

The Effectiveness of Islamic Financial Literacy Education on Customers' Level of Understanding of Financing Products at Bank Syariah Indonesia, Bengkulu Branch

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ABSTRACT

The Islamic banking industry in Indonesia has grown rapidly, yet public Islamic financial literacy remains low, particularly in understanding complex financing products. This study aims to analyze the effectiveness of Islamic financial literacy education on the level of understanding of customers of Bank Syariah Indonesia, Bengkulu Branch, regarding financing products such as murabahah, ijarah, musyarakah, and mudharabah. The study uses a descriptive qualitative approach with a case study method, involving 12 customers who participated in the education program and had actively used financing products for at least six months. Data were collected through in-depth interviews, observation, and program documentation, then analyzed thematically. The results show that the education program effectively improved customers' basic understanding of key concepts and terminology in Islamic banking, as well as simple products such as murabahah and ijarah. However, understanding of more complex products, such as musyarakah and mudharabah, remains limited, particularly regarding profit-sharing arrangements, risk, and the responsibilities of each party. The effectiveness of the education increased through a combination of face-to-face methods, simulations, and digital media tailored to customer characteristics. In conclusion, Islamic financial literacy encompasses not only basic knowledge but also the ability to analyze and make decisions in accordance with Shariah principles, so that education programs must be comprehensive, interactive, and sustainable.

Keywords: Islamic Financial Literacy, Education, Customer Understanding, Financing Products, Islamic Bank

INTRODUCTION

The Islamic banking industry in Indonesia has shown a fairly positive trend in recent years. This is marked by the increasing number of customers as well as the products and services offered by Islamic banks, one of which is Bank Syariah Indonesia (BSI) as the largest Islamic bank in the country.(Faadilah & Ilham, 2005) However, behind this growth there remains a major challenge, namely the low level of Islamic financial literacy among the Indonesian public. In 2022, the Financial Services Authority (OJK) recorded that the level of Islamic financial literacy among the Indonesian public had only reached around 9.1%, far lower than the national financial literacy rate of 49.68%. This data shows that many members of the public, including Islamic bank customers, still do not have a deep understanding of Islamic financial concepts, principles, and products.

Islamic financial literacy is very important for Islamic bank customers, particularly in understanding financing products. Islamic financing products such as murabahah, ijarah, musyarakah, and mudharabah have characteristics and principles that differ from conventional credit products. Without adequate understanding, customers risk misinterpreting the contract, payment mechanism, or obligations arising from the transaction. This can create a negative perception of Islamic banks and even reduce public trust in the Islamic financial system itself.(Setyowati & Huda, 2024)

In order to improve this understanding, Bank Syariah Indonesia (BSI) Bengkulu Branch has carried out various Islamic financial literacy education programs for customers, through outreach, seminars, counseling, and digital media. This program aims to ensure that customers not only become users of Islamic banking products, but also understand the Shariah values underlying each product and transaction. With a good understanding, customers are expected to be able to make wiser financial decisions in accordance with Shariah principles.(Febrima et al., 2025)

However, the effectiveness of this education program still needs further study. Islamic financial literacy education is expected to improve customers' understanding of financing products, so that they can understand the contracts, obligations, and benefits of the products they use. Nevertheless, there are still challenges in its implementation, such as the suitability of the material to customer needs, the delivery methods used, and the program's ability to reach customers with diverse educational backgrounds and experience.(Saepudin & Wage, 2023) Therefore, it is important to examine the extent to which the education that has been carried out is truly effective in improving the understanding of Bank Syariah Indonesia Bengkulu Branch customers regarding Islamic financing products.

Given these conditions, this research is important to analyze the effectiveness of Islamic financial literacy education on the level of understanding of financing products among customers of Bank Syariah Indonesia Bengkulu Branch. The results of this study are expected to provide an overview of the extent to which the education programs implemented have improved customer understanding, while also serving as input for the bank in designing more effective and better-targeted Islamic financial literacy education strategies in the future.

LITERATURE REVIEW

Islamic Financial Literacy

Financial literacy is a person's ability to understand, manage, and make appropriate decisions related to personal or institutional finances. According to the Financial Services Authority (OJK, 2022), financial literacy is defined as *knowledge, skills, and beliefs that influence attitudes and behavior to improve the quality of decision-making and financial management in order to achieve well-being*. This definition emphasizes three main aspects: knowledge, skills, and confidence, which culminate in the ability to make wise financial decisions (Leon, 2017). Thus, it can be concluded that financial literacy in general is an important foundation for individuals in managing their financial resources effectively. A person with high financial literacy will be better able to make rational decisions in using money, understand financial products, and avoid detrimental financial practices.

Islamic financial literacy is a development of the general financial literacy concept with the addition of Islamic Shariah values and principles. (Pramata & Nisa, 2024) According to OJK (2020), Islamic financial literacy is *a person's knowledge and understanding of Islamic financial institutions, products, and services, as well as the ability to use them in accordance with Shariah principles*. According to Bank Indonesia (BI, 2021), Islamic financial literacy includes the public's ability to understand basic principles of Islamic economics such as *the prohibition of riba (interest), gharar (uncertainty), and maysir (speculation)*, as well as an understanding of Shariah contracts such as *murabahah, mudharabah, musyarakah, ijarah, and istishna'*. BI emphasizes that Islamic financial literacy is not limited to recognizing products, but also involves understanding the underlying spiritual and ethical values.

According to Antara, Musa, and Hassan (2016) in the *International Journal of Islamic and Middle Eastern Finance and Management*, Islamic financial literacy is *the knowledge and understanding of Islamic financial concepts, principles, and products that enable individuals to make informed and Shariah-compliant financial decisions*. This knowledge helps a person not only become a user of Islamic products, but also become a consumer who understands the moral and ethical values of Islam in every financial transaction. (Nuraini et al., 2024)

From these various perspectives, it can be concluded that Islamic financial literacy is a person's ability to understand, manage, and make financial decisions in accordance with Islamic principles. This literacy emphasizes not only technical knowledge but also the integration of Islamic spiritual and ethical values in every economic and financial activity.

Differences Between Conventional and Islamic Financial Literacy

Conceptually, conventional financial literacy and Islamic financial literacy share the same goal, namely improving individuals' ability to manage finances. However, the two differ in their philosophical foundations and operational principles. (Yulia & Illahi, 2023)

Table 1. Differences Between Conventional and Islamic Financial Literacy

Aspect	Conventional Financial Literacy	Islamic Financial Literacy
Value Foundation	Based on economic rationality and market efficiency.	Based on Shariah principles (Qur'an and Hadith).
Main Objective	Improving material welfare and financial gain.	Achieving well-being in this world and the hereafter (falah).
Legal Source	Based on positive law and general financial regulations.	Based on Islamic law and DSN-MUI fatwas.
Transaction Principles	Uses an interest-based system; speculation and high risk are permitted.	Prohibits riba, gharar, and maysir; emphasizes fairness and transparency.
Financial Products	Credit, interest-bearing deposits, conventional bonds, etc.	Murabahah, mudharabah, musyarakah, ijarah, Islamic sukuk, etc.
Ethical Values	Does not always consider halal-haram aspects.	All transactions must comply with Islamic law and have a positive social impact.

The fundamental difference lies in the value orientation within the Islamic financial system. While conventional financial literacy is oriented toward efficiency and profit, Islamic financial literacy is oriented toward *fairness, blessing (barakah), and social balance*. Therefore, understanding Islamic financial literacy requires individuals to be not only financially intelligent, but also morally and spiritually intelligent.

Islamic Financial Literacy Education

Islamic financial literacy education is one of the important instruments in developing public awareness and understanding of a financial system based on Islamic principles.(Izzany, 2025) According to the Financial Services Authority (OJK, 2022), financial education is an activity to improve public financial literacy by providing knowledge, skills, and confidence so that the public can manage their finances wisely. In the Shariah context, this education is directed so that the public not only understands the technical aspects of financial products, but also the underlying Shariah values.

According to Bank Indonesia (2020), Islamic financial literacy education is a systematic learning process aimed at improving public understanding of the principles of Islamic economics, contracts in financial transactions, and the characteristics of Islamic financial institutions' products and services. This education is part of efforts to develop the ummah's economy by increasing awareness of the importance of Shariah-compliant financial management.(Sragi et al., 2025)

Meanwhile, Huda and Nasution (2017) explain that Islamic financial literacy education is a process of building the public's cognitive, affective, and psychomotor abilities so that they are able to recognize, understand, and correctly use Islamic financial products and services. This education process involves interaction between Islamic financial institutions and the public as the program's target, with the ultimate goal of improving welfare based on Islamic values.(Izzany, 2025)

Objectives of Islamic Financial Literacy Education for Customers

The main objective of Islamic financial literacy education is to improve the public's ability and awareness in understanding and correctly and responsibly using Islamic financial products. Based on OJK guidelines (2022), there are several specific objectives of Islamic financial literacy education activities, namely:

1. Improving customers' understanding of the basic concepts of Islamic finance and the fundamental differences from the conventional system.
2. Building public trust in Islamic financial institutions through transparency and understanding of contracts.
3. Encouraging public participation in using Islamic financial products, such as savings, financing, insurance, and Islamic investment.
4. Developing responsible financial behavior, such as managing funds according to needs and avoiding riba or speculative transactions.
5. Improving the ummah's economic welfare by fostering awareness of engaging in halal and ethical transactions.

Forms and Methods of Islamic Financial Literacy Education

Islamic financial literacy education can be carried out in various forms and methods, adapted to the characteristics of the target community, objectives, and resources of the implementing institution. According to OJK (2022) and BI (2021), the forms of education activities can be classified into: (Fadila, 2025)

1. **Direct Outreach and Counseling**
This activity is carried out through seminars, workshops, or face-to-face counseling that directly involves the community or customers. The aim is to provide an in-depth understanding of Islamic financial principles, Islamic bank products, and the benefits of their use.
2. **Training and Customer Mentoring**
This program is usually aimed at specific community groups, such as MSME actors, business communities, or religious groups. Mentoring is carried out so that the community can directly practice the use of Islamic financial products, such as Islamic microfinancing or Shariah-based business management.
3. **Education through Digital Media**
In the digital era, Islamic financial institutions utilize social media, websites, webinars, and educational videos to disseminate information about Islamic products. This method is considered effective because it can reach a wider audience, especially digitally active younger generations.
4. **Integrated Financial Literacy Programs**
Several Islamic financial institutions collaborate with universities, Islamic boarding schools (pesantren), and da'wah institutions to integrate financial literacy education into academic and religious activities. This program creates synergy between educational institutions and Islamic financial institutions.

Financing Products in Islamic Banking

Islamic financing products are financial facilities provided by Islamic banks to customers based on Islamic legal (Shariah) principles, aimed at meeting working capital, consumption, and investment needs without containing elements of *riba*, *gharar* (uncertainty), and *maysir* (speculation). According to the Financial Services Authority (OJK, 2020), Islamic financing is the provision of funds or equivalent claims based on an agreement between an Islamic bank and another party that obliges the financed party to return the funds after a certain period with compensation or profit-sharing in accordance with Shariah principles. Thus, Islamic financing is not merely a lending activity as in the

conventional system, but a form of fair and transparent cooperation or transaction between the bank and the customer, oriented toward halal and equitable profit.

Bank Syariah Indonesia (BSI) and other Islamic financial institutions offer various types of financing products. These products are tailored to public needs, whether for consumptive, productive, or investment purposes, and are based on contracts established by the National Shariah Board of the Indonesian Ulema Council (DSN-MUI). Some commonly used types of Islamic financing include the following:

1. Murabahah Financing (Sale and Purchase)

Murabahah comes from the word *ribh* which means profit. In this contract, the bank acts as a seller that purchases goods needed by the customer and then resells them at an agreed price, namely the cost price plus a profit margin. The customer then pays in installments or in cash according to the agreement. According to DSN-MUI Fatwa No. 04/DSN-MUI/IV/2000, murabahah is a sale and purchase transaction between the bank and the customer, in which the bank discloses the acquisition cost of the goods and the profit taken.

2. Mudharabah Financing (Profit-Sharing between Shahibul Maal and Mudharib)

Mudharabah is a cooperation between the capital owner (*shahibul maal*) and the business manager (*mudharib*), in which profits are shared according to an agreed ratio (*nisbah*), while losses are borne by the capital owner as long as they are not due to the manager's negligence. According to DSN-MUI Fatwa No. 07/DSN-MUI/IV/2000, the mudharabah contract is used for productive business financing, in which the bank provides the capital and the customer runs the business.

3. Musyarakah Financing (Capital Partnership)

Musyarakah is a cooperation contract between two or more parties for a particular business, in which each party contributes capital, either in the form of money or assets, and shares profits or losses according to the agreement. According to DSN-MUI Fatwa No. 08/DSN-MUI/IV/2000, the musyarakah contract is used for short- or medium-term productive financing cooperation.

4. Ijarah Financing (Leasing)

Ijarah is a contract for the transfer of the right to use (benefit) of goods or services with a rental payment, without transferring ownership of the goods. In the context of Islamic banking, this contract is often used for asset lease financing or the purchase of goods through the *ijarah muntahiya bittamlik* (IMBT) scheme, namely a lease that ends in ownership. According to DSN-MUI Fatwa No. 09/DSN-MUI/IV/2000, the ijarah contract is used in financing activities related to the leasing of goods or services.

METHOD

This study uses a descriptive qualitative approach with a case study method to understand the effectiveness of Islamic financial literacy education on customers' understanding of financing products at Bank Syariah Indonesia (BSI) Bengkulu Branch. The research was conducted from September to November 2025, with informants selected through purposive sampling, namely customers who had participated in the education program and had actively used financing products for at least six months. Data were collected through in-depth interviews, observation, and documentation of the education program, with the researcher as the main instrument assisted by an interview guide. Data analysis was conducted thematically, including transcription, reduction, coding, theme identification, triangulation, and descriptive and interpretive conclusion drawing. This approach allows the research to comprehensively describe the effectiveness of Islamic financial literacy education and the level of customer understanding of financing products.

RESULTS AND DISCUSSION

Improvement in Customers' Islamic Financial Literacy Understanding

Based on in-depth interviews with 12 customers of Bank Syariah Indonesia (BSI) Bengkulu Branch, the study shows that the Islamic financial literacy education program organized by the bank has had a positive impact on customers' basic understanding. Most informants were able to explain key terms in Islamic banking, such as *riba*, *gharar*, *maysir*, and contracts such as *murabahah* and *ijarah*. This indicates that the education provided was effective in introducing basic Shariah concepts to customers who previously had limited understanding. One informant stated:

"Before taking part in the education, I thought Islamic financing was the same as an ordinary bank loan. After it was explained to me about the murabahah contract and profit-sharing, I understood better and felt more comfortable."

However, when discussing more complex products, such as *musyarakah* and *mudharabah*, most informants still had limited understanding. Customers only understood the general concept of profit-sharing, but did not know in detail the mechanism of profit distribution, loss risk, and the responsibilities of each party. This shows a gap between basic knowledge and a deep understanding of Islamic financing products.

This finding is consistent with the research of (Nesner & Novita, 2023) which found that Islamic financial literacy among the Indonesian public is still relatively low, at around 42.52%. This figure shows that more than half of the public does not yet have adequate understanding of Islamic financial concepts, principles, and products. This low literacy not only affects the public's ability to choose suitable products, but also risks causing

misinterpretation of Islamic financing contracts and mechanisms. In addition, the study (Wardani et al., 2023) emphasizes that although the public has basic knowledge of Islamic finance, their understanding of more complex Islamic banking products, such as *musyarakah* and *mudharabah*, remains limited. This indicates a gap between theoretical knowledge and the practical ability to manage Islamic financial products.

This condition confirms that Islamic financial literacy education programs are not sufficient if they only convey basic information or general theory. Education must be designed more strategically, emphasizing an in-depth understanding of product mechanisms, customer rights and obligations, and the risks that may arise in transactions. For example, customers need to understand how profit and loss are shared in a *musyarakah* contract, or how the *ijarah* and *IMBT* mechanisms differ from conventional leasing or credit systems. Such an in-depth approach not only improves knowledge, but also builds customer trust and readiness in making Shariah-compliant financial decisions (Ningtias, 2025).

Previous research also shows that effective Islamic financial literacy education must be tailored to the customer's profile, including educational background, financial experience, and type of financing needs. This is in line with the findings of (Solikin, 2025) which state that understanding of complex Islamic financial products can be improved through interactive, sustained, and practice-based education methods, not just theory. Thus, to improve the effectiveness of education, Islamic financial institutions need to design programs that combine technical knowledge, understanding of Shariah values, and customers' practical experience.

Overall, these findings confirm that Islamic financial literacy is not only about knowing terms or basic principles, but also about the ability to understand, analyze, and make financial decisions that are *halal*, fair, and socially just, so that education programs must be more comprehensive and adaptive to customer needs.

Understanding of Islamic Financing Products

Interview analysis shows that the level of customer understanding of various Islamic financing products varies, depending on the complexity of the product:

1. *Murabahah*

This product is the easiest for customers to understand. They understand that the bank first purchases the goods, then resells them with an agreed profit margin, and the customer pays in installments according to the contract. The clarity of this mechanism makes customers feel secure and confident in using the product.

2. *Ijarah/IMBT*

Most customers understand the concept of leasing with usage rights, but some still do not understand the difference between usage rights and direct ownership, particularly in *ijarah muntahiya bittamlik* (IMBT). This indicates that although the basic concept is understood, the technical aspects still require more detailed explanation.

3. Musyarakah

This product has the lowest level of understanding.

Many customers do not understand the profit distribution according to the agreed ratio (*nisbah*) or the loss risk borne by each party. This lack of understanding can lead to uncertainty and hesitation in using productive or investment financing products.

This finding is in line with the research of (Solikin, 2025) which shows that Islamic financial literacy has a significant influence on the level of utilization of financing products by MSMEs and productive customers. The study emphasizes that customer understanding of simpler products, such as *murabahah* and *ijarah*, tends to be higher because their mechanisms are easy to understand and are already widely used in daily practice. In contrast, more complex financing products, such as *musyarakah* and *mudharabah*, require a more interactive, in-depth, and practice-based educational approach so that customers truly understand the mechanism of profit distribution, loss risk, and the rights and obligations of each party. Thus, Islamic financial literacy is not only about the ability to memorize terms or basic principles, but also the ability to apply that understanding in making appropriate, Shariah-compliant financial decisions.

This is also reinforced by the findings of (Wibowo, 2025), which emphasize the importance of an educational approach that is not only informative, but also motivates and builds customers' confidence and self-assurance in using Islamic financial products. This research shows that effective education should combine theoretical explanation, practical simulation, and real case studies relevant to customers' experience. Thus, customers not only understand the contract and mechanism of the product, but are also able to critically assess risks and benefits, resulting in more rational financial decisions in accordance with Islamic principles.

Overall, both studies confirm that the effectiveness of Islamic financial literacy education strongly depends on the quality of the delivery method, active customer engagement, and the relevance of the material to their practical needs. This approach not only improves knowledge, but also competence and positive attitudes in utilizing Islamic banking products, which in turn can increase public participation in the Islamic financial system and support economic development based on Islamic values.

Effectiveness of the Islamic Financial Literacy Education Program

The Islamic financial literacy education program conducted by BSI Bengkulu Branch has several advantages that increase its effectiveness:

1. Face-to-face and interactive

Seminars, workshops, and live simulations have proven more effective than digital education alone. Direct interaction allows customers to ask questions, discuss, and try contract simulations, resulting in a deeper understanding.

2. Combination of education methods

The use of digital media, such as webinars, educational videos, and social media, helps reach young customers who are active online. This combination expands the reach of education and increases opportunities for customers to study the material according to their own schedule.

3. Increasing customer trust

With a clearer understanding of contracts and financing mechanisms, customers feel more confident and comfortable using Islamic financing products. This trust is important for building loyalty and reducing negative perceptions of Islamic banks.

The effectiveness of the education is evident in the improvement of basic knowledge and positive attitudes toward financing products. However, for understanding more complex products and making mature financial decisions, a more comprehensive education strategy is needed. This finding is in line with the research of (Noor, 2023) which confirms that Islamic financial literacy alone is not enough; Shariah awareness, interactive education methods, and a sustained approach also influence customer understanding. In addition, an approach tailored to customer characteristics, including educational level, financial experience, and financing objectives, will be more effective in improving literacy and understanding.

In addition, research by Wardani & Maksum (2024) and Wibowo et al. (2025) shows that effective literacy requires a combination of technical knowledge, awareness of Shariah values, and customers' internal motivation to apply Shariah principles in daily financial decisions. This confirms that education programs that focus only on theory or general material tend to be less optimal in significantly influencing financial decisions and behavior.

CONCLUSION

The Islamic financial literacy education program organized by BSI Bengkulu Branch has proven effective in improving customers' basic understanding of Islamic financial concepts, key terms, and simple products such as murabahah and ijarah. Customers became

more confident and comfortable using financing products after participating in the education. However, understanding of more complex financing products, such as musyarakah and mudharabah, remains limited, particularly regarding the mechanism of profit distribution, loss risk, and the responsibilities of each party. This indicates the need for a more in-depth, interactive, and practice-based educational approach.

The effectiveness of education increases when face-to-face methods, simulations, and digital media are combined, making it possible to reach customers with diverse educational backgrounds, financial experience, and needs. Programs tailored to customer characteristics and emphasizing hands-on practice help improve customer engagement, understanding, and trust in Islamic products.

Overall, Islamic financial literacy is not only basic knowledge, but also the ability to analyze, make decisions, and apply Shariah principles in everyday financial practice. Therefore, education programs must be designed comprehensively, adaptively, and sustainably so that customers are able to make financial decisions that are appropriate, fair, and in accordance with Shariah principles.

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