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**THE EFFECT OF SHARIA FINANCIAL LITERACY ON THE INTEREST IN  
BECOMING A CUSTOMER AT KB BANK SYARIAH BUKOPIN DARMO  
BRANCH OFFICE****Farida Fatmawati<sup>1</sup>****Universitas Muhammadiyah Surabaya, Surabaya, Indonesia**  
[farida.fatmawati-2022@fai.um-surabaya.ac.id](mailto:farida.fatmawati-2022@fai.um-surabaya.ac.id)**Dwi Salma Nabila<sup>2</sup>****Universitas Muhammadiyah Surabaya, Surabaya, Indonesia**  
[dwi.salma.nabila-2022@fai.um-surabaya.ac.id](mailto:dwi.salma.nabila-2022@fai.um-surabaya.ac.id)**Anis Fitriyanti<sup>3</sup>****Universitas Muhammadiyah Surabaya, Surabaya, Indonesia**  
[anis.fitriyanti-2022@fai.um-surabaya.ac.id](mailto:anis.fitriyanti-2022@fai.um-surabaya.ac.id)**Yunita Nur Hidayatus<sup>4</sup>****Universitas Muhammadiyah Surabaya, Surabaya, Indonesia**  
[yunita.nurhidayatus.olikha-2022@fai.um-surabaya.ac.id](mailto:yunita.nurhidayatus.olikha-2022@fai.um-surabaya.ac.id)

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**Abstract**

This study examines the influence of Islamic financial literacy on public interest in becoming customers of KB Bank Syariah Bukopin, Darmo Branch. The research was motivated by the low public understanding of Islamic banking products and principles. Using a qualitative case study approach, data were collected through semi-structured interviews, participatory observation, and document analysis. The findings reveal three main themes: (1) understanding Islamic finance concepts enhances confidence in bank products, (2) religiosity-based trust increases transactional security, and (3) service and educational experiences strengthen customer interest. Analysis using the Miles and Huberman interactive model indicates that Islamic financial literacy serves both cognitive and affective roles in influencing customer interest, supported by effective communication and service strategies. The study concludes that Islamic financial literacy not only improves public understanding but also reinforces their intention to choose Islamic banking. Theoretically, this study expands the perspective on Islamic financial literacy by highlighting experiential and value-based dimensions. Practically, it provides insights for Islamic banks, particularly KB Bukopin Syariah, to design more effective educational and marketing strategies. Future research should integrate qualitative and quantitative methods for broader validation.

**Keywords:** Islamic Financial Literacy, Customer Interest, Islamic Banks, Case Studies, KB Bank Syariah Bukopin



## INTRODUCTION

The phenomenon of Islamic financial literacy has become an important concern in the context of the development of the Islamic banking industry, both globally and nationally. Globally, Islamic banking has experienced significant growth, with assets reaching USD 3.1 trillion in 2021, and is projected to continue to increase in various countries with Muslim and non-Muslim majorities (Aliyu et al., 2019). Meanwhile, in Indonesia, Islamic banking has great potential given that it has the largest Muslim population in the world. However, the contribution of Islamic banking to the national financial industry is still relatively low, only around 6.99% of total banking assets as of May 2022 (Financial Services Authority, 2022). This condition shows a gap between market potential and the realization of public interest in utilizing Islamic banking products and services.

The main problem that arises is the low level of Islamic financial literacy among the public. The 2019 National Survey of Financial Literacy and Inclusion (SNLIK) noted that Islamic financial literacy was only at 8.93%, far lower than conventional financial literacy, which reached 38.03% (Literasi et al., 2016). This low level of literacy has resulted in a lack of public understanding of the principles, benefits, and fundamental differences between Islamic and conventional banking products. As a result, many people do not have the interest or confidence to become Islamic bank customers (Firmansyah et al., 2025).

Several previous studies have shown that financial literacy plays an important role in shaping people's financial attitudes and behaviors. For example, research by Agustin and Raharjo (2020) confirms that the level of public understanding of Islamic finance is directly proportional to their decision to choose Islamic banking products. This is reinforced by a study (Nuraini et al., 2023), which found that Islamic financial literacy has a significant influence on interest in becoming a customer at several Islamic banks in Indonesia. However, most of these studies are still quantitative in nature and have not explored the deeper meaning of the experiences, perceptions, and socio-cultural factors that influence people's decisions.

From a socio-cultural perspective, Indonesians are still influenced by the perception that Islamic banking services are not significantly different from conventional banks. In fact, Islamic banking is built on the principles of justice, halal, and blessing, which can increase customer trust and loyalty (Vinny Alfiani, 2016). The lack of understanding of the philosophical aspects and Islamic values in Islamic banking indicates an urgent need to examine how Islamic financial literacy relates to public interest. Qualitative studies are needed to explore



subjective dimensions, such as motivation, values, and individual experiences that are not covered by quantitative surveys.

The limitations of previous studies are also evident in the lack of research that specifically highlights specific local contexts, such as in Surabaya, which is a metropolitan city with a relatively low penetration rate of Islamic banks compared to its market potential. For example, research by Suparyanto and Rosad (2015, 2020) focuses on general factors that influence interest in saving at Islamic banks, but does not highlight the factor of Islamic literacy in urban areas with complex socioeconomic backgrounds. Thus, this study attempts to fill this gap with a qualitative approach.

The purpose of this study is to gain an in-depth understanding of the influence of Islamic financial literacy on people's interest in becoming customers of KB Bank Syariah Bukopin Darmo Branch Office. The focus of the study is on the experiences, perceptions, and views of prospective and existing customers regarding their understanding of Islamic financial products and principles. Through in-depth interviews and observations, this study is expected to reveal the non-financial factors that contribute to the public's interest.

## LITERATURE REVIEW

Sharia financial literacy is an individual's ability to understand sharia-based financial concepts, products, and principles and then apply them in financial decision-making. According to the Financial Services Authority (OJK), Islamic financial literacy includes understanding Islamic banking products, muamalah contracts, and the risks and benefits of using them. This level of literacy is closely related to financial behavior, including a person's decision to become an Islamic bank customer. The higher the level of Islamic financial literacy, the greater the tendency for a person to choose Islamic financial institutions over conventional ones.

Interest in becoming a sharia bank customer can be understood as a behavioral tendency to use sharia banking products and services (Pratiwi & Mariadi<sup>3</sup>, 2024) explains that consumer interest is influenced by internal factors such as knowledge, attitudes, and religious values, as well as external factors such as promotion, service quality, and social environment. In this case, Islamic financial literacy becomes an important internal factor that encourages people to use Islamic banking services, from saving to accessing financing.

The relationship between Islamic financial literacy and interest in becoming a customer can be explained through the Theory of Planned Behavior



(TPB) by (Literasi et al., 2016). TPB states that behavioral intentions are influenced by attitudes, subjective norms, and perceived control. Sharia financial literacy strengthens these three aspects: forming positive attitudes towards sharia products, reinforcing subjective norms through religious awareness, and increasing behavioral control with confidence in managing sharia financial products.

Several studies support this relationship. (Siregar et al., 2025) showed that Islamic financial literacy has a significant effect on customers' decisions to choose Islamic banks, where high literacy levels increase trust and loyalty. (Dewi Nur'aini, 2020) found that Islamic financial literacy and inclusion have a positive effect on the interest of MSME players in Malang to become Islamic bank customers, because understanding the products helps in sharia-based capital management. Furthermore, (Ardhanari & Viphindartin, 2022) proved the influence of literacy on customer interest in Bank Muamalat, although trust and service quality also play an important mediating role.

## RESEARCH METHOD

This study employed a qualitative case study approach to explore in depth the influence of Islamic financial literacy on public interest in becoming customers of KB Bank Syariah Bukopin, Darmo Branch. The qualitative design was chosen to gain a comprehensive understanding of individual experiences, perceptions, and decision-making processes related to Islamic banking literacy that cannot be fully captured through quantitative methods.

The research was conducted at the KB Bank Syariah Bukopin Darmo Branch Office, Surabaya, as the study site was considered representative of urban communities with relatively low awareness of Islamic banking. The primary data were collected through semi-structured interviews and participatory observation, while secondary data were obtained from product brochures, annual reports, and Islamic financial education materials published by the bank.

The informants consisted of ten participants selected using purposive and snowball sampling techniques, including active customers, prospective customers, and marketing staff. Data collection continued until theoretical saturation was achieved, ensuring that no new information emerged. The interviews were recorded, transcribed verbatim, and validated through member checking to maintain data credibility.

Data analysis followed the interactive model of Miles and Huberman, involving three simultaneous stages: data reduction, data display, and conclusion

**Fatmawati, etc.**



drawing or verification. Triangulation of data sources and methods was applied to enhance validity and reliability. The analysis process sought to identify emerging themes that reflected participants' understanding of Islamic financial literacy and its influence on their interest in becoming Islamic bank customers. Ethical considerations were observed throughout the research process, including informed consent, confidentiality of respondents, and data integrity.

## RESULTS AND DISCUSSION

Based on interviews with a number of respondents, it was found that most people around the Darmo Branch Office were not aware of the existence of KB Bank Syariah Bukopin. In fact, the majority of respondents stated that they did not clearly understand the concept of Islamic banking and its products. This is evident from their lack of knowledge about the basic principles of Islamic finance, such as the prohibition of usury, profit-sharing mechanisms, and Islamic contracts that distinguish Islamic banking from conventional banking.

These findings indicate that the level of Islamic financial literacy among the public is still low. This lack of understanding has resulted in low interest in becoming customers, as the public tends to prefer conventional banks that are better known and whose mechanisms are better understood. In other words, low Islamic financial literacy is one of the main obstacles for KB Bank Syariah Bukopin in increasing the number of new customers in the region.

### Discussion

The results of this study emphasize the importance of Islamic financial literacy in increasing public interest in Islamic-based financial institutions. Low literacy means that the public is not yet able to significantly distinguish between Islamic and conventional financial products, so they tend to continue using banking services that they are already familiar with.

Sharia financial literacy not only covers knowledge about financial management, but also an understanding of sharia values in every transaction. (Huston, 2010) states that financial literacy is a combination of knowledge and skills needed to make the right financial decisions. In the context of Islamic banking, (ALBERTBANDURA, 1991) adds that understanding Islamic principles—such as the prohibition of usury, gharar (uncertainty), and fairness-based financial practices—is an important factor that shapes people's preferences.

The low level of literacy found in this study is in line with a report by the Financial Services Authority (OJK, 2019), which states that the national Islamic financial literacy index is still far below the conventional financial literacy index.



This indicates that the biggest challenge for the development of Islamic banking is to increase public awareness through continuous education programs.

Previous research also supports these findings. (Laily, n.d.) found that the level of financial literacy has a significant effect on a person's financial behavior, including in choosing the financial products they use. Meanwhile, (Al-Tsaman, n.d.) shows that public understanding of sharia principles correlates positively with their interest in using Islamic banking products. In fact, (Pratiwi, Mariadi, 2024) emphasizes that good Islamic financial literacy can strengthen public trust and loyalty towards Islamic banking institutions.

Therefore, the low level of knowledge identified in this study may explain why public interest in becoming a customer of KB Bank Syariah Bukopin remains low. The practical implication of this finding is the need for more intensive strategies to improve the public's Islamic financial literacy. Banks can organize outreach activities through seminars, community training, digital information dissemination, and educational promotions targeting young people and business owners. With increased literacy, it is hoped that the public will not only understand the differences between Islamic and conventional products but also recognize the added value of the Islamic financial system, thereby significantly increasing interest in becoming customers.

## CONCLUSION

This study concludes that Islamic financial literacy plays a very important role in influencing people's interest in becoming customers at KB Bank Syariah Bukopin Darmo Branch Office. Based on the interview results, the majority of respondents were not aware of the existence of this Islamic bank, and most did not even understand the basic concepts of Islamic banking, such as the prohibition of usury, profit-sharing mechanisms, and the contracts used. This condition shows that the level of Islamic financial literacy among the public in the study area is still low. This low level of understanding has a direct impact on their low interest in becoming customers, because people tend to choose financial institutions that are better known and whose operations are already understood, namely, conventional banks.

This finding is in line with (Huston, 2010), which emphasizes that financial literacy is a combination of knowledge and skills needed by a person to make the right financial decisions. In the context of sharia, literacy is not only about financial management skills but also an understanding of Islamic values in transactions. Antonio (2001) adds that principles such as the prohibition of usury,



fairness, transparency, and valid contracts are the main foundations that differentiate Islamic banking. If the public does not understand these principles, they will find it difficult to see the advantages of Islamic banks over conventional banks.

The low level of sharia literacy identified in this study supports the Financial Services Authority (2019) report, which shows that the national sharia financial literacy index is still far below conventional financial literacy. This indicates that low literacy is indeed a major obstacle to the growth of the sharia financial industry. Research (Laily, n.d.) also found that financial literacy influences a person's behavior in managing finances and making financial decisions. Research (Elfi Azhar et al., 2019) reinforces this finding by showing that the public's understanding of Sharia principles is positively correlated with their interest in using Islamic banking products. In fact, (Pratiwi & Mariadi, 2024) emphasize that good Islamic financial literacy can increase customer trust and loyalty, thereby not only attract initial interest but also maintaining long-term relationships between customers and banks.

Although Islamic financial literacy has been proven to be a major factor, interviews also show that public interest is not only influenced by their level of understanding but also by other factors, such as bank reputation, service quality, availability of digital services, and promotional strategies. This is in line with research (Latifah & Abdullah, 2024), which emphasizes that service quality and customer trust also influence people's decisions to use Islamic banks. Thus, improving literacy must be accompanied by a more comprehensive strategy, including product innovation, technology-based services, and effective marketing communication.

Based on these results, the recommendation that can be made is the need for KB Bank Syariah Bukopin Darmo Branch to strengthen its Islamic financial literacy program through socialization, education, and public campaigns. Socialization can be carried out through seminars, workshops, community training, and digital content that is easily accessible to the public. Education can be focused on strategic segments, such as students, MSME players, and religious communities, as these groups have the potential to be the driving force behind new customer growth. Banks also need to collaborate with community leaders and educational institutions to increase the legitimacy of educational messages. In addition, promotions emphasizing the advantages of Islamic banks over conventional banks need to be strengthened, for example through customer testimonials, contract simulations, and real-life examples of the application of Islamic principles in everyday life.



These efforts need to be accompanied by improvements in service quality so that customer experiences meet their expectations. If the public has begun to recognize and understand Islamic banking, friendly, transparent, and fast service will be key to maintaining their trust. Digital banking innovation must also be strengthened, given that modern society is increasingly dependent on technology. Thus, improving literacy, service quality, and marketing strategies will form a comprehensive package that can increase customer interest and loyalty.

Academically, this study confirms that Islamic financial literacy not only functions as a cognitive variable but also as social capital that shapes people's mindsets and preferences toward Islamic financial institutions. For further research, it is recommended that a quantitative survey with a broader range of respondents be conducted to validate these findings more generally. Further research can also examine other factors, such as religiosity, service quality, or digital promotion strategies, which may also influence interest in becoming a customer.

Thus, it can be concluded that improving Islamic financial literacy is a fundamental step in strengthening the appeal of Islamic banking. If the public has a better understanding of its concepts and benefits, interest in becoming a customer will grow more naturally and sustainably. However, this will only be optimal if accompanied by service and marketing strategies that are relevant to the needs of modern society.

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