

The Effect of Sharia Finance Socialization and Education on Public Interest in Using Sharia Banking Services

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ABSTRACT

This study aims to analyze the influence of Islamic finance socialization and education on public interest in using Islamic banking services. Involving 66 respondents in two major cities in Indonesia, this study uses a survey method with questionnaires to collect data that measures respondents' perception and understanding of Islamic finance principles, such as profit-sharing and the prohibition of usury. Data analysis using SPSS shows that socialization and education of Islamic finance have a significant positive influence on the increase in public interest in using Islamic banking services, where more than 65% of respondents reported an increase in interest after participating in the socialization and education program. These findings indicate that effective education strategies are very important in communicating Islamic finance concepts in order to build public understanding and trust. The implication of this study is the need for Islamic banks and financial institutions to continue to strengthen Islamic financial socialization and education programs to expand public access to sharia-based financial services. This step not only supports the growth of the Islamic banking sector, but also strengthens sustainable financial inclusion in Indonesia.

Keywords: *Socialization, Islamic financial education, public interest.*

INTRODUCTION

The development of Islamic financial institutions in Indonesia currently continues to increase, this can of course be seen from the large number of Islamic financial institution offices that have emerged in the community. This development is certainly a proud thing for Muslims, because financial institutions with sharia principles are trusted by the public in running the finances they have. This development is certainly inseparable from the so-called socialization, where the role of socialization is very closely related to the desire of the community in making transactions. Socialization can certainly increase understanding for individuals, groups, and organizations (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 are currently continuing to develop due to the large number of people or groups that continue to socialize Islamic financial institutions to the public.

Factors such as the 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 this sector (Yulianti, 2015). Socialization efforts carried out by Islamic banks so far have not been effective in instilling a deep understanding of the principles and advantages of Islamic banking. 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 their operational principles and philosophy.



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 community, and more effective marketing campaigns. In addition, the expansion of the operational network is very important (Nura Rahayu, 2023). By increasing 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 offerings of Islamic financial products that are innovative and in accordance with the needs of the community. The large amount of public interest in sharia financing products requires more integrated and comprehensive efforts. 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). However, this growth figure shows a decrease compared to the previous year which reached 15.23% (YoY). This decline is 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 decrease in the gross and net non-performing funds (NPF) ratios from 3.87% and 2.13% to 2.85% and 1.74%, respectively. This decrease in NPF shows that Islamic banks have succeeded in reducing the amount of non-performing funds, improving their financial stability and health. Increasing demand for banking services and assets, various new strategies have been developed and introduced in the Islamic banking industry (Darsono et al., 2017). Increasing market demand is leading to the need for faster and more efficient services, such as unsecured loans and microcredit. This service is becoming increasingly popular because it provides ease of access and flexibility for customers, especially for those who need financing small amounts 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 leads 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 produce valuable assets. This balancing strategy includes increased financing for productive sectors such as agriculture, manufacturing, and infrastructure. These sectors not only provide financial benefits but also contribute to sustainable economic development. By directing more financing to these sectors, Islamic banks can help create jobs, increase people's incomes, and drive overall economic growth. In addition, Islamic banks need to increase education and socialization efforts to the public about 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. The distribution of Islamic banking financing has increased, the challenge of maintaining the quality of financing and directing funds to the productive sector remains the main 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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This balancing strategy includes increased financing for productive sectors such as agriculture, manufacturing, and infrastructure (Greece, 2022). These sectors not only provide financial benefits 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 incomes, and drive overall economic growth. In addition, Islamic banks need to increase education and socialization efforts to the public about 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. The distribution of Islamic banking financing has increased, the challenge of maintaining the quality of financing and directing funds to the productive sector remains the main 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 meet the needs of society effectively. It is important for these institutions not only to understand, but also to respond appropriately to the wants and needs that exist in society. As part of the financial industry, Islamic banks must be able not only to produce products that are in accordance with sharia principles, but also to manage each of these products well. This includes developing innovative and sustainable products, as well as ensuring that the services provided can meet the expectations and needs of an increasingly complex and diverse society. The goal of this is important for Islamic banks to increase transparency and education to 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 the face of 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 adapt to economic and social developments is essential. Islamic financial institutions, especially Islamic banks, are not only responsible for providing safe and transparent financial services, but also to be the 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.

The interests of the community in this context are related to religious motives and the quality of services offered by Islamic banking. Religious motivation reflects the customer's perception of how banking operations relate to sharia principles. Planned Behavior Theory (TPB), developed from criticism of Planned Action Theory (TRA) by Ajzen and Fishbein, highlights the weaknesses and advantages of predicting behavior. According to Ajzen, rational intentions are the main factors that drive individuals to adopt certain behaviors, according to the theoretical framework. Planned Behavior Theory specifically relates individuals' beliefs about their attitudes toward a particular behavior to the evaluation of their ideas. Furthermore, knowledge is measured as a subjective probability that the actions taken will produce results in accordance with sharia principles (Mursid & Suhartono, 2014). This theory emphasizes the importance of individuals' belief in their attitude 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 still not reached the maximum level. This is related to issues of governance, public trust, and the performance of Islamic banking that cannot be objectively monitored 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, people's choice of Islamic banks as an investment medium becomes weak (Indra Gunawan, 2017). Although the types of financing offered vary widely, people are more likely to apply for funding from Islamic banks to improve their living standards and develop their businesses. In addition, the implementation of operational activities that are in accordance with Islamic law but do not reflect banking elements is also a factor that affects this.

The consumer behavior developed by Ajzen and Fishbein is known as the Theory of Planned Behavior (TPB). This theory was originally called the 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 are often unable to predict behaviors that arise. Ajzen added that a reasoned intention to act is a person's primary motivation for a particular behavior. Personal criteria are measured by normative beliefs about approval or disapproval of perceived behavioral control, such as the individual's opinion about controlling certain actions and the difficulty or ease of displaying such behavior (Andreanto, 2013; Huda et al., 2014). Attitudes are psychological tendencies that arise when evaluating certain entities based on their likes or dislikes. This tendency is inherent in each individual and manifested in the form of evaluation, both openly and covertly (Huda et al., 2012). Attitude is a positive or negative feeling towards a behavior or object. The dimensions or attributes of a product or service shape customer attitudes and beliefs, including excellence, appropriate lifestyle,

suitability, compliance with needs, and the desire to try the product or service (Mas'ud, 2012).

Subjective norms are individuals' 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 regarding the relevance of social references and expected responses. Behavioral control refers to the ability of individuals 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 environment (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), purchasing knowledge (the process of buying a product), and product benefit knowledge (suggestions for use to maximize benefits) (Nurlaeli, 2017).

METHODS

The research method used is a quantitative method with a survey approach, where data is collected through questionnaires. The research population is urban communities in Indonesia who have the potential to use Islamic banking services. The sample was taken using the purposive sampling technique as many as 123 respondents who had basic knowledge about Islamic banking. The questionnaire consists of three main parts: respondents' demographics, Islamic finance socialization, Islamic finance education, and interest in using Islamic banking services, with a Likert scale of 5 points. The validity and reliability of the instrument were tested using the construct validity test and Cronbach's Alpha through SPSS version 25. The data were analyzed using descriptive analysis and multiple regression to test the influence of socialization and education on public interest. The research procedure includes the preparation of questionnaires, data collection, data processing with SPSS, and reporting of results. The results of the study are expected to provide a comprehensive understanding of the influence of Islamic finance socialization and education as well as strategic recommendations for Islamic financial institutions and policymakers.

RESULTS AND DISCUSSION

RESULT

Validity Test

Validity tests ensure that the measurement instrument actually measures what is intended. Types of validity include the validity of content, construct, criteria, and facials. The process involves defining concepts, drafting instruments, collecting data, analyzing, and revising them. Validity tests are important to ensure accurate and relevant data, increase the credibility of the research, and enable reliable conclusions. The Effect of Sharia Finance Socialization and Education on Public Interest in Using Sharia Banking Services

Table 1. Validity Test

Variable	Calculate	Table	Information
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 Finance 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	Valid
	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

Reality Test

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

Table 2. Reality Test

Variable	Cronbach's Alpha	Information
Socialization	0,876	Reliable
Sharia Finance Education	0,968	Reliable
Public Interest	0,980	Reliable

Source : SPSS Data Processing, 2024

Normality Test

The normality test is an important step in statistics to check if the data follows a normal distribution. Normal distributions are important because many statistical statics rely on this assumption. Common methods for testing normality include Kolmogorov-Smirnov. The results of the normality test help ensure the validity of the proper use of 119the tatistic tatis.119

Table 3. Normality Test		
One-Sample Kolmogorov-Smirnov Test		
		Unstandar dized Residual
N		66
Normal	Mean	.0000000
Parameters ^{a,b}	Std.	4.9514495
	Deviation	5
Most Extreme	Absolute	.081
Differences	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 regression, which can complicate interpretation. The general method includes a Variance Inflation Factor (VIF) with a value above 10, a Tolerance below 0.1, and a Condition Index above 30. Addressing multicollinearity is important to ensure the accuracy and proper interpretation of regression models.

Tabel 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

The multiple linear regression test is a statistical method to examine the relationship between one bound variable and two or more independent variables. The steps include data collection, regression model formation, assumption testing, parameter

estimation by the least squares method (OLS), statistical tests to determine model significance and coefficients, and interpretation of results to understand the influence of independent variables on bound variables 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 research reveals that socialization and education of Islamic finance plays 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 the perception of fairness and transparency in the financial system (Diyatmiko, 2017). The regression analysis conducted shows that a higher level of socialization is positively related to greater interest from the public to use Sharia banking services (Handida, 2018). In addition, Islamic financial education has also been proven to provide a deeper understanding of the operational mechanisms and moral values that are the foundation of 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 study are very relevant for Islamic financial institutions to develop more effective and community-focused communication strategies (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 the literature gap by providing a deeper understanding of the factors that affect the adoption of Islamic banking, and is a starting point for further research on the influence of Islamic values on individual financial behavior. The limitations of the study include sampling methods that may limit the generalization of results to only certain populations (Widyaningrum, 2017). For further research, it is recommended to consider the use of a larger and 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 influence of Islamic finance socialization and education on public 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 sharia finance is crucial to expand access and participation in a financial system that is in accordance with religious principles. The results of the analysis show that most respondents (more than 65%) show an increase in

their interest in Islamic banking services after being involved in the Sharia financial socialization and education program (Hasibuan, 2020). These findings confirm that efforts to improve public 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 carried out through various activities such as seminars, workshops, and public campaigns that not only convey information, but also increase awareness of the benefits of transparency, fairness, and sustainability in Islamic finance practices. On the other hand, education is focused on explaining unique concepts such as profit-sharing and the prohibition of usury (interest), which are the main foundation in the operation of Islamic banks.

In a practical context, this finding has implications for Islamic banks and financial institutions to continue to increase their investment in Sharia financial socialization and education programs (Sutarsih, 023). This step not only expands public understanding and trust in Islamic financial products, but also supports sustainable growth in the Islamic banking sector in Indonesia (Susanti, 2023). Effective socialization regarding Islamic finance involves various activities such as seminars, workshops, and public campaigns designed to go beyond just conveying information (Tistia, 2022). The goal is to create a deep understanding and increase public awareness of the benefits of transparency, fairness, and sustainability in Sharia financial practices (Pusvisasari, 2023). In seminars and workshops, participants were not only given knowledge about basic principles such as profit-sharing and the prohibition of usury, but also given the opportunity to discuss and share experiences about the implementation of Islamic financial practices in daily life (Kamaludin Yusup, 2018). Public campaigns also play an important role in creating mass awareness about the values held by Islamic banking, such as fairness in risk sharing and transparency in fund management. Through social media, billboards, and community events, these messages can be widely disseminated to cover various levels of society, from academics to the general public.

On the other hand, education about Islamic finance focuses on providing a deeper understanding of how this system differs from conventional banking (Sipahutar, 2024). This approach not only explains unique concepts such as *mudharabah* (profit-sharing) and *musharakah* (cooperation), but also illustrates how these principles are applied in Islamic banking products and services. Islamic banks aim to encourage inclusive and sustainable economic growth, people can consciously choose to use Islamic banking services as an alternative that is in accordance with their religious values (Arkaan, 2024). Overall, efforts to socialize and educate about Islamic finance are not only about providing information, but also about forming 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 research on the influence of Islamic finance socialization and education on public interest in using Islamic banking services, it can be concluded that this effort has 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% showed an increase in their interest after being involved in the socialization and education program. The results of the analysis show that improved knowledge of Islamic finance principles, such as profit-sharing and the prohibition of *riba* (interest), as well as the importance of transparency in financial practices, positively affect public perception of Islamic banking. Effective socialization through various activities such as seminars, workshops, and public campaigns, along with comprehensive education on sharia values, is able to expand public understanding and trust in financial products

that are in accordance with religious principles. Islamic banks and financial institutions need to continue to increase their investment in socialization and education of Islamic finance. This step not only supports the growth of the Islamic banking sector in Indonesia, but also strengthens financial inclusion and supports more sustainable and inclusive economic development. Thus, this study emphasizes the importance of building public awareness and participation in a financial system based on religious principles to achieve broader development goals. This study provides empirical evidence that education and awareness of sharia values play an important role in creating an environment that supports the development of a more inclusive and sustainable financial industry in Indonesia. These measures also support the vision to build a more aware society and engage in financial practices that are in line with religious principles.

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