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Determining Interest in the Use of Islamic Financial Products in the Digital Era: The Role of Islamic Financial Literacy, Trust, and Ease of Access

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ABSTRACT
Digital transformation has changed the landscape of the financial services industry, including the Islamic finance sector in Indonesia. On the one hand, digital developments open up opportunities to expand access, service efficiency, and market penetration of Islamic financial products. On the other hand, the improvement of digital infrastructure is not automatically followed by the high interest of the public in using Islamic financial products. This article aims to analyze the determinants of interest in using Islamic financial products in the digital era by focusing on three main variables, namely Islamic financial literacy, trust, and ease of access. This study uses a qualitative approach with the type of literature research (narrative literature review). The data sources come from scientific articles, authoritative reports, and policy documents relevant to the theme of adoption of digital Islamic financial services in Indonesia. The results of the study show that Islamic financial literacy functions as a cognitive foundation that helps people understand the principles, products, benefits, and main differentiators of Islamic finance compared to conventional finance. However, literacy alone is not always enough to drive interest in use. Trust appears as a central variable because people tend to use Islamic financial products if they believe in the security of digital services, institutional integrity, sharia compliance, and the ability of institutions to fulfill their service promises. In addition, ease of access—whether in the sense of the ease of opening an account, using the application, reaching out to services, or completing transactions—has a strong influence on the formation of usage intent. This article emphasizes that increasing interest in the use of Islamic financial products in the digital era requires an integrated strategy: strengthening literacy, building institutional trust, and simplifying digital access.

INTRODUCTION

The development of the Islamic economy and finance in Indonesia shows a positive direction, especially when digital transformation begins to be the main driver of changes in the financial services model The Financial Services Authority (OJK) and BPS reported that the national financial literacy index in 2025 will reach 66.46% and the financial inclusion index will reach 80.51%, an increase compared to 2024 At the same time, the OJK also noted that national Islamic banking in December 2024 posted total assets of IDR 980.30 trillion with an annual growth of 9.88% and a market share of 7.72%. Nevertheless, the OJK's roadmap for strengthening Islamic banking still places literacy and inclusion as a major challenge for the development of Indonesian Islamic banking. This fact shows that the growth of the industry has not automatically been directly proportional to the increase in interest in the use of Islamic financial products by the public. (Ropiah & Syafi'i, 2025). (Alfarizi et al., 2023). (Mukharom et al., 2024)

In the digital context, the expansion of Islamic financial services is no longer only determined by the availability of branch offices or physical networks, but also by the quality of the digital ecosystem that supports user interaction with financial institutions The OJK's Digital Transformation Blueprint places digitalization as the foundation for the development of more resilient and competitive banking, while Bank Indonesia's KEKSI 2024 emphasizes the

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importance of strengthening the Islamic economic and financial ecosystem in the midst of ongoing transformation. This means that the issue of interest in using Islamic financial products in the digital era cannot be read solely as a matter of religious preferences, but also as a matter of user behavior, service design, and the quality of institutional governance (Qalbia & Saputra, 2024). (Geubrina et al., 2025)

A number of studies show that interest in using Islamic financial services is shaped by many factors. In the Indonesian context, the OJK working paper on the behavior of using Islamic financial technology combines (Rupiah & Syafi'i, 2025) *the Theory of Planned Behavior* (TPB), Technology Acceptance Model (TAM), and UTAUT2 to explain the behavioral intentions of using digital Islamic financial services. Another study on the acceptance of Islamic banking in Indonesia also found that perceived usefulness and religiosity had a direct effect on user acceptance, while perceived ease of use and trust had an indirect effect. These findings confirm that the decision to use digital Islamic financial services is the result of an interaction between cognitive, affective, and technological factors. (Fadhil et al., 2025) (Alfarizi et al., 2023)

Of these various determinants, this article focuses on the three variables that are conceptually and empirically the most relevant in the digital era, namely Islamic financial literacy, trust, and ease of access. Literacy is important because people are unlikely to be steadily interested in products they don't understand. Trust is important because digital financial transactions rely heavily on the perception of security, integrity, and reliability of institutions. Ease of access is important because a complicated, slow, and impractical user experience will hinder the intent of use even if the product is considered sharia-compliant. Focusing on these three variables also provides a more operational framework to explain why some people accept digital Islamic financial services, while others are still hesitant.

Empirically, the results of the study on the influence of Islamic financial literacy on the decision or interest in using Islamic banking services still show that the variation of Islamic financial literacy has a positive and significant effect on students' decision to use Islamic banking services in Batusangkar, showing similar results in Islamic bank customers in Ternate City In addition, to prove that Islamic financial literacy and perception, both partially and simultaneously, has a significant effect on the interest in using Islamic bank products in the city of Pekanbaru. However, it was found that Islamic financial literacy did not have a positive effect on the decision to become an Islamic bank customer in Yogyakarta. The variation of these findings shows that Islamic financial literacy is an important factor, but its influence does not always stand alone and often works alongside other variables, such as perception, religiosity, and marketing strategy (Fadhil et al., 2025). (Mutmainah & Maulidi, 2025). (Qalbia and Saputra, 2024) (Alfarizi et al., 2023) .

On the other hand, trust seems to be increasingly prominent in the context of digital services. Studies on the use of *SuperApp Byond by* BSI show that trust has a positive and significant effect on *intention to use*, even with *perceived ease of use* explaining a large proportion of influence on the intention of use Post-cyberattack research on (Safiudin et al., 2024). *mobile Islamic banking* services in Indonesia also shows that trust is the main driver of sustainability of use, and ease of use is an important mediator between *trust* and *intention to use*. These findings show that in the digital era, trust issues are not only a matter of institutional reputation, but also related to system security, service stability, information transparency, and consistency of user experience. (Aulia et al., 2025)

Ease of access is also increasingly strategic because people now judge financial products not only from the substance of the contract or financial benefits, but also from the direct user experience In the digital context, ease of access includes ease of registration, clarity of application interface, affordability of services, transaction efficiency, and the ability of the platform to quickly resolve user needs. A number of Indonesian studies on (Mutmainah & Maulidi, 2025b). *sharia mobile banking* show that *perceived ease of use* has a positive effect on the intention to use services. If literacy touches the aspect of understanding, then the ease of access touches the aspect of the actual experience of users when interacting with Islamic financial services. (Safiudin et al., 2024)

Departing from this background, this article asks the main question: how does Islamic financial literacy, trust, and ease of access determine interest in using Islamic financial products in the digital era? This article is important because it seeks to integrate these three factors into one more complete reading. In the midst of accelerating the digitalization of the Islamic finance industry, this kind of research is useful to clarify that increasing the use of Islamic financial products is not enough to be achieved through technological innovation alone, but requires a combination of public education, strengthening trust, and simplifying access to services.

RESEARCH METHODS

This article uses a qualitative approach with a type of literature research in the form of narrative literature review. This approach was chosen because the purpose of the research is not to test the hypothesis with primary survey data, but to build a conceptual synthesis of the factors that determine the interest in using Islamic financial products in the digital era. Through this approach, the article seeks to examine, compare, and integrate various previous research results as well as relevant policy documents. This synthesis approach is also in accordance with the development of digital Islamic financial services adoption studies which are heavily influenced by the TPB, TAM, and UTAUT frameworks. (Creswell, 2019)

The research data source consists of two groups. First, secondary primary sources, namely scientific articles that discuss the adoption of Islamic banking, Islamic fintech, trust, Islamic financial literacy, and ease of use of digital services. Second, policy sources and official reports, such as OJK publications, Islamic banking development roadmaps, blueprints for digital banking transformation, and reports on Indonesia's Islamic economic and financial developments. The use of official policy sources is necessary so that the analysis is not separated from the institutional context and the direction of industrial development in Indonesia.

Literature searches were carried out on works published mainly in the 2019–2026 range, focusing on the Indonesian context and topics directly related to interest or intention to use Islamic financial products. The keywords used include: *Islamic financial literacy*, *trust*, *perceived ease of use*, *intention to use*, *Islamic banking*, *Islamic fintech*, *digital Islamic banking*, and *Indonesia*. The selected literature is a literature that meets three criteria: relevant to the theme of adoption or use interest, explicitly describes the variables discussed, and has a theoretical or empirical contribution to the understanding of user behavior in digital Islamic financial services.

Data analysis is carried out through three stages. The first stage is thematic identification, which is mapping the arguments of each source into the themes of literacy, trust, ease of access, and interest in use. The second stage is the comparison of findings, namely comparing the results of parallel and different research. The third stage is conceptual synthesis, which is to compile interthematic relationships to formulate an argumentative model that interest in the use of Islamic financial products in the digital era is formed by the interaction between cognitive, institutional, and technological factors. In this way, the article not only summarizes previous research, but also offers a more integrative reading.

RESULTS AND DISCUSSION

The landscape of the use of Islamic financial products in the digital era

The digital era expands the growth possibilities of the Islamic finance industry as services can now reach users faster, wider, and cheaper. However, technological growth does not automatically solve the problem of adoption. OJK still places literacy and inclusion as the biggest challenges in the development of Islamic banking, even though the industry's performance shows a positive trend. In this context, the problem faced by the industry is not only how to provide products, but also how to make people willing to use them in a conscious, trusting, and sustainable manner.

The issue of usage interest is very important because digital Islamic financial services operate in a competitive space. People not only compare sharia products with other sharia products, but also with conventional digital financial services that are often known first, more widely used, and considered more practical. Therefore, interest in using Islamic financial products must be seen as the result of rational judgment as well as user experience: whether the product is understood, trusted, and perceived to be accessible. This is where the three main variables in this article come into play.

Islamic financial literacy as a cognitive foundation

Islamic financial literacy can be understood as the ability of individuals to understand the basic principles of Islamic finance, recognize product characteristics, distinguish sharia mechanisms from conventional systems, and make financial decisions that suit their values and needs. In the digital context, literacy does not simply stop at normative knowledge about the prohibition of riba, gharar, or maysir, but must also include an understanding of how sharia products work in the form of digital services. In other words, literacy in the digital era is both substantive and functional. (Mutmainah & Maulidi, 2025a)

A number of studies have strengthened the importance of literacy. Puteri pointed out that Islamic financial literacy has a positive effect on the decision to adopt Islamic banking, although the contribution of the model is relatively small. Research in Ternate also found that Islamic financial literacy has a positive and significant effect on the use of Islamic banking services. These two findings show that understanding of sharia concepts and products helps users make more informed decisions in choosing an Islamic financial institution. (Rupiah & Syafi'i, 2025)

However, literacy does not always directly generate interest in use, that Islamic *financial literacy* does not have a significant effect on public interest in Islamic banking services, while other factors such as spiritual intelligence and behavior do have an effect. These different findings are important because they confirm that cognitive literacy is not necessarily enough to drive action when it is not accompanied by a perception of benefits, a sense of security, or a good service experience. Thus, literacy must be positioned as the initial foundation, not the only determinant.

In reading this article, the role of Islamic financial literacy works in at least three directions. First, literacy reduces users' uncertainty about sharia products. Second, literacy helps people see substantive differentiators between sharia and conventional products. Third, literacy increases the opportunity for a more rational evaluation of product benefits. However, the influence will be much stronger when supported by trust in institutions and easy access to digital services.

Trust as a central variable

Trust is a very decisive factor in the use of financial products because financial transactions basically contain elements of risk, uncertainty, and dependence on institutions. In the context of digital Islamic finance, trust is not only related to the reputation of the institution, but also the perception that the service is secure, in accordance with sharia principles, transparent, and reliable in the long term. As digital services reduce face-to-face interactions, the element of trust has become more important. (Qalbia & Saputra, 2024)

Research on the use of SuperApp Byond by BSI shows that trust has a positive and significant effect on intention to use. In fact, when combined with perceived ease of use, these two variables explain a large simultaneous influence on usage intention. Other research on the acceptance of *Islamic banking* in Indonesia also shows that trust affects *user acceptance* indirectly along with *perceived ease of use*. These results consistently show that trust is not just an additional factor, but a core component in the formation of interest and decision to use digital Islamic financial services.

The importance of trust is increasingly evident when the system experiences disruptions. A post-cyberattack study on BSI Mobile services shows that trust is the main driver of sustainability of use, and trust affects *perceived ease of use, perceived usefulness, low-risk perception, and intention to use*. These findings are relevant because they show that even in crisis situations, interest in using the service is not solely determined by technical features, but by how much users still have faith in the integrity of the institutions and systems used.

Based on this synthesis, trust in digital sharia finance is built by at least four elements: system security, sharia compliance, information transparency, and service reliability. If one of these elements is weakened, the interest in use is affected. Therefore, trust strengthening strategies must be understood as part of marketing, governance, risk management, and public communication strategies at the same time.

Ease of access as a user experience

Ease of access in the digital era is not enough to be interpreted as the availability of a service network, but must be read as the overall user experience when accessing Islamic financial products. These aspects include ease of registration, ease of understanding features, simplicity of application navigation, speed of transactions, service connectivity, and ease of getting help when problems occur. In the theory of technology adoption, this dimension is closely related to *perceived ease of use* (Hidayatullah, 2020) .

A study on the intention to use sharia mobile banking in Yogyakarta that integrates TAM and TPB with trust shows that technology and trust variables are important in explaining interest in using services. Research on *SuperApp Byond by* BSI also proves that perceived ease of use has a positive and significant effect on intention to use. This suggests that people are more likely to be interested in Islamic financial services if they do not burden them with complicated procedures or confusing user experiences.

Findings from post-cyberattack studies also show that *perceived ease of use* has direct and indirect effects that mediate the relationship between *trust* and *intention to use.* This means that ease of access is not just a technical factor, but a bridge between users' perceptions of institutions and their decision to continue using the service. Sharia products that are seen as normatively correct but difficult to use will still lose competition with simpler and more responsive products.

In the context of this article, ease of access can be read in two layers. The first stage is structural access, which is how easily the community reaches and opens services. The second stage is operational access, which is how easily they use the service in their daily activities. These two layers are equally important because usage interest is formed not only before a person becomes a user, but also during the course of interacting with the platform and assessing whether the service is really helpful.

Synthesis: an integrative model of the determination of usage interests

From the discussion above, it can be concluded that the interest in using Islamic financial products in the digital era is not formed by a single variable. Islamic financial literacy serves as a cognitive foundation; trust serves as a relational and institutional foundation; While ease of access serves as the foundation of the user experience. The three are interconnected. Literacy without trust tends to result in knowledge without action. Trusts without ease of access have the potential to generate preferences without actual use. Ease of access without literacy and trust can result in shallow and easy to move use. (Andrianto, 2020) (Prabowo & Jamal, 2018)

In a more integrative framework, this article places the interest of use as the output of a combination of three processes. First, the process of understanding, which is shaped by literacy. Second, the process of trust, which is formed by trust in institutions and systems. Third, the experience process, which is shaped by ease of access and comfort of use. If these three processes run simultaneously, the chances of adoption of Islamic financial products will increase. Therefore, industry strategy should not be stuck on a partial approach. (Hardiati & Anwar, 2021)

Practically, the implications of this synthesis are quite clear. First, public education programs need to be directed not only at the introduction of sharia terms, but also at digital product use literacy. Second, Islamic financial institutions must treat trust as a strategic asset built through security, sharia compliance, and honest communication. Third, digital innovation must be oriented towards simplifying the user experience, not just adding features. Thus, strengthening interest in the use of Islamic financial products requires an agenda that is educational, institutional, and technological at the same time. (Hardiati & Rusyana, 2021) (Baranuri et al., 2023)

CONCLUSION

This study shows that interest in using Islamic financial products in the digital era is strongly determined by three main variables: Islamic financial literacy, trust, and ease of access. Islamic financial literacy provides a basis for understanding that allows people to recognize the benefits, mechanisms, and characteristics of Islamic products. However, literacy does not always automatically lead to interest in use if it is not accompanied by other supporting factors.

Trust emerges as a central variable because people tend to use digital Islamic financial products if they are confident in system security, institutional integrity, sharia compliance, and service reliability. Meanwhile, ease of access is an important determinant because a simple, fast, and convenient user experience will increase the likelihood of services being received and used continuously. Thus, the interest in using Islamic financial products cannot be explained only from an ideological or religious dimension, but also from the quality of the user's relationship with the institution and the technology of the service itself.

Theoretically, this article emphasizes the importance of an integrative approach in explaining the behavior of using Islamic financial products in the digital era. Practically, these findings show that the development strategy of the Islamic finance industry must be directed at three agendas that run simultaneously: strengthening public literacy, building institutional trust, and simplifying digital access. Without the integration of the three, the great potential of Indonesia's Islamic economy and finance will be difficult to translate into a real increase in use at the community level.

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