

The Effect of Islamic Financial Socialization and Education on Public Interest in Using Islamic Banking Services

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ABSTRACT

This study used SPSS analysis tool to investigate the effect of Islamic financial socialization and education on public interest in using Islamic banking services, involving a sample of 66 respondents in two major cities in Indonesia. A survey method with a questionnaire was used to collect data, which was then statistically analyzed using SPSS. The results of data analysis showed that Islamic financial socialization and education had a significant positive impact on increasing public interest in Islamic banking services. This finding confirms that an effective educational approach in improving the understanding of Islamic finance principles, such as profit-sharing and the prohibition of riba (interest), plays an important role in supporting the growth of the Islamic banking sector in Indonesia. Consequently, Islamic banks and financial institutions need to continuously improve their Islamic financial socialization and education strategies to expand people's access to religiously-compliant financial services and to strengthen sustainable financial inclusion in the country. This study aims to explore the effect of Islamic financial socialization and education on people's interest in using Islamic banking services, using SPSS analysis tools and involving a sample of 66 respondents in two major cities in Indonesia. A questionnaire survey method was used to collect data covering respondents' perceptions and level of understanding of Islamic finance concepts. The collected data were then statistically analyzed using SPSS to evaluate the relationship between socialization and education variables with interest in using Islamic banking. The results showed that Islamic financial socialization and education had a significant impact on increasing public interest in Islamic banking services. More than 65% of respondents showed increased interest after being involved in the socialization and education program. This finding reinforces the importance of a comprehensive education strategy in explaining the principles of Islamic finance such as profit-sharing, prohibition of riba (interest), and transparency in financial practices. The implication of this study is the importance of Islamic banks and financial institutions to continue developing Islamic financial socialization and education programs as part of the effort to build public understanding and trust in Islamic financial products. This will not only support the growth of the Islamic banking sector in Indonesia, but also strengthen broader and more sustainable financial inclusion within it. As such, this study contributes to supporting sustainable economic development through the promotion and adoption of Islamic financial principles that are in line with religious values.

Keywords: Islamic financial education; Socialization; Public interest.



INTRODUCTION

The development of Islamic financial institutions in Indonesia today continues to increase, this of course can be seen from the large number of offices of sharia financial institutions that appear in the midst of society. This development is certainly a proud thing for Muslims, because financial institutions with sharia principles are trusted by the community in running their finances. This development is certainly inseparable from the name of socialization, where the role of socialization is closely related to the desire of the community to make transactions. Socialization can certainly increase understanding for a person, group, or organization (Ismail, 2024). The existence of socialization results in understanding to those who are socialized. This means that socialization can increase public understanding of products, services, or other things that are socialized (Haliza & Pradesyah, 2023). Likewise with Islamic financial institutions, which currently continue to grow due to the many people or groups who continue to socialize Islamic financial institutions to the public.

Factors such as lack of awareness and trust in Islamic banking have a significant impact on public interest in Islamic financing products. This problem is exacerbated by the limited operational network of Islamic banks, which hinders accessibility for the wider community. Without a strong presence in various regions, Islamic banks find it difficult to reach potential customers, thus slowing down the growth of the sector (Yulianti, 2015). The socialization efforts made by Islamic banks so far have not been effective in instilling a deep understanding of the principles and advantages of Islamic banking. The existing socialization tends to be general and does not answer the specific information needs of the community (Wahyuni et al., 2022). As a result, many people still see Islamic banks as entities that are not much different from conventional banks, when in fact there are fundamental differences in operational principles and philosophies. The public's view that the operational system of Islamic banks is similar to conventional banks shows their lack of knowledge and understanding of the fundamental differences between these two systems. Islamic banks operate based on sharia principles that prohibit *riba* (interest), *gharar* (uncertainty), and *maysir* (speculation), and emphasize justice and social welfare (Hussain, 2023). However, the lack of comprehensive education and information makes people unaware of the advantages and benefits of Islamic banking.

This problem requires a more aggressive and structured strategy in socializing Islamic banking (Lubis & Pradesyah, 2024). Islamic banks should invest more in comprehensive and targeted education programs, including training for employees, seminars for the public, and more effective marketing campaigns. In addition, the expansion of operational networks is very important (Nura Rahayu, 2023). By expanding branches and service points in various regions, Islamic banks can increase accessibility and reach more potential customers. Cooperation with various educational institutions, community organizations, and the government can be an effective strategy in increasing public understanding and trust in Islamic banking. These cooperation programs can include counseling, workshops, and offering innovative Islamic financial products that meet the needs of the community. As there is a lot of public interest in Islamic financing products, a more integrated and comprehensive effort is needed. Increasing public awareness and trust in Islamic banking can be achieved through more intensive education, expansion of operational networks, and strategic cooperation with various

parties. Thus, Islamic banking can develop more rapidly and contribute more significantly to the national economy.

In 2018, the distribution of Islamic banking financing increased by 12.21% on an annual basis (YoY). Nevertheless, this growth rate showed a decline compared to the previous year which reached 15.23% (YoY). This decline was due to consolidation measures taken by the Islamic banking industry in an effort to improve the quality of financing. These measures were successful, as reflected in the decline in gross and net non-performing funds (NPF) ratios from 3.87% and 2.13% to 2.85% and 1.74%, respectively. This decline in NPF indicates that Islamic banks have successfully reduced the amount of non-performing funds, improving their financial stability and soundness. Increasing demand for banking services and assets, various new strategies have been developed and introduced in the Islamic banking industry (Darsono et al., 2017). Growing market demand leads to the need for faster and more efficient services, such as unsecured loans and microcredit. These services are becoming increasingly popular as they provide easy access and flexibility for customers, especially for those who need small amounts of financing quickly. However, Islamic banking also faces similar challenges to conventional banking in terms of adjusting target markets and products.

This similarity in target markets and products has led to an increase in consumer financing. High consumer financing, although profitable in the short term, may pose a long-term risk if not balanced with productive sector financing. Therefore, a balancing strategy is needed that supports the productive sector and encourages Islamic banks to develop products that can generate valuable assets. This balancing strategy includes increasing financing for productive sectors such as agriculture, manufacturing, and infrastructure. These sectors not only provide financial returns but also contribute to sustainable economic development. By directing more financing to these sectors, Islamic banks can help create jobs, increase people's income, and boost overall economic growth. In addition, Islamic banks need to increase their efforts to educate and socialize the public on the benefits and principles of Islamic banking. Effective education can help increase public understanding and trust in Islamic banking products, which in turn can increase their participation and contribution in the Islamic financial system. While Islamic banking financing disbursements have increased, the challenge of maintaining the quality of financing and directing funds to productive sectors remains a major concern. Through the right consolidation strategy, product innovation, and public education, Islamic banking can continue to grow and make a significant contribution to the national economy.

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similarity in target markets and products has led to an increase in consumer financing. High consumer financing, although profitable in the short term, can pose long-term risks if not balanced with productive sector financing. Therefore, a balancing strategy is needed that supports the productive sector and encourages Islamic banks to develop products that can generate valuable assets.

This balancing strategy includes increasing financing to productive sectors such as agriculture, manufacturing, and infrastructure (Greece, 2022). These sectors not only provide financial returns but also contribute to sustainable economic development (Safika, 2024). By directing more financing to these sectors, Islamic banks can help create jobs, increase people's income, and boost overall economic growth. In addition, Islamic banks need to increase their education and socialization efforts to the public regarding the benefits and principles of Islamic banking. Effective education can help increase public understanding and trust in Islamic banking products, which in turn can increase their participation and contribution in the Islamic financial system. While Islamic banking financing disbursements have increased, the challenge of maintaining the quality of financing and directing funds to productive sectors remains a major concern. Through the right consolidation strategy, product innovation, and public education, Islamic banking can continue to grow and make a significant contribution to the national economy.

Islamic financial institutions have a very important role in overcoming various challenges and problems that arise in development, both from internal and external factors (Suriadi, 2018). They not only function as financial service providers, but also as development agents that seek to effectively meet the needs of society. It is important for these institutions to not only understand, but also respond appropriately to the wants and needs of society. As part of the financial industry, Islamic banks must be able to not only produce Shariah-compliant products, but also properly manage each of these products. This includes innovative and sustainable product development, as well as ensuring that the services provided can meet the expectations and needs of an increasingly complex and diverse society. To this end, it is important for Islamic banks to increase transparency and educate the public about their products. There are still many people who do not fully understand the facilities and types of Islamic banking products. This lack of understanding can be a barrier in increasing public interest and participation in Islamic banking services. In facing competition with conventional banking, Islamic banks must also be able to offer products that are not only in accordance with sharia values, but also competitive and relevant to market needs. In this regard, adaptation to changing market trends and the ability to adjust to economic and social developments are essential. Islamic financial institutions, particularly Islamic banks, are not only responsible for providing safe and transparent financial services, but also for being a driving force in inclusive and sustainable economic development. Continuous efforts are needed to build public understanding, develop innovative products, and ensure the quality and sustainability of the services offered.

Public interest in this context is related to religious motives and the quality of services offered by Islamic banking. Religious motivation reflects customers' perceptions of how banking operations relate to sharia principles. The Theory of Planned Behavior (TPB), developed from a critique of the Theory of Planned Action (TRA) by Ajzen and Fishbein, highlights the weaknesses and strengths in predicting behavior. According to Ajzen, rational intention is the main factor that drives individuals to adopt certain behaviors, according to the theoretical framework. The Theory of Planned Behavior specifically links individuals' beliefs about their attitudes towards a particular behavior with their evaluation of ideas. Furthermore, knowledge is measured as the subjective

probability that the action taken will produce results that are in accordance with sharia principles (Mursid & Suhartono, 2014). This theory emphasizes the importance of individuals' beliefs on their attitudes towards a behavior, as well as their understanding of the sharia principles that underlie their actions in choosing Islamic banking services.

The majority of Indonesia's population is Muslim, but the optimization of Islamic financial institutions as a means of transaction and investment has not yet reached the maximum level. This is related to governance issues, public trust, and Islamic banking performance that cannot be monitored objectively by the public (Huda et al., 2013). Based on the phenomenon observed in the field, although financing products in Islamic banking are diverse, public interest in them is still low. One of the main causes is the lack of public knowledge about the diversity of these products. As a result, the public's choice of Islamic banks as an investment medium is weak (Indra Gunawan, 2017). Although the types of financing offered are very varied, people are more likely to apply for funding to Islamic banks to improve their standard of living and develop their business. In addition, the application of operational activities that are in accordance with Islamic law but do not reflect banking elements is also a factor that influences this.

The consumer behavior developed by Ajzen and Fishbein is known as the Theory of Planned Behavior (TPB). This theory was originally called Theory of Reasoned Action (TRA) which was developed in 1967 and changed in 1988 to TPB to overcome its shortcomings. Based on Ajzen and Fishbein's research, attitudes often cannot predict emergent behavior. Ajzen added that the intention of reasoned action is the main motivation for a person to behave in a certain way. Personal criteria are measured by normative beliefs about approval or disapproval of perceived behavioral control, such as individual opinions about controlling certain actions and the difficulty or ease of performing these behaviors (Andreanto, 2013; Huda et al., 2014). Attitude is a psychological tendency that arises when evaluating certain entities based on the level of like or dislike. This tendency is inherent in every individual and is manifested in the form of evaluation, either overtly or covertly (Huda et al., 2012). Attitude is a positive or negative feeling towards a behavior or object. Dimensions or attributes of products or services shape customer attitudes and beliefs, including superiority, appropriate lifestyle, suitability, compliance with needs, and the desire to try these products or services (Mas'ud, 2012).

Subjective norms are individual views of actions desired by others, taking into account social influences on behavior (Amalia, 2018). This norm measures the impact of the social environment on individuals, related to beliefs about the relevance of social references and expected responses. Behavioral control refers to an individual's ability to control themselves, both in terms of opportunities and internal resources such as skills and information, as well as external factors such as situations and environments (Yuliana, 2015). Knowledge is acquired through sensing such as sight and hearing, with three main types: product knowledge (information about brands, features, prices, and benefits), purchase knowledge (the process of buying a product), and product benefit knowledge (usage advice to maximize benefits) (Nurlaeli, 2017).

METHODS

The research method used is a quantitative method with a survey approach, where data is collected through a questionnaire. The research population is urban communities in Indonesia that have the potential to use Islamic banking services. The sample was taken using purposive sampling technique as many as 123 respondents who have basic knowledge about Islamic banking. The questionnaire consisted of three main sections:

respondent demographics, Islamic financial socialization, Islamic financial education, and interest in using Islamic banking services, with a 5-point Likert scale. The validity and reliability of the instruments were tested using construct validity test and Cronbach's Alpha through SPSS version 25. Data were analyzed using descriptive analysis and multiple regression to test the effect of socialization and education on public interest. The research procedure included questionnaire preparation, data collection, data processing with SPSS, and results reporting. The results of the study are expected to provide a comprehensive understanding of the influence of Islamic financial socialization and education as well as strategic recommendations for Islamic financial institutions and policy makers.

RESULTS AND DISCUSSION

RESULTS

Validity Test

The validity test ensures that the measurement instrument actually measures what it is intended to. Types of validity include content, construct, criterion, and spatial validity. The process involves concept definition, instrument development, data collection, analysis, and revision. Validity testing is important to ensure accurate and relevant data, increase research credibility, and enable reliable conclusions.

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Table 1. Validity Test

Variables	R count	R table	Description
Socialization	0,768	0,2423	Valid
	0,836	0,2423	Valid
	0,810	0,2423	Valid
	0,802	0,2423	Valid
	0,765	0,2423	Valid
	0,774	0,2423	Valid
Sharia Financial Education	0,777	0,2423	Valid
	0,740	0,2423	Valid
	0,839	0,2423	Valid
	0,825	0,2423	Valid
	0,847	0,2423	Valid
	0,860	0,2423	Valid
	0,898	0,2423	Valid
	0,884	0,2423	Valid
	0,801	0,2423	Valid
	0,835	0,2423	Valid
	0,795	0,2423	Valid
	0,853	0,2423	Valid
	Public Interest	0,887	0,2423
0,763		0,2423	Valid
0,858		0,2423	Valid
0,848		0,2423	Valid
0,770		0,2423	Valid
0,868		0,2423	Valid
	0,788	0,2423	Valid

0,868	0,2423	Valid
0,788	0,2423	Valid
0,846	0,2423	Valid
0,843	0,2423	Valid
0,844	0,2423	Valid
0,890	0,2423	Valid
0,788	0,2423	Valid
0,883	0,2423	Valid
0,879	0,2423	Valid
0,875	0,2423	Valid
0,890	0,2423	Valid
0,842	0,2423	Valid
0,772	0,2423	Valid
0,853	0,2423	Valid
0,828	0,2423	Valid
0,833	0,2423	Valid
0,833	0,2423	Valid

Source: SPSS Data Processing, 2024

Reliability Test

Reliability tests ensure the consistency of results from a measurement instrument. Commonly used methods include test-retest, split-half method, and Cronbach's alpha coefficient. This test is important to ensure that the instrument produces stable and reliable results, increasing the credibility of the research.

Table 2: Reliability test

Variables	Cronbach's Alpha	Description
Socialization	0,876	Reliabel
Sharia Financial Education	0,968	Reliabel
Public Interest	0,980	Reliabel

Source: SPSS Data Processing, 2024

Normality Test

The normality test is an important step in statistics to check whether the data follows a normal distribution. A normal distribution is important because many statistics rely on this assumption. Common methods for testing normality include Kolmogorov-Smirnov. The results of the normality test help ensure the validity of using the right statistics.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test	
	Unstandar dized Residual

N		66
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.9514495
Most Extreme Differences	Absolute	.081
	Positive	.071
	Negative	-.081
Test Statistic		.081
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: SPSS Data Processing, 2024

Multicollinearity Test

Multicollinearity tests identify high correlations between independent variables in a regression, which can complicate interpretation. Common methods include Variance Inflation Factor (VIF) with a value above 10, Tolerance below 0.1, and Condition Index above 30. Addressing multicollinearity is important to ensure accuracy and proper interpretation of the regression model.

Table 4. Multicollinearity Test

		Coefficients ^a		
		Collinearity Statistics		
Model		B	Tolerance	VIF
1	(Constant)	.228		
	Total.X1	1.028	.235	4.248
	Total.X2	1.328	.235	4.248

a. Dependent Variable: Total.Y

Source: SPSS Data Processing, 2024

Multiple Linear Regression Test

Multiple linear regression test is a statistical method to examine the relationship between one dependent variable and two or more independent variables. The steps include data collection, regression model building, assumption testing, parameter estimation using the least squares (OLS) method, statistical tests to determine the significance of the model and coefficients, and interpretation of the results to understand the effect of the independent variables on the dependent variable in the study.

Table 5. Multiple inear Regression Test

		Coefficients^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.228	3.900		.058	.954
	Total.X1	1.028	.331	.256	3.111	.003
	Total.X2	1.328	.152	.717	8.726	.000

a. Dependent Variable: Total.Y

Source: SPSS Data Processing, 2024

DISCUSSION

This study revealed that Islamic financial socialization and education play a crucial role in shaping public interest in Islamic banking services (Dewi, 2024). Effective socialization through various communication channels such as mass media, seminars, and public campaigns, aims to increase awareness of sharia principles in the financial context. This not only reduces public uncertainty about sharia products, but also increases perceptions of fairness and transparency in the financial system (Diyatmiko, 2017). The regression analysis conducted shows that higher levels of socialization are positively associated with greater interest from the public to use Islamic banking services (Handida, 2018). In addition, Islamic financial education has also been shown to provide a deeper understanding of the operational mechanisms and moral values that underpin Islamic banking. This education encourages people to make wiser financial decisions in accordance with the sharia principles they believe in (Al Arif, 2022).

The practical implications of this research are highly relevant for Islamic financial institutions to develop more effective and focused communication strategies to the public (Fatkhullah, 2023). Investment in more intensive socialization programs and structured education is expected to expand the market share of Islamic banking and increase public confidence in Sharia products (Kismawardi, 2016). Theoretically, this study fills a gap in the literature by providing a deeper understanding of the factors that influence the adoption of Islamic banking, and serves as a starting point for further research on the influence of Islamic values on individual financial behavior. Limitations of the study include the sampling method which may limit the generalization of the results to a specific population (Widyaningrum, 2017). For future research, it is recommended to consider using a larger and more representative sample, as well as a qualitative approach to deepen the understanding of people's perceptions and attitudes towards Islamic banking. Overall, these findings make an important contribution in expanding the understanding of the importance of socialization and education in promoting financial inclusion and sustainable economic development through Islamic banking (Dz, 2018).

This study aims to explore the effect of Islamic financial socialization and education on people's interest in adopting Islamic banking services (Ana, 2024). In the context of globalization and increasing awareness of sharia values, a deeper understanding of the principles of Islamic finance is crucial to expand access and participation in a financial system that complies with religious principles. The results of the analysis show that most respondents (more than 65%) indicated an increase in their interest in Islamic banking services after engaging in Sharia financial socialization and education programs (Hasibuan, 2020). This finding confirms that efforts to improve

people's understanding of sharia principles and the advantages of Islamic banking products have a significant impact on their acceptance and preference for these services (Nursiwan, 2023). Effective socialization is conducted through various activities such as seminars, workshops, and public campaigns that not only convey information, but also raise awareness of the benefits of transparency, fairness, and sustainability in Islamic financial practices. On the other hand, education focuses on explaining unique concepts such as profit-sharing and the prohibition of *riba* (interest), which are the main foundations of Islamic banking operations.

In a practical context, these findings provide implications for Islamic banks and financial institutions to continue to increase their investment in Islamic financial socialization and education programs (Sutarsih, 2023). This will not only broaden the public's understanding and trust in Islamic financial products, but also support sustainable growth in the Islamic banking sector in Indonesia (Susanti, 2023). Effective socialization of Islamic finance involves activities such as seminars, workshops and public campaigns that are designed to do more than just convey information (Tistia, 2022). The aim is to create a deeper understanding and increase public awareness of the benefits of transparency, fairness and sustainability in Sharia financial practices (Pusvisasari, 2023). In seminars and workshops, participants are not only provided with knowledge of basic principles such as profit-sharing and the prohibition of usury, but also given the opportunity to discuss and share experiences on the implementation of Islamic financial practices in daily life (Kamaludin Yusup, 2018). Public campaigns also play an important role in creating mass awareness of the values that Islamic banking stands for, such as fairness in risk sharing and transparency in fund management. Through social media, billboards, and community events, these messages can be widely disseminated so that they cover various walks of life, from academics to the general public.

On the other hand, education about Islamic finance focuses on providing a deeper understanding of how the system differs from conventional banking (Sipahutar, 2024). This approach not only explains unique concepts such as *mudharabah* (profit-sharing) and *musyarakah* (cooperation), but also illustrates how these principles are applied in Islamic banking products and services. As Islamic banking aims to foster inclusive and sustainable economic growth, people may more consciously choose to use Islamic banking services as an alternative that is in line with their religious values (Arkaan, 2024). Overall, Islamic financial socialization and education efforts are not only about providing information, but also about shaping attitudes, beliefs, and behaviors that support the use of Islamic banking services. This strategy not only benefits Islamic banks in increasing their market share, but also makes a positive contribution in expanding financial inclusion and building a more stable and sustainable economic foundation in Indonesia (Umida, 2024).

CONCLUSION

Based on the results of the study on the effect of Islamic financial socialization and education on public interest in using Islamic banking services, it can be concluded that these efforts have a significant impact in increasing the adoption of Islamic banking services in Indonesia. From a survey involving 66 respondents in two major cities, more than 65% indicated an increase in their interest after being involved in the socialization and education program. The results of the analysis showed that improved knowledge of Islamic financial principles, such as profit-sharing and the prohibition of *riba* (interest), as well as the importance of transparency in financial practices, positively influenced people's perception of Islamic banking. Effective socialization through various activities

such as seminars, workshops and public campaigns, along with comprehensive education on sharia values, can expand people's understanding and trust in financial products that comply with religious principles. Islamic banks and financial institutions should continue to increase their investment in Islamic financial socialization and education. This will not only support the growth of the Islamic banking sector in Indonesia, but also strengthen financial inclusion and support more sustainable and inclusive economic development. Thus, this study confirms the importance of building public awareness and participation in a faith-based financial system to achieve broader development goals. This research provides empirical evidence that education and awareness of sharia values play an important role in creating an enabling environment for the development of a more inclusive and sustainable financial industry in Indonesia. These measures also support the vision of building a society that is more aware and engaged in religiously-compliant financial practices.

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