

Bank Syariah Indonesia's Strategy in Increase Literacy Islamic Finance Among Millennials : Study Cases in Activities Education by Bank Syariah Indonesia at Nurul Jadid University

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Abstract

Study This aim For to know the strategies implemented by Bank Syariah Indonesia (BSI) in increase sharia literacy among millennials , in particular Nurul Jadid University students . Background behind study This leave from low level understanding society , especially generation young , towards principles , products , and systems Work Islamic banking which is still considered less familiar than with conventional banks . Research This use approach qualitative with method studies case , where data is collected through interviews , observations , and documentation to activity education conducted by BSI. Research results show that the strategies implemented by BSI include activity education direct through seminars, workshops, and packaged digital literacy in a way engaging and interactive on social media . In addition that , BSI also establishes Work The same with institution education For build ecosystem inclusive sharia economy . This strategy proven effective in increase interest and understanding student to sharia principles , sharia banking products , and push participation they in use service Islamic finance . Research This expected can give contribution for development of communication and education strategies Islamic finance among millennials , as well as become reference for institution other Islamic finance in optimizing sharia literacy programs in the environment academic .

Keywords: Strategy, Literacy Islamic Finance , Circles , Education , Indonesian Islamic Bank



INTRODUCTION

Islamic banking is an integral part of the Islamic financial system, which is based on the principles of justice, transparency, and welfare. This system refers to the values of the Qur'an and Hadith, which prohibit the practices of usury, gharar, and maysir, and encourages productive and equitable economic activities (Duwina et al., 2025) . In the Indonesian context, Islamic banking plays a strategic role in supporting inclusive and sustainable economic development. However, the development of the Islamic banking industry still faces various challenges, one of which is the low level of Islamic financial literacy in the community (Nursjanti et al., 2023) . Data from the Financial Services Authority (OJK) shows that the national level of Islamic financial literacy has remained relatively low compared to conventional financial literacy in recent years (Lestari et al., 2025) .

The development of Islamic finance and economics needs to be empowered through synergy and collaboration with various parties, strengthening Islamic financial infrastructure, and empowering institutions. This development can be achieved through, among other things, increasing public and business awareness of Islamic finance and economics, strengthening the Islamic finance and economic ecosystem, and digitizing the services and products of Islamic financial institutions. These efforts are integrated within the Islamic finance and economic development ecosystem, which includes Islamic capital markets and banking, Islamic pawnshops and guarantees, pension funds, Islamic financing and insurance (Mustikasari & Septina, 2023) .

Financial literacy is an activity and process to develop skills, abilities, confidence, awareness, and knowledge in managing finances, enabling people to use Islamic and conventional financial services to improve and prepare for their future financial conditions (Hamzah et al., 2023) . Furthermore, financial literacy refers to a person's capacity for effective and acceptable financial problem-solving. It can also be defined as a person's capacity to make choices regarding the management of their personal resources (Wardani & Fitrayati, 2022) . Lusardi (2019) states that financial literacy describes an individual's capacity to make everyday financial decisions regarding money management, such as budgeting, wealth management, savings, and retirement planning, using available economic information. Furthermore, financial literacy is linked to financial behaviors that are strongly correlated with wealth accumulation, such as retirement planning, understanding the stock market, and attitudes toward debt.

This literacy issue becomes even more complex when linked to the millennial generation, a productive age group that plays a significant role in the development of

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the digital economy. Millennials are known to be adaptable to technology, but their understanding of the Islamic financial system remains limited (Saepudin & Wage, 2023) . This phenomenon is evident in the low interest in using Islamic banking products among students, including those in religious-based universities. This situation indicates a gap between market potential and the level of utilization of Islamic financial services. Therefore, educational strategies are needed that are not only informative but also innovative and tailored to the characteristics of the millennial generation.

In the context of this research focus, Bank Syariah Indonesia, as the largest Islamic bank in Indonesia, plays a crucial role in improving Islamic financial literacy, particularly among university students (Sufi, 2025) . One effort undertaken is through educational activities within universities, including Nurul Jadid University. Based on initial observations, BSI's educational activities on campus include seminars, workshops, Islamic entrepreneurship training, and the use of digital media as a means of delivering material. However, although these programs have been running, their effectiveness in increasing student understanding and interest in Islamic banking still requires in-depth study.

Several previous studies have shown that Islamic financial literacy strategies have a significant impact on increasing public understanding and interest. Research by Handayani et al. (2021) found that digital-based educational approaches are more effective in reaching the younger generation. Furthermore, research by Lubis and Khairunnisa (2024) confirmed that the use of social media and visual content can increase the appeal of Islamic financial literacy among millennials. Furthermore, research by Nursjanti et al. (2023) showed that collaboration between financial institutions and educational institutions can significantly expand the reach of Islamic literacy. However, most of this research focuses on general strategies and has not specifically examined the implementation of educational programs at the university level, particularly at Nurul Jadid University.

Based on this, this research is highly urgent, given the importance of improving Islamic financial literacy as a foundation for strengthening the Islamic economic ecosystem in Indonesia. Without adequate literacy, the public, especially millennials, will struggle to understand the benefits and advantages of the Islamic financial system, resulting in low levels of Islamic financial inclusion. Therefore, an in-depth study is needed on the strategies used by Islamic financial institutions to educate the public effectively and sustainably (Sariah, n.d.) .



The novelty of this research lies in its focus, which integrates analysis of Islamic financial literacy strategies with a contextual approach based on educational activities within a higher education environment, specifically at Nurul Jadid University. This research not only examines the strategy conceptually but also analyzes its implementation and effectiveness directly in the field. Therefore, this research is expected to provide a more specific and applicable empirical contribution than previous research (Nursjanti et al., 2023) .

Based on this description, the purpose of this study is to analyze the strategy implemented by Bank Syariah Indonesia to improve Islamic financial literacy among millennials through educational activities at Nurul Jadid University, examine the implementation of this strategy in practice, and evaluate its effectiveness in increasing student understanding and interest in Islamic banking. The results of this study are expected to provide both theoretical and practical contributions to the development of Islamic financial literacy strategies in Indonesia (Sugiarti, 2023) .

RESEARCH METHOD

Study This use approach qualitative with type study studies case . Approach qualitative chosen Because study This aim For understand in a way in-depth analysis of the strategies implemented by Bank Syariah Indonesia in increase literacy Islamic finance among millennials . As for the types study studies case used Because study focus on one object certain in a way contextual , namely activity education literacy Islamic finance held at Nurul Jadid University. The selection location study based on considerations that Nurul Jadid University is one of the partners Bank Syariah Indonesia 's strategic implementation of educational programs Islamic finance and own characteristics active students in development Islamic economics .

Informant in study This consisting of 8 people for 2 Bank Syariah Indonesia employees , 1 committee member organizer activities , and 5 students participant education literacy Islamic finance . Determination informant done use purposive sampling technique , namely election informant based on involvement and understanding they to activity education being researched .

Data collection techniques were carried out through interview in-depth , observation , and documentation . Interviews used For get information regarding educational strategies , constraints , and program effectiveness , while observation done For observe the activity process education and participation students . As for the



documentation used as supporting data in the form of Photo activities , brochures , materials presentations and reports activity .

Data validation techniques in study This use triangulation sources and triangulation technique For ensure validity of the data obtained . Data analysis was carried out using analysis models Miles and Huberman's interactive which includes data reduction , data presentation , and data extraction conclusion . At this stage data reduction , researcher sort and simplify relevant data with focus research . Next , the data is presented in form narrative descriptive in a way systematic so it's easy understood . Stage final done with interesting conclusion through identification patterns , themes , and relationships between data so that obtained deep understanding regarding Bank Syariah Indonesia's strategy in increase literacy Islamic finance among millennials

Finding and Discussion

Bank Syariah Indonesia's strategy in increasing Islamic financial literacy

The results of this study indicate that Bank Syariah Indonesia's strategy to improve Islamic financial literacy among millennials at Nurul Jadid University is implemented through a participatory, contextual, and needs-based educational approach (Hayati, 2018) . Field findings indicate that most students still have a limited understanding of the basic concepts of Islamic finance. This is evident in the tendency of students to be unable to clearly differentiate between the interest system in conventional banking and the profit-sharing system in Islamic banking. In fact, in some cases, students assume both have the same mechanism, differing only in the terminology used (Sugiarti, 2023) .

In response to these conditions, Bank Syariah Indonesia implemented an educational strategy through interactive seminars and workshops. The material was delivered not only theoretically but also included concrete examples relevant to students' lives (Saragi & Rahmi, 2022) . Similar to what is seen in the field, the educational sessions explained the comparison between conventional savings accounts that use interest and Islamic savings accounts that use the mudharabah contract, along with a simple simulation of profit sharing. One speaker stated that "students will understand more easily when given concrete illustrations, such as how the profit-sharing system works in everyday savings, rather than just being explained conceptually." This statement demonstrates that a practical approach is an important part of the educational strategy (Harahap, 2023) .

Furthermore, the use of digital media is also a dominant strategy. In educational activities, material is delivered through visual slides, short videos, and demonstrations of

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the use of Islamic mobile banking applications (Susanti, 2023) . An emerging phenomenon indicates that students are more engaged when the material is presented visually and interactively compared to conventional lecture methods. This aligns with the characteristics of the millennial generation, which tends to be responsive to digital technology. For example, when the presenter presented a video simulation of Islamic transactions via an application, students appeared more active in asking questions and discussing (Yusuf & Asytuti, 2022) .

Another strategy identified is collaboration between banks and university institutions. Educational activities are not only conducted as external programs but are also integrated with academic activities, such as public lectures or student organization activities. Through this collaboration, educational reach is expanded and student participation is increased (Oktavia, 2023) . One informant stated that "activities held on campus are easier to participate in because they are already part of the academic agenda." This demonstrates that synergy between financial institutions and educational institutions plays a strategic role in improving Islamic financial literacy (SIKRUL, 2023) .

However, the implemented strategy has not been fully effective. Students still exhibit low initial interest in Islamic finance topics, driven by the perception that the material is complex and less relevant to their needs (Duwina et al., 2025) . Furthermore, the limited duration of educational activities is also a constraint, preventing all material from being presented in depth. Nevertheless, the strategy implemented by Bank Syariah Indonesia generally demonstrates a systematic effort to improve student understanding, through educational approaches, technology utilization, and institutional collaboration (Hayati, 2018) .

Thus, it can be concluded that the strategy for increasing Islamic financial literacy that has been implemented has led to an educational model that is more adaptive to the needs of the millennial generation, although it still requires strengthening in terms of program continuity and material deepening so that the results achieved can be maximized (Napisah, 2026) .

Obstacles in implementing Islamic financial literacy education strategies

Based on field research findings, it is clear that the implementation of the Islamic financial literacy education strategy implemented by Bank Syariah Indonesia at Nurul Jadid University is not free from various structural and cultural obstacles. One prominent phenomenon is students' low initial understanding of basic Islamic financial concepts (Hidayah et al., 2024) . Most participants lack a sufficient foundation of knowledge

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regarding terms such as contracts, usury, gharar, and maysir, so the material delivery process often has to start from a very basic level. This condition impacts the available time, as presenters need to repeat explanations of fundamental aspects before moving on to more applicable material (Sintia, 2024) .

Furthermore, there is an inaccurate perception among students regarding Islamic banking. Some students believe that the Islamic banking system is not significantly different from conventional banking, especially in terms of the benefits received by customers. This phenomenon indicates a gap between the normative concepts conveyed in education and the understanding formed among students. One informant stated that "many students still think that profit sharing is the same as interest, just the terminology is different." This statement illustrates that the main challenge lies not only in conveying information, but also in changing pre-existing mindsets (Mariana et al., 2024) .

Another identified obstacle was the low level of active student participation in educational activities. Despite the large number of participants, not all students actively engaged in the discussions and question-and-answer sessions. This is thought to be related to a lack of initial interest in Islamic finance topics, which were perceived as less relevant to their short-term needs. In some activities, students were observed to be more passive when the material was presented theoretically, but began to show engagement when presented with practical case studies. This indicates that the delivery approach still needs to be adapted to the characteristics of the audience (Sujud, 2024) .

On the other hand, time constraints during implementation also pose a significant obstacle. Educational programs, which are generally short in duration, are unable to accommodate the need for comprehensive understanding. Material that should be presented in stages and continuously often has to be summarized, potentially reducing the depth of participants' understanding. Furthermore, the lack of follow-up in the form of mentoring programs or post-activity evaluations makes it difficult to measure the effectiveness of education on an ongoing basis (Yudhira, 2024) . Further obstacles relate to technical aspects and learning media. Although the use of digital media has been implemented, not all students have the same level of digital literacy in understanding Islamic banking service applications. In some cases, students still experience difficulties operating the features displayed during demonstration sessions. This suggests that the integration of technology in education requires more intensive mentoring to provide optimal benefits.

Thus, the results of this study indicate that obstacles in implementing Islamic financial literacy education strategies stem not only from internal factors within the

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participants but also from limitations in the methods, time, and approaches used in the educational activities. Therefore, efforts to develop more comprehensive and sustainable strategies are needed to more effectively achieve the goal of improving Islamic financial literacy among millennials.

Effectiveness of strategies in increasing millennial Islamic financial literacy

Based on research results, the implementation of educational strategies by Bank Syariah Indonesia at Nurul Jadid University indicates a trend toward increasing Islamic financial literacy among millennial students. This improvement is evident in the students' understanding of basic Islamic financial concepts, which was previously limited (Nida, 2025) . Initially, some students were unable to explain the fundamental differences between interest and profit-sharing systems, and were unfamiliar with the various contracts in Islamic banking practices. However, after participating in educational activities, students began to explain these concepts more systematically, including identifying the characteristics of Islamic financial products.

Furthermore, from an attitudinal perspective, the research findings demonstrate a shift in students' perspectives on the existence of Islamic banking. While previously there was a perception that Islamic banking was not significantly different from conventional systems, after the activities, a more balanced understanding began to emerge. Students no longer considered the formality of the Islamic label but also began to consider the principles underlying its operations, such as fairness and transparency in transactions. This shift demonstrates that the educational process contributes to fostering a more critical awareness of financial service options.

In terms of behavior, the research results indicate some signs of change, although not evenly across all participants. Some students have begun to show interest in using Islamic banking services, reflected in their desire to open accounts and seek further information about the products offered. Furthermore, there have been initial efforts to apply Islamic financial principles to personal financial management, such as avoiding practices involving usury. However, these behavioral changes are still gradual and require reinforcement through ongoing programs (Nawawi & Wardani, 2025) .

Thus, it is understandable that the educational strategy implemented by Bank Syariah Indonesia has contributed to improving Islamic financial literacy among millennials, particularly in the cognitive and affective aspects. However, in terms of behavioral implementation, its effectiveness still needs to be improved through a more



sustainable approach so that the changes are not temporary but can develop into habits in daily financial activities.

DISCUSSION

The results of the study indicate that the educational strategy implemented by Bank Syariah Indonesia at Nurul Jadid University is related to the financial literacy theory proposed by Annamaria Lusardi , namely that financial literacy includes not only knowledge but also the individual's ability to understand and make appropriate financial decisions. In this study, it was found that students experienced an increase in understanding of the basic concepts of Islamic banking after participating in seminars and workshops held by Bank Syariah Indonesia. These findings indicate that a participatory educational approach can help students understand the differences between interest systems and profit-sharing systems more clearly. The results of this study strengthen the theory of participatory learning which states that active involvement of participants in the learning process can improve understanding more effectively than one-way learning methods.

The findings of this study are also in line with research (Nawawi & Wardani, 2025) which states that interactive educational methods have an impact on increasing the younger generation's understanding of Islamic banking products and principles. In the context of this study, students appeared more active when the instructor provided a practical simulation of a mudharabah contract compared to simply explaining the theory in general. This condition indicates that a practice-based educational approach is more effective in improving student understanding. However, this study criticized the educational methods applied, which tended to focus on short-term knowledge transfer and were not directed at developing sustainable Islamic financial habits. Thus, the effectiveness of the educational strategy was not fully able to shape student behavior in everyday financial practices.

In addition to an interactive approach, the use of digital media in educational activities also reinforces modern learning theory, which states that the millennial generation is more responsive to visual media and interactive technology. Research results show that students are more engaged when material is presented through educational videos, mobile banking application simulations, and communicative visual displays. This finding aligns with research by Vanni and Nadan (2023), which states that the use of digital media can increase participant engagement in Islamic financial literacy



programs. In this study, the use of digital media was proven to increase student attention and participation during educational activities. (Vanni & Nadan, 2023) .

Thus, this study also uncovered several findings that warrant criticism. While the use of digital media can indeed increase student interest in the material presented, not all students have the same level of understanding of the use of digital Islamic banking services. Some students still experienced difficulty understanding the application features introduced during educational activities. This situation indicates that the use of technology in education does not automatically guarantee successful student understanding if it is not accompanied by more intensive mentoring. Therefore, this study critiques that the digitalization strategy for education still requires a more adaptive approach to student abilities and needs. (Agustin et al., 2025) .

Furthermore, the research findings also indicate that increased Islamic financial literacy among students has not been fully followed by behavioral changes in the use of Islamic banking services. This finding contrasts with several previous studies that stated that increased financial literacy is directly related to changes in individual financial behavior. In this study, some students did begin to show interest in Islamic banking services, but this interest has not yet fully translated into consistent use of Islamic banking products or services. This indicates that Islamic financial literacy is influenced not only by educational factors but also by the social environment, financial habits, and level of trust in Islamic financial institutions. (Oktaviani & Fasa, 2024) .

These findings indicate that the relationship between knowledge and financial behavior is not always linear, as explained in some financial literacy theories. This study argues that increasing students' knowledge of Islamic finance is insufficient to shape Islamic financial behavior without direct experience, familiarization, and an environment that supports the implementation of Islamic values. Therefore, the success of an Islamic financial literacy program is measured not only by students' increased understanding but also by their ability to apply Islamic financial principles in their daily financial activities.

On the other hand, students' poor initial understanding of the terms akad, riba, gharar, and maysir indicates that basic Islamic financial literacy among the younger generation remains relatively low. This finding supports research by Oktaviani and Fasa (2024), which stated that the public's low understanding of basic Islamic banking concepts is a major challenge in the development of the Islamic financial industry. However, this study also criticized the educational programs implemented as incidental and not sustainable. Seminars and workshops are only held at specific times without any mentoring or follow-up evaluation programs.



Based on these results, it is clear that the educational strategy implemented by Bank Syariah Indonesia has positively contributed to improving students' understanding and attitudes regarding Islamic finance. However, the effectiveness of this strategy in terms of behavioral change still requires strengthening through more sustainable, applicable programs integrated with students' daily activities. Therefore, this study provides an academic contribution by demonstrating that successful Islamic financial literacy is not simply a matter of knowledge transfer but also requires a continuous development strategy so that Islamic financial values can be more deeply internalized in students' lives.

CONCLUSION

Based on the research findings, it can be concluded that Bank Syariah Indonesia's strategy to improve Islamic financial literacy among millennials at Nurul Jadid University is implemented through an interactive, contextual, and technology-based educational approach. Activities such as seminars, workshops, and the use of digital media can help students understand the basic concepts of Islamic finance. This strategy demonstrates that delivering material tailored to the characteristics of the millennial generation can enhance the effectiveness of the learning process.

Furthermore, several obstacles were encountered in implementing this strategy, including students' poor initial understanding of Islamic financial concepts, inaccurate perceptions regarding the differences between Islamic and conventional systems, and limited time for educational activities. Furthermore, uneven student participation and the lack of a sustainable follow-up program also impacted the optimization of educational outcomes. These obstacles demonstrate that improving Islamic financial literacy requires a more comprehensive and sustainable approach.

In terms of effectiveness, the educational strategy implemented by Bank Syariah Indonesia has had a positive impact on improving students' Islamic financial literacy, particularly in terms of knowledge and attitudes. Students demonstrated an increased understanding of Islamic financial principles and a more positive outlook on the use of Islamic banking services. However, behavioral changes are still gradual, requiring reinforcement through follow-up programs to ensure the acquired literacy can be consistently implemented in daily life.



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