efficiency and transparency. Technologies such as digital payments, blockchain, and fintech enable educational institutions to automate financial administration processes, including online tuition payments and real-time reporting. This not only speeds up processes but also increases accountability in fund management. Furthermore, digitalization opens access to various online Islamic business tools that can be utilized for business development (Hafel, 2023; Yusuf, 2023; Afifah & Aprison, 2024).

Social media and digital platforms such as e-commerce and crowdfunding provide huge opportunities for Islamic educational institutions. With relatively low promotional costs, institutions can reach potential students and donors more widely. Various technological innovations such as IoT, AI, and e-learning systems are also enabling the development of new business models. For example, Islamic boarding schools (pesantren) and madrasah are now starting to develop digital business units such as online stores, animation services, and learning platforms based on Islamic values (Di et al., 2024; Saihu & Siregar, 2022; Ningrum et al., 2024).

On the other hand, the digital economy offers significant potential through the monetization of Islamic content and services. Platforms such as YouTube, mobile apps, and learning management systems (LMS) are effective means of distributing educational content while generating revenue (Hikam et al., 2025). Digital entrepreneurship among Islamic boarding school students (santri) and university students, such as online typing services or product marketing through social media, also promotes financial independence (Zulfikri Rahmat Bika, 2014). Alternative financing models such as sharia crowdfunding and digital zakat/waqf management further expand funding sources (Saihu & Siregar, 2022).

However, this development is not without challenges. Limited technological infrastructure, especially in remote areas, is a major obstacle. Lack of digital literacy among institutional administrators and educators also hampers the transformation process. Furthermore, data security and privacy risks in digital systems require serious attention. The digital divide between educational

institutions in urban and rural areas is increasingly apparent (Khasanah et al., 2025; Susyanto, 2022).

To address these challenges, strategic steps are needed. Strengthening technological infrastructure is a top priority, accompanied by digital literacy training programs for teachers and institutional administrators (Nashrullah et al., 2025). Collaboration with Islamic fintech, the halal industry, and the government can foster the development of a better digital ecosystem. Innovation in Islamic educational content that adapts to technological developments also needs to be continuously developed (Hasmiza, 2025).

By optimally leveraging digital economic opportunities, Islamic educational institutions can not only improve operational efficiency but also create sustainable funding sources. This digital transformation also serves as an important provision in preparing a competitive Muslim generation in the era of the global digital economy. The key to success lies in human resource readiness, infrastructure support, and collaboration between stakeholders.

Strategies That Islamic Educational Institutions Can Implement in Developing Digital Businesses

Based on an analysis of 18 studies, Islamic educational institutions can implement a comprehensive strategy to develop digital businesses through several integrated approaches. The primary foundation for digital business development lies in the integration of a digital entrepreneurship curriculum that harmoniously blends Islamic values with cutting-edge technological skills. (Khasanah et al., 2025). The implementation of a project-based learning approach is key to this strategy, where students gain not only

theoretical knowledge but also hands-on experience in developing digital businesses. Through this active learning method, students can also deepen their understanding of the principles of Islamic economics, which serve as the ethical foundation for entrepreneurship (Susyanto, 2022).

This digital business development strategy should be designed holistically by considering several important aspects. First, institutions need to build adequate technological infrastructure as the main support for digital business activities. Second, developing innovative business models that align with Islamic values needs to be a priority. Third, establishing strategic partnership networks with various stakeholders in the Islamic digital ecosystem will strengthen institutions' positions in the digital market (Syafie, 2022).

In its implementation, a phased approach is the most realistic solution. The initial phase can focus on building internal capacity through intensive training for educators and education personnel. The next stage involves developing small-scale digital business pilot projects before eventually expanding to a larger scale. Each stage of development requires a thorough evaluation to ensure alignment between business practices and Sharia principles (Yusuf, 2023).

By consistently implementing this strategy, Islamic educational institutions will not only generate sustainable revenue but also actively participate in building a digital economic ecosystem based on Islamic values (Syafie, 2022). This well-planned digital transformation will ultimately position Islamic educational institutions as key players in the current booming digital economy.

Strengthening technological infrastructure is the next crucial step.

Institutions need to develop professional websites, mobile applications, and digital payment systems to support business operations. The implementation of dedicated e-learning and e-commerce platforms can be an effective means of marketing educational products and services. Potential digital business models include online halal product stores, Islamic animation services, paid educational content platforms, and Sharia-compliant fintech services for education financing (Mohammad Khoirur Rachman & Ahmad Mohammad Tidjani, 2024; Nurhayati & Susanto, 2024).

Strategic collaboration with various stakeholders provides significant added value. Partnerships with sharia-compliant fintech companies, the halal industry, digital Muslim communities, and zakat institutions can expand business networks and open access to funding. The role of alumni as mentors and investors should also be optimized to create a sustainable business ecosystem (Hafel, 2023; Hikam et al., 2025).

The aspect of human resource development is no less important. Intensive training on digital marketing, e-commerce management, and fintech literacy should be provided regularly to teachers and staff. Establishing a dedicated digital business management team, internship programs at technology companies, and providing alumni consultants can accelerate the institution's digital transformation. (Khasanah et al., 2025; Nurhayati & Susanto, 2024).

Various innovative financing models can be adopted to support business development. Sharia-compliant crowdfunding, profit-sharing schemes (mudharabah), the use of digital ZISWAF funds, and revenue-sharing collaborations with digital platforms are attractive

alternatives to conventional financing. Effective digital marketing strategies through social media, creative Islamic content, and SEO optimization need to be developed to build brand awareness (Hafel, 2023).

Implementation of this strategy should be done in stages and in a measured manner. The initial phase can focus on human resource training and basic infrastructure development, followed by pilot projects for digital business units before eventually expanding to a large scale. Strengthening supporting systems such as Sharia-compliant digital business SOPs, cybersecurity, business incubators, and digital coworking spaces will create a conducive environment for business growth (Afifah & Aprison, 2024 ; Qurtubi et al., 2024) .

With this comprehensive approach, Islamic educational institutions can not only create independent funding sources but also contribute to building a sustainable Islamic digital economy ecosystem. A well-planned digital transformation will position Islamic educational institutions as key players in the digital economy based on Islamic values.

Challenges and Solutions in Implementing Digital Enterprises as Financing in Islamic Educational Institutions

Based on an analysis of 18 studies, the implementation of digital businesses as a source of funding in Islamic educational institutions faces several major challenges. The most fundamental challenge is limited technological infrastructure, particularly in Islamic boarding schools (pesantren) and madrasahs (madrasahs) in remote areas, where internet access and digital devices are still very limited. This is exacerbated by low digital literacy among institutional administrators and educators, making it

difficult to adopt new digital systems (Khasanah et al., 2025; Hafel, 2023) .

Another significant challenge is resistance to the transition from manual to digital systems, which often arises from teachers and staff accustomed to conventional methods. Furthermore, Islamic educational institutions also face challenges related to data security and privacy, particularly in the implementation of Sharia-compliant fintech and digital payment systems, where the risk of hacking and data misuse poses a serious threat (Susyanto, 2022).

From a financial perspective, the significant initial capital requirements for building digital infrastructure such as IoT systems, e-learning platforms, and Islamic financing applications are a major obstacle, especially for institutions with limited resources. Another equally significant challenge is the digital divide between urban and rural institutions, as well as the lack of clear regulations regarding Islamic-based digital financing (Afif et al., 2023).

At the operational level, the implementation of digital businesses also faces challenges in terms of complex system integration, the lack of competent human resources in the field of digital technology and modern business management, as well as concerns about the loss of traditional Islamic boarding school values in the digitalization process. (Zulfikri Rahmat Bika, 2014). Special challenges also arise in the development of digital content, which must balance technological aspects with Islamic values, as well as in building digital branding that maintains an Islamic identity.

These challenges are interconnected and require a comprehensive approach to address them, from strengthening infrastructure and enhancing human resource

capacity to developing supportive regulations. Synergy between the government, educational institutions, and the community is necessary to create a healthy digital ecosystem. Clear policies must be supported by dedicated budget allocations and ongoing mentoring programs for Islamic educational institutions still in the early stages of digital transformation.

Based on the analysis of various studies, there are several strategic solutions that can be implemented to develop digital businesses as a source of funding in Islamic educational institutions. First, strengthening technological infrastructure is the main foundation through gradual investments in internet networks, computer equipment, and the development of integrated systems such as e-payments and e-learning. The implementation of appropriate technologies such as IoT for smart classrooms and digital attendance systems can improve operational efficiency (Nashrullah et al., 2025).

Second, increasing human resource capacity through intensive digital literacy training for teachers and institutional managers, the formation of dedicated digital business management teams, and digital competency internship and certification programs (Zulfikri Rahmat Bika, 2014). These solutions are crucial for addressing the limited supply of technology-savvy human resources.

From a financing perspective, the development of innovative models such as sharia-compliant crowdfunding, digital ZISWAF platforms, and revenue-sharing partnerships with sharia-compliant fintech companies can provide alternative funding sources (Nurhasanah & Maftuhah, 2023). Establishing independent digital-based business units such as online stores,

animation services, and Islamic educational content also has the potential to generate sustainable revenue streams.

Strategic collaboration with various stakeholders, such as Sharia-compliant fintech companies, the halal industry, Muslim digital communities, and alumni as mentors and investors, can accelerate digital business development. Developing Sharia-compliant digital business standard operating procedures, data security systems, and internal policies that support digital transformation are crucial to ensuring program sustainability (Supriani et al., 2025).

Implementation of these solutions should be done gradually, starting with small-scale pilot projects before expansion, always adapting to the characteristics and needs of the institution. Periodic evaluation is necessary to ensure continuous development. This holistic approach, which combines technological aspects, Islamic values, and modern management, is expected to create independent and sustainable digital businesses as an alternative source of funding for Islamic educational institutions.

Discussion

A systematic literature review shows that digital-based Islamic education financing is a relevant and adaptive innovation. This model not only aims to address the funding constraints currently faced by Islamic educational institutions but also promotes economic independence through the integration of digital technology and sharia principles. Zulfikri Rahmat Bika (2014) states that the concept of digital financing in Islamic education is rooted in an integrative approach between technology and Islamic economic values, with the primary goal of maintaining

the sustainability of educational funding. Innovations such as the use of sharia-compliant crowdfunding platforms, blockchain, and fintech based on *mudharabah* and *musyarakah* contracts increasingly demonstrate that educational institutions can engage the wider community in a transparent and secure funding system (Khasanah et al., 2025; Yusuf, 2023).

Furthermore, digitalization also opens up new economic potential in the Islamic education sector. The use of social media, e-commerce platforms, and digital educational content is a strategy that not only generates income but also expands Islamic outreach and fosters entrepreneurial character development for students. According to Hikam et al. (2025), educational institutions can develop Islamic business models through digital platforms such as YouTube, educational apps, and Islamic-based learning management systems (LMS) to support content monetization. At the implementation level, Islamic boarding schools (*pesantren*) and *madrasas* (*madrasas*) have even run digital businesses such as online stores, Islamic animation services, and student-managed online training (Ningrum et al., 2024). This is in line with the findings of Mohammad Khoirur Rachman and Ahmad Mohammad Tidjani (2024) that the student entrepreneurship model connected to the digital ecosystem has great potential in shaping institutional independence.

However, the implementation process has not been without obstacles. The main challenges identified in various literatures are the lack of digital infrastructure in the regions, low technological literacy among teachers and administrators, and resistance to change brought about by digitalization (Susyanto, 2022; Hafel, 2023). Furthermore,

data security issues and the high initial costs required to build digital systems such as IoT, e-payments, and learning platforms pose significant challenges (Afif et al., 2023). Research by Khasanah et al., 2025, emphasizes that the digital divide and unprepared human resources are crucial factors that must be addressed immediately for optimal digital transformation in Islamic educational institutions.

To address these challenges, several strategic solutions have been identified in the literature. One is the integration of a Sharia-based digital entrepreneurship curriculum into the education system, enabling students to develop digital businesses from an early age (Nurhayati & Susanto, 2024). Furthermore, the formation of internal digital teams, intensive human resource training, and strengthening collaboration with digital Muslim communities and Sharia-compliant fintech are recommended strategies (Syafie, 2022; Supriani et al., 2025). Sharia-compliant crowdfunding and alternative financing schemes such as digital ZISWAF also play a crucial role as sustainable funding sources (Nurhasanah & Maftuhah, 2023).

From a theoretical perspective, these findings show strong coherence with the principles of *Maqashid Syariah*, especially in the aspect of *hifzh al-mal* (protection of assets). Aulia et al (2024) revealed that the use of a digital financing system based on Islamic fintech is a concrete manifestation of the *maqashid sharia* in fair and transparent fund management. Furthermore, this approach also supports the Resource-Based View (RBV) framework, which emphasizes the importance of optimizing intangible assets such as Islamic values, alumni networks, and Islamic boarding school culture as strategic organizational strengths (Kasmon et al., 2025).

). The adoption of technology in Islamic education can also be explained through the Diffusion of Innovation theory (Rogers), where the process of change requires a gradual approach and effective communication to reach all segments within the institution (Staniewski & Awruk, 2022).

Thus, digital business-based financing not only addresses the issue of limited funding but also encourages institutional transformation toward economic independence in accordance with Islamic values. The success of this strategy depends heavily on human resource readiness, managerial strength, and the synergy between technology, sharia principles, and sustainable management innovation.

CONCLUSION

Based on the results of a systematic review of 18 recent scientific articles, it can be concluded that digital business-based Islamic education financing is developing through the integration of information technology with sharia economic principles and an entrepreneurial spirit. This concept manifests itself in various forms, such as Islamic fintech, zakat crowdfunding platforms, Islamic peer-to-peer lending, and Islamic boarding school-based digital business units, all of which expand access to funding in a transparent and participatory manner. The potential of the digital economy is also enormous, demonstrated by the use of social media, e-commerce, and the monetization of Islamic content through digital platforms. Digital business development strategies by Islamic educational institutions include strengthening digital entrepreneurship curricula, increasing human resource capacity, developing infrastructure, and strategic collaboration with Islamic

communities and financial institutions. However, major challenges such as limited infrastructure, low digital literacy, and resistance to change need to be addressed through a phased approach, ongoing training, and strengthened regulations. Thus, digital businesses have proven to be a transformative and sustainable financing alternative in supporting the independence of Islamic educational institutions in the digital era.

As a practical recommendation, Islamic educational institutions need to integrate digital entrepreneurship curricula into their learning so that students and teachers have an entrepreneurial mindset from an early age. The government and relevant agencies are advised to provide support in the form of digital literacy training and infrastructure assistance, particularly in underdeveloped regions. Furthermore, strategic collaboration between Islamic educational institutions and Sharia-compliant fintech platforms, Muslim digital communities, and alumni as mentors and investors needs to be strengthened. Each institution is also advised to establish a dedicated digital business management unit based on Sharia-compliant standard operating procedures to ensure business activities align with Islamic values. Furthermore, a national policy is needed that supports digital financing innovation in the Islamic education sector as part of the transformation of national education towards a competitive and independent digital era.

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