

The Influence of Sharia Financial Literacy and Customer Trust on Interest in Using Sharia Fintech in NTB.

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Abstract

This study aims to analyze the effect of Islamic financial literacy and customer trust on the interest in using Islamic fintech in West Nusa Tenggara (NTB). This study was conducted to fill the gap in previous studies, which mostly focused on the interest in using digital services without examining actual financial behavior, such as saving in Islamic banks. The research uses a quantitative approach with a survey method of 122 respondents selected purposively. Data were collected through a Likert scale-based questionnaire and analyzed using multiple linear regression after classical assumption tests were conducted to ensure the model's feasibility. The results show that Islamic financial literacy has a positive and significant effect on interest in using Islamic fintech, while customer trust also strengthens interest in usage, although its contribution is smaller. Simultaneously, both variables are able to explain 73.2% of the variation in respondents' interest in Islamic fintech services. These findings emphasize the importance of improving Islamic financial education and strengthening public trust in Islamic-based digital financial institutions as a strategy to expand financial inclusion in the digital era. This study also provides direction for the development of Islamic fintech products and marketing strategies that are relevant to the characteristics of the younger generation as the dominant users.

Keyword

Islamic financial literacy, customer trust, Islamic fintech, interest in use, financial inclusion

INTRODUCTION

Interest in using Sharia Fintech describes individuals' tendencies, readiness, and intentions to utilize financial technology services based on sharia principles in financial activities (Arkan et al., 2025). This interest reflects potential behavior influenced by internal factors, such as the level of Sharia financial literacy, as well as external factors, including trust in service providers, perceptions of ease of use, security, and compliance with Sharia principles (Ruwaitah, 2020). Operationally, this variable can be measured through indicators, namely willingness to try the service for the first time, tendency to reuse, willingness to recommend to others, and preference for use over conventional or other digital financial services. This variable is important because it reflects the level of adoption of Sharia Fintech by the community and helps to understand the factors that encourage or hinder its use, especially in the NTB region.

Sharia financial literacy refers to an individual's level of knowledge, understanding, and awareness of sharia financial principles and the ability to apply them in financial management and financial decision-making (Ramdhani et al., 2025). This literacy includes understanding basic Islamic concepts, such as the prohibition of usury, gharar, and maisir, Islamic financing principles such as mudharabah, musyarakah, and murabahah, as well as Islamic financial products including savings, financing, insurance, and Islamic-based financial technology services (Nugroho et al., 2024). Operationally, Islamic financial literacy can be measured through an individual's ability to recognize Islamic products, understand transaction mechanisms, assess benefits and risks, and make decisions in accordance with Islamic principles (Solikin et al., 2024). A high level of literacy plays an important role in encouraging the adoption of sharia-based financial services, increasing customer trust, and facilitating the effective use of Sharia Fintech, especially in the NTB region.

Customer trust refers to an individual's confidence and certainty in Sharia Fintech service providers, which includes aspects of transaction security, provider integrity, transparency, and compliance with Sharia principles (Solikin et al., 2024). This trust is a determining factor in influencing customer decisions to use or continue using Sharia-based digital financial services, as it reflects the belief that service providers can maintain data security, fulfill promises, and provide services in accordance with Sharia norms (Judijanto et al., 2024). Operationally, customer trust can be measured through perceptions of security, integrity, sharia compliance, and service reliability (Masruroh, 2025). These variables are important because they serve as the main drivers of interest in using Sharia Fintech and form the strategic basis for increasing service adoption in the community, especially in the NTB region.

Based on the results of previous studies, it has been shown that various factors such as Islamic financial literacy, trust, brand image, and financial inclusion play an important role in influencing interest in and use of Islamic digital banking services (Muzakir et al., 2023; Yusmelia et al., 2024; Kholidah et al., 2023; Nabila et al., 2025; Puspita et al., 2020; Sriyono et al., 2024; Nurrohmah et al., 2020; Ridwanullah et al., 2025; Haryanti et al., 2023; Yunus, 2023). The results of Muzakir et al. (2023) study show that Islamic financial literacy partially has a positive and significant effect on interest in using Islamic mobile banking, and the variable of trust partially has a positive and significant effect on interest in using Islamic mobile banking. Simultaneously, Islamic financial literacy and trust have a positive and significant effect on interest in using Islamic mobile banking with a coefficient of determination (R-Square) of 51.2%. In addition, Nabila et al. (2025) show that financial inclusion and brand image have a significant effect on the use of digital services. Sharia banking has no significant influence, while financial literacy has an influence. A study by Nurrohmah et al. (2020) shows that these three variables simultaneously influence the use of digital services. The efficiency value k (R^2) of 68.6% shows that independent variables can explain the variation in the use of digital sharia banking services.

Sriyono et al. (2024)) showed that the results of the analysis, Islamic financial literacy and Islamic branding partially influenced the interest in becoming a customer at Bank Mega Syariah KC Mataram. The results of the study show an R^2 value of 0.876 (87.6%), which means that interest in becoming a customer is influenced by Islamic financial literacy and Islamic branding by 87.6%, while 12.4% is influenced by other factors outside this study. Hapsari et al. (2025) show that Islamic financial literacy has a significant effect on interest in saving at Bank Indonesia Palur Branch with a p -value = $0.000 < 0.05$, and income has a significant effect on interest in saving at Bank Syariah Indonesia Palur Branch with a p -value = $0.000 < 0$. The F-test results indicate that the regression model used in this study is appropriate with a p -value < 0.05 . Suwarsa et al. (2021) showed that the results of the coefficient of determination (R^2) test indicated that the contribution of the independent variables to the dependent variable was 71.8%, while the remaining 28.2% (100-71.8%) was explained by other variables outside the model.

Overall, the results of ten previous studies confirm that Islamic financial literacy and customer trust are important factors that influence individuals' interest in using Islamic-based financial services, including Islamic FinTech (Setiawam, 2023). These studies show consistent

findings that financial literacy improves customer understanding of Islamic products, while trust creates confidence in the security, integrity, and compliance of services (Nuraini, 2023). On the other hand, several studies also show variations in the influence of additional factors such as brand image, income, and religiosity on interest in using digital services, with the contribution rate of independent variables to customer interest varying between 68.6% and 87.6%, thus emphasizing the importance of a combination of literacy and trust factors in encouraging the adoption of Islamic financial services.

Based on previous research, there is still a gap in research on the influence of Islamic financial literacy and trust on the financial behavior of Muslim communities. Several studies show that financial literacy has a significant effect on interest in or use of Islamic financial services, while the influence of trust and financial institution factors is not always consistent. In addition, most previous studies have focused more on aspects of interest or use of digital services, rather than on actual financial behavior such as saving in Islamic banks. Therefore, this study presents an innovation by integrating an analysis of the influence of Islamic financial literacy and trust on the Interest in Using Islamic Fintech among Muslim Communities in NTB, who are potential users of Islamic financial services in the future. The urgency of this research lies in the low level of student participation in Islamic finance practices despite their basic understanding of Islamic principles, as well as the importance of strengthening trust in Islamic financial institutions amid the development of banking digitalization. Thus, this study aims to analyze the partial and simultaneous effects of Islamic financial literacy and customer trust on interest in using Islamic fintech services among Muslim communities in West Nusa Tenggara Province (NTB).

LITERATURE REVIEW

Sharia Fintech

Sharia Financial Technology (Fintech) is a form of digital technology-based financial service developed and operated in accordance with Islamic sharia principles, such as the prohibition of usury, gharar, and maisir, as well as upholding the values of fairness and transparency. The presence of Sharia fintech provides an innovative alternative in efforts to expand financial inclusion, especially for communities that do not yet have optimal access to conventional banking services.

Research conducted by Salsabila et al. (2023) revealed that Sharia fintech has a strong appeal to the younger generation, along with easy access and services that are in line with religious values. However, its utilization rate is still greatly influenced by public understanding and the level of trust in the Sharia compliance of the services offered.

Sharia Financial Literacy

Sharia financial literacy can be defined as an individual's capacity to understand, assess, and utilize financial products and services based on sharia principles. This concept encompasses not only knowledge, but also attitudes and skills in making financial decisions that are in accordance with sharia provisions.

Studi Melisa et al. (2023) shows that Islamic financial literacy has a positive effect on the adoption rate of Islamic-based digital financial services. In line with this, sari and Yusmelia et al. (2024) state that increased financial literacy contributes to increased individual interest in using fintech services. These findings indicate that financial literacy plays an important role in shaping positive perceptions and attitudes towards Islamic fintech.

Customer Trust

Customer trust refers to users' confidence in the security, reliability, and integrity of sharia fintech service providers, including their compliance with sharia principles. In the context of digital financial services, trust is a fundamental factor because it is directly related to risk perception, particularly regarding data and transaction security.

Wijaya et al. (2021) proving that trust has a significant influence on individuals' interest in using digital fintech services. In sharia-based services, trust is not only technical in nature, but also encompasses moral and religious dimensions. Research Khoiriyyah et al. (2025) emphasizes that customer confidence will increase if supported by transparency in contracts and the existence of sharia compliance certification.

Interest in Using Fintech Services

Interest in using fintech services can be defined as an individual's tendency or intention to use fintech services in the future. Based on the Theory of Planned Behavior (TPB), interest is a major determinant of actual behavior that is influenced by an individual's attitudes, beliefs, and perceptions.

Previous studies have shown that Islamic financial literacy and customer trust play a significant role in increasing interest in the use of Islamic fintech. Amelia et al. (2020) found that a combination of understanding Islamic principles and trust in fintech institutions significantly drives interest in use, particularly among younger generations who are the dominant users of digital financial services

METHOD

This study uses a quantitative approach with a survey method to examine the influence of Islamic financial literacy and customer trust on interest in using Islamic fintech services in West Nusa Tenggara Province (NTB). The research sample consisted of 122 respondents selected through purposive sampling, with criteria of individuals who had experience or understanding of the use of Islamic fintech. Data collection was conducted using a closed-ended questionnaire based on a five-point Likert scale, which was distributed online via WhatsApp and Instagram in order to reach a wider range of respondents more efficiently. The research instrument covered three main variables, namely Islamic financial literacy (X1), customer trust (X2), and interest in using Islamic fintech (Y), each of which was measured based on relevant theoretical indicators. Before the main analysis was conducted, the validity and reliability of the instruments were tested to ensure data accuracy and consistency, with factor loading criteria of more than 0.50 and a minimum Cronbach's Alpha value of 0.70. Furthermore, data analysis was performed using multiple linear regression with the help of JASP software to test the effect of independent variables on dependent variables. Classical assumption tests, including normality, multicollinearity, and heteroscedasticity, were also conducted to ensure the suitability of the regression model. The analysis results were interpreted through regression coefficient values (β), statistical significance (p -value < 0.05), and coefficient of determination (R^2) to explain the extent to which Islamic financial literacy and customer trust contribute to increasing public interest in utilizing Islamic fintech services in NTB. The procedures and stages of data collection are systematically visualized in Figure 1.

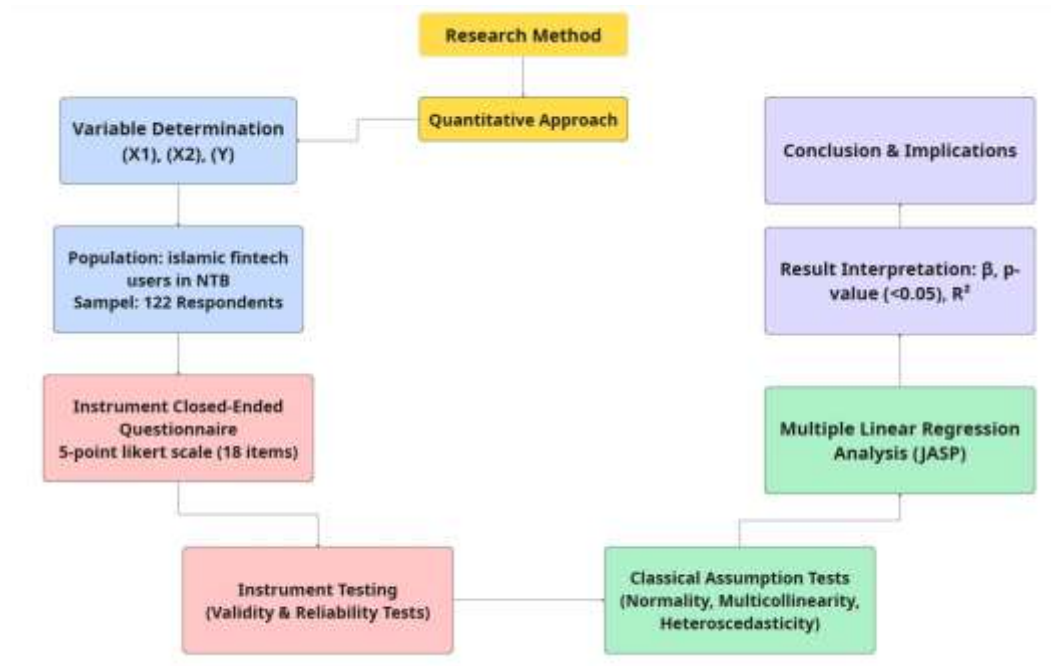


Figure 1. Data Collection Procedures and Stages

Figure 1 illustrates the research method design, showing that this study uses a quantitative approach to analyze the effect of Islamic financial literacy (X_1) and customer trust (X_2) on interest in using Islamic fintech services (Y) in West Nusa Tenggara Province (NTB). The research population consisted of users and potential users of Islamic fintech services, with a sample of 122 respondents selected through purposive sampling based on criteria of experience or understanding related to Islamic fintech. Data were collected using a closed-ended questionnaire based on a five-point Likert scale, which was then tested for validity and reliability with criteria of factor loading > 0.50 and Cronbach's Alpha ≥ 0.70 . Data analysis was performed using JASP software, starting with classical assumption tests (normality, multicollinearity, and heteroscedasticity) to ensure the regression model was feasible, followed by multiple linear regression for simultaneous effects, and calculation of the coefficient of determination (R^2) to value, significance (p -value < 0.05), and R^2 , thus providing an overview of the contribution of Islamic financial literacy and customer trust in increasing public interest in Islamic fintech services in NTB.

RESULTS AND DISCUSSION

In the initial stage of analysis, descriptive statistics were presented to provide an overview of the characteristics of the research data, which included the variables of Islamic financial literacy (X_1), customer trust (X_2), and interest in using Islamic fintech (Y) in a study entitled “The Effect of Islamic Financial Literacy and Customer Trust on Interest in Using Islamic Fintech in NTB.” These descriptive statistics were presented to determine the mean, median, standard deviation, value range, and data distribution pattern through skewness and kurtosis values, thereby providing an initial understanding of the data pattern before further statistical analysis was conducted. In addition, the Shapiro-Wilk normality test was also included to ensure that the data met the normal distribution assumption, which was the basis for selecting the appropriate inferential analysis method. In summary, the descriptive statistics results of this study are presented in Figure 2 as an initial reference for understanding the characteristics of the date.

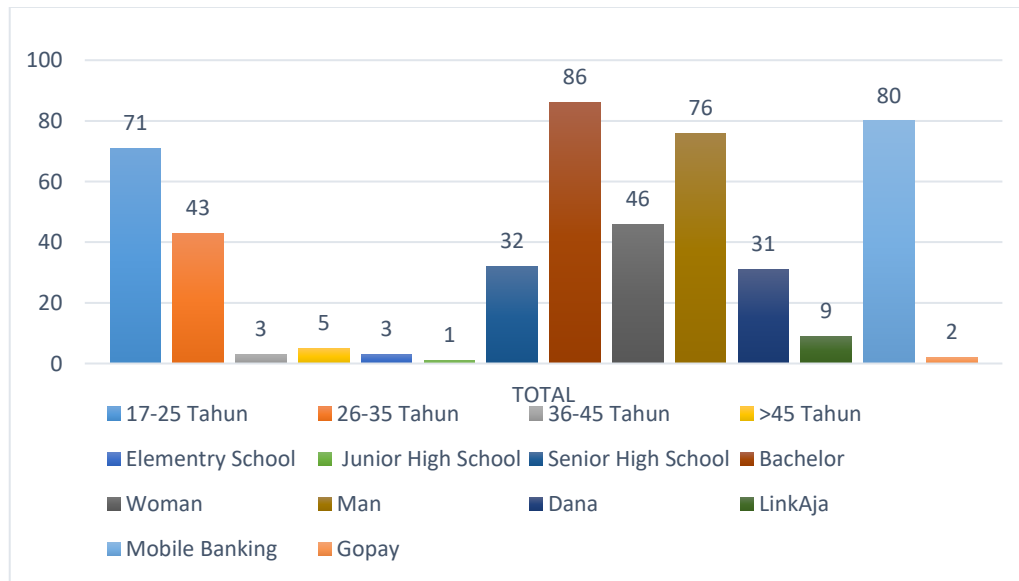


Figure 2. Distribution of Respondent Data

Figure 2 shows the distribution of respondent data based on several demographic characteristics and preferences for using financial applications, which provides an overview of the composition of the research sample. The graph shows that the majority of respondents are at the high school and bachelor's degree levels, with figures of around 71 and 86, respectively, indicating that most participants have a secondary to higher education background. In terms of age, the 17-25 and 26-35 age groups are the most dominant, with values of around 73 and 43, respectively, indicating that the majority of respondents are from the productive age group who tend to actively use digital services. The gender variable appears to show a relatively balanced distribution, although women appear to be slightly more numerous than men. In terms of financial application preferences, it appears that Mobile Banking and Gopay are the most widely used platforms, with scores of around 81 and 80, respectively, indicating the dominance of popular digital banking and e-wallet services in respondents' financial transaction activities. Overall, this graph illustrates that the research respondents are dominated by young people, with a medium-high level of education, and a strong tendency to use digital-based financial services, as shown in the descriptive statistical test in Table 1.

Table 1. Descriptive Statistics

	X1	X2	Y
Mean	78.40	75.96	76.30
Std. Deviation	11.98	12.42	12.58
Variance	143.6	154.2	158.1
Skewness	0.218	0.307	0.394
Std. Error of Skewness	0.220	0.220	0.220
Kurtosis	-0.462	-0.775	-0.774
Std. Error of Kurtosis	0.437	0.437	0.437
P-value of Shapiro-Wilk	.001	.001	< .001
Minimum	48.00	53.00	53.00
Maximum	100.0	100.0	100.0

Table 1 shows that the value of X1 is slightly higher than the other variables. The standard deviation of variable X1 is 11.98, X2 is 12.42, and Y is 12.58, with variances of 143.6, 154.2, and 158.1, respectively, indicating that the data distribution is relatively even, although variable Y shows greater variation. The skewness measurement results show that the data distribution tends to be skewed to the right but is close to a normal distribution, while the negative kurtosis value indicates that the data distribution is flatter than a normal distribution. The range of values obtained, namely 48.00–100.00 for X1 and 53.00–100.00 for X2 and Y, reflects significant variation among respondents. Overall, these descriptive results provide a general overview of the data characteristics, but the non-normality of the distribution needs to be considered in further statistical analysis. The normality results are shown in Table 2.

Table 2. Fit Statistics

Test	Statistic	p
Kolmogorov-Smirnov	0.108	.119

Table 2 shows a statistical value of 0.108 with a p-value of 0.119. This test was conducted to evaluate whether the data distribution conforms to a normal distribution. Since the p-value is greater than the significance threshold of 0.05 ($p > 0.05$), this indicates that there is insufficient evidence to reject the null hypothesis (H_0), which states that the data is normally distributed. Thus, the data can be considered to follow a normal distribution, thereby fulfilling the assumptions required for the application of parametric statistical analysis, such as the multiple linear regression test in Table 3.

Table 3. Model Summary

Model	R	R ²	Adjusted R ²	RMSE
M ₀	0.000	0.000	0.000	12.576
M ₁	0.856	0.732	0.728	6.559

Table 3 shows that there are two models analyzed, namely M₀ (model without predictors) and M₁ (model that includes X1 and X2 as predictor variables). In M₀, the values of R, R², and Adjusted R² are all 0.000 with an RMSE of 12.576, indicating that the model without predictors is unable to explain the variation in the Y data. In contrast, in M₁, R = 0.856, R² = 0.732, Adjusted R² = 0.728, and RMSE = 6.559, indicating that 73.2% of the variation in Y can be explained by the combination of X1 and X2, while the rest is influenced by factors outside the model. The decrease in RMSE in M₁ indicates an increase in prediction accuracy compared to the zero model. Thus, model M₁ is substantially superior and shows that X1 and X2 have a significant contribution in predicting the value of Y. The results of the Anova test are shown in Table 4.

Table 4. ANOVA

Model		Sum of quares	df	Mean Square	F	p
M ₁	Regression	13900	2	6950.16	161.5	< .001
	Residual	5077	118	43.03		
	Total	18977	120			

Table 4 shows that the sum of squares for regression is 13,900 with $df = 2$ and a mean square of 6,950.16, while the sum of squares for residuals is 5,077 with $df = 118$ and a mean square of 43.03. The total variation in the data reaches 18,977 with $df = 120$. The F value of 161.5

with $p < 0.001$ indicates that the regression model as a whole is significant, so that X_1 and X_2 simultaneously have a significant effect on Y . Thus, the M_1 model can be used as a reliable prediction tool for Y , and the relationship between the predictor variables and the dependent variable does not occur by chance. The results of the Coefficients test are shown in Table 5.

Table 5. Coefficients

Model		Unstandardized	Standard Error	Standardized	t	p
M_0	(Intercept)	76.298	1.143		66.739	< .001
M_1	(Intercept)	5.638	4.045		1.394	.166
	X_1	0.349	0.086	0.333	4.050	< .001

Table 5 explains that the intercept value of 5.638 with a p-value of 0.166 is not statistically significant, while X_1 has a regression coefficient of 0.349 with $t = 4.050$ and $p < 0.001$, indicating a positive and significant effect on Y . Thus, the regression equation for model M_1 can be formulated as $Y = 5.638 + 0.349 X_1$. $Y = 5.638 + 0.349 X_1$, which means that every one-unit increase in X_1 will increase Y by 0.349, assuming other variables remain constant. The results of the Variance Proportions analysis through the Condition Index show that dimensions 2 and 3 are 14.180 and 25.894, respectively, with relatively small variance proportions for X_1 and X_2 , indicating no significant multicollinearity. Overall, model M_1 confirms that X_1 plays a significant role in predicting Y , while the intercept and X_2 do not contribute significantly, and the regression model is free from high multicollinearity issues.

The significant influence of Islamic financial literacy on interest in using Islamic fintech can be explained theoretically through the Theory of Planned Behavior (TPB) framework. According to TPB, behavioral intention is influenced by attitude, subjective norms, and perceived behavioral control. A number of previous studies have confirmed that TPB is effective in explaining fintech adoption behavior (Harnadi et al., 2022). Sharia financial literacy strengthens individuals' cognitive understanding of sharia principles and fintech mechanisms, which ultimately forms a positive attitude towards the adoption of sharia fintech. In addition, higher literacy levels also increase perceived behavioral control, as individuals feel more capable of assessing the benefits and risks of these services. This is in line with findings showing that cognitive evaluation plays a significant role in driving the intention to use fintech.

From the perspective of the Technology Acceptance Model (TAM), technology adoption is primarily determined by perceived usefulness and perceived ease of use. Empirical research in the context of fintech shows that perceived usefulness is one of the strongest predictors of behavioral intention (Hu et al., 2019). Individuals with higher levels of Islamic financial literacy tend to view Islamic fintech as a useful service, in line with religious values, and relevant to their financial needs. This perceived usefulness is a major determinant in shaping usage intention, reinforcing statistical findings that show a significant influence of literacy on interest.

Interestingly, the customer trust variable did not show a significant partial effect. In fintech literature, trust is often associated with perceptions of risk reduction and system reliability. However, several studies show that trust can function indirectly through attitude formation, rather than directly influencing intention. The insignificant results in this study may indicate that respondents in NTB already have basic assumptions about the institutional credibility of sharia fintech providers. Therefore, trust does not emerge as a dominant differentiating factor, while literacy-based cognitive evaluation plays a greater role in shaping adoption intentions.

Overall, these findings are consistent with the global fintech literature, which emphasizes that knowledge-based determinants and perceived usefulness are central factors in shaping technology adoption intentions (Kang, 2020).

CONCLUSION

Based on the results of descriptive statistical analysis, classical assumption testing, and multiple linear regression testing, this study concludes that Islamic financial literacy and customer trust simultaneously have a significant effect on interest in using Islamic fintech in NTB. Islamic financial literacy has been proven to have a positive and significant influence, indicating that the higher an individual's understanding of Islamic financial principles and instruments, the greater their tendency to utilize Islamic fintech services. Customer trust also plays an important role as a factor that strengthens interest in using these services, although its contribution is not as great as that of literacy. This research model has strong predictive power with an R^2 value of 0.732, indicating that both variables are able to explain most of the variation in respondents' interest in using Islamic fintech. These findings confirm that increasing Islamic financial education and strengthening public trust in Islamic-based digital financial institutions are important strategies in expanding Islamic financial inclusion in the digital era.

The results of this study imply the need to improve Islamic financial literacy and strengthen the transparency and security of services to build public trust in Islamic fintech. These findings also encourage product innovation and marketing strategies that are more suited to the characteristics of young users. Further research is recommended to add variables such as risk perception or ease of use, as well as to use a larger sample size so that the results are more comprehensive and generalizable.

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