

Digital Islamic Financial Literacy: Bibliometric Analysis and Future Research Directions

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Abstract: A This study aims to review the literature related to digital Islamic financial literacy through a library research approach with an integrative literature review method. This study reviews scientific publications from Google Scholar, Scispace, DOAJ, and Scopus databases in the 2015-2024 time span, with inclusion criteria in the form of relevant articles that have gone through the peer-review process. The review results show that digital Islamic financial literacy is a strategic topic that is growing rapidly along with the increase in digitalization and the need for a sharia-compliant financial system. The thematic focus of previous research includes community education, sharia fintech adoption, and the role of literacy in financial inclusion. However, there are research gaps in the aspects of curriculum development, human resource competencies, and evaluation of the effectiveness of Islamic digital platforms. Bibliometric analysis shows the dominance of descriptive approaches with limited exploration of social impact and technological innovation. Thus, this study recommends future research directions that focus on interdisciplinary approaches and strengthening technology-based literacy strategies to encourage an inclusive and sustainable digital Islamic financial ecosystem.

Keywords: Islamic Financial Literacy, Islamic Fintech, Digitalization, Integrative Review, Bibliometrics.

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A. INTRODUCTION

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Digital Islamic financial literacy is the ability of individuals to understand, access and use financial products and services that comply with sharia principles through digital platforms. This concept includes an understanding of Islamic financial principles, such as the prohibition of *riba*, *gharar*, and *maisir*, as well as the ability to utilize digital technology to access Islamic financial services. According to Lusardi and Mitchell (2014), financial literacy is the knowledge and understanding of financial concepts that enable individuals to make effective financial decisions. In the context of Islamic finance, this literacy includes an understanding of the sharia principles underlying financial products and services. Along with technological developments, digital Islamic financial literacy is becoming increasingly important in improving financial inclusion and community welfare.

Several studies have examined the level of digital Islamic financial literacy in Indonesia. For example, Siregar (2024) found that Islamic banking digital services and education have a significant effect on Islamic financial literacy in the millennial generation in North Padangsidempuan. This study shows that access to digital services and adequate education can improve people's understanding of Islamic finance. In addition, Maharani et al. (2024)

examined the effect of Islamic financial literacy on the use of Bank Syariah Indonesia mobile banking. The results showed that Islamic financial literacy has a positive effect on the use of mobile banking, which shows the importance of literacy in the adoption of Islamic financial technology.

Islamic financial literacy also plays an important role in the use of Islamic fintech. Ashari and Sasana (2024) found that Islamic financial literacy has a positive and significant effect on consumer intention to use Islamic fintech. This study shows that a good understanding of Islamic financial principles can increase trust and adoption of Islamic fintech services. In addition, research by Rosdiana (2024) shows that Islamic financial literacy has a positive and significant effect on Islamic financial inclusion through financial technology for MSME players in Majenang. These results indicate that Islamic financial literacy can increase Islamic financial inclusion through the use of financial technology.

Da'wah also plays an important role in improving Islamic financial literacy. Yudhira (2024) in his research shows that da'wah can improve Islamic financial literacy through education and counseling to the community. This research shows that an effective da'wah approach can improve people's understanding of Islamic financial principles and encourage participation in the Islamic financial market.

Despite improvements in Islamic financial literacy, challenges remain. According to the Financial Services Authority (OJK), the level of Islamic financial literacy in Indonesia is still low, at around 9.14% in 2022, compared to the overall financial literacy of 49%. However, there was a significant increase in 2023, where Islamic financial literacy rose to 39.11%. This increase shows that there is an opportunity to continue improving Islamic financial literacy through the utilization of digital technology and wider education.

From various studies that have been conducted, it appears that digital Islamic financial literacy has an important role in increasing Islamic financial inclusion and the use of technology-based financial services. However, there is still a gap in the literature regarding a comprehensive bibliometric analysis of digital Islamic financial literacy, especially in the Indonesian context. This study aims to fill this gap by conducting a bibliometric analysis of the existing literature, identifying research trends, and providing future research directions in the field of digital Islamic financial literacy.

B. METHOD

This study uses a library research approach with an integrative literature review method, which aims to systematically and in-depth review and synthesize the results of previous studies related to digital Islamic financial literacy. This approach allows researchers to combine findings from various sources and identify research gaps and directions for further research development (Snyder, 2019). This method was chosen because it is suitable for compiling and analyzing a broad and dynamic body of literature, as well as supporting the establishment of a conceptual framework from existing studies. From the various studies that have been conducted, it appears that digital Islamic financial literacy has an important role in increasing Islamic financial inclusion and the use of technology-based financial services. However, there is still a gap in the literature regarding a comprehensive bibliometric analysis

of digital Islamic financial literacy, especially in the Indonesian context. This study aims to fill this gap by conducting a bibliometric analysis of the existing literature, identifying research trends, and providing future research directions in the field of digital Islamic financial literacy.

Data sources in this study were obtained from various reputable academic databases, namely Google Scholar, Scispace, Directory of Open Access Journals (DOAJ), and Scopus. The literature selected came from national and international journal articles that had passed the peer-review process. The inclusion criteria in this study include articles in Indonesian or English published in the period 2015 to 2024, relevant to the topic of digital Islamic financial literacy, and having full access to the content. Meanwhile, the exclusion criteria include non-academic articles, abstracts without full access, duplicate articles, and publications that are not relevant to the domain of Islamic finance or aspects of digitization.

The literature search process was conducted systematically using keywords such as "Islamic financial literacy", "digital Islamic finance", "Sharia financial technology", "Islamic financial literacy", and "Islamic fintech". Keyword combinations are used in advanced searches using Boolean operators such as "AND" and "OR". Each search result was saved and cataloged using a reference management tool (such as Mendeley) to avoid duplication. The literature selection procedure was conducted through a title and abstract screening stage, followed by a full content assessment of the articles. Articles that met the criteria were then analyzed to identify their themes, methods used, and contribution to the development of digital Islamic financial literacy.

The data collected was analyzed using thematic content analysis, highlighting research trends, dominant methods used, and the direction of scholarly contributions made. To ensure the validity and reliability of the results, each article was reviewed for methodological quality and publication credibility. Triangulation strategies were employed through cross-database comparisons and repeated reviews by the researchers. With these steps, the academic integrity of the literature review results can be maintained, and future research recommendations can be formulated with a solid foundation (Whittemore & Knafl, 2005).

C. RESULTS AND DISCUSSION

1. Publication Trends and Literature Development on Digital Islamic Financial Literacy (2015-2024)

In recent years, there has been a significant increase in digital Islamic financial literacy in Indonesia. This indicates an urgent need to improve the public's understanding of Islamic finance concepts and digitalization, which is increasingly dominating the financial sector. From 2015 to 2024, various studies show a growing trend in publications on Islamic financial literacy, especially related to digitalization and financial inclusion. A bibliometric analysis by Nuraini et al. noted that Islamic financial literacy experienced growth with 84 relevant articles identified between 2011 and 2023, indicating a growing academic interest in the field (Nuraini et al., 2024; . The study revealed that the main themes frequently discussed include financial literacy, financial inclusion, and financial digitalization, while niche topics such as digital tools and Islamic literacy continue to grow and gain attention, albeit still limited (Nuraini et al., 2024).

From a practical point of view, the importance of Islamic financial literacy in personal financial management is increasingly highlighted in various studies. Judijanto et al. Emphasizes that an understanding of digital financial literacy not only helps individuals in managing their finances but also contributes to broader financial inclusion. This is attributed to people's ability to adapt to the digital financial products available today Judijanto et al. (2024) Rahmat & Yamin (2024). With the increased accessibility of Islamic financial services through digital platforms, the community is expected to participate more actively in the economy Trimulyana (2024). In addition, Mulyani and Sari's research shows that education and mentoring in Islamic financial literacy is very important, especially for the younger generation and students Mulyani & Sari (2024). Training and socialization methods developed by various studies have shown success in increasing people's understanding and interest in Islamic financial products Nurhaida et al. (2023) (Farisi et al., 2023). This knowledge is not only beneficial for personal financial planning but also prepares individuals in making better investment decisions in the future Yuwono et al. (2023).

Recent trends also point to an examination of the impact of online lending and the role of Islamic finance as a safer alternative. Research results Riduwan et al. The importance of increasing public awareness about the dangers of conventional online lending and increasing the use of safer Islamic financial products Riduwan et al. While research by Hidayah et al. The challenges faced by Islamic banks in dealing with digital developments, including the need to increase human resources competent in this technology Hidayah et al. Overall, digital Islamic financial literacy is an important issue that requires special attention from all parties, including financial institutions, government, and civil society. With increased knowledge and understanding of Islamic finance in the digital era, there is great potential to expand accessibility and improve efficiency in financial services for the Muslim community in Indonesia Yushita (2017) Waldelmi et al. (2024).

2. Thematic Focus and Dominant Methodologies in Digital Islamic Financial Literacy Studies

The study of digital Islamic financial literacy is increasingly important in understanding the role of technological innovation in the Islamic finance industry, especially among small and medium enterprises (SMEs). The dominant methodology in this study includes both quantitative and qualitative approaches focused on the level of Islamic financial literacy as well as the integration of digital technology. Research has shown that good financial literacy is a key driver of financial inclusion, especially in Indonesia, where fintech can open access to financial products and services for low-income and underserved groups (Ali et al., 2021; , Handayani et al., 2021). Financial literacy and financial inclusion are closely related, where mastery of financial literacy influences the intention to adopt digital finance among SMEs. This is evidenced by research showing that good financial literacy programs can expand and promote digital payment and savings activities (Hermawan et al., 2022). On the other hand, studies show that proper Islamic financial literacy helps in achieving the right financial goals by influencing SME performance (Tubastuvi & Rusydiana, 2024).

The methodologies used in these studies vary, including the use of Structural Equation Modeling (SEM) and in-depth qualitative indicator analysis to understand the dynamics of financial literacy among users (Ali et al., 2021; Osman et al., 2023). For example, research utilizing surveys and interviews with respondents among the millennial generation revealed a positive relationship between Islamic financial literacy and the decision to use Islamic bank products (Kaban & Guntur, 2021). Another study also mentioned the importance of mobile learning-based education design to improve financial literacy in this digital era (Yohanna et al., 2023).

In addition, there are references that identify challenges in the development of Islamic financial technology, such as inadequate policies and high security risks, which must be addressed for financial inclusion to increase (Yulianto et al., 2024). In Indonesia, data shows that the adoption rate of financial technology is still low, indicating a need for increased literacy and understanding among the public (Rahim, 2016; Widityani et al., 2020). In addition, it is important to take a multilateral approach to understanding digital literacy by incorporating sociocultural perspectives to dig deeper into literacy practices in society (Lee et al., 2019). In conclusion, the thematic of digital Islamic financial literacy studies focuses on the integration of Islamic financial literacy with digital technology, as well as implications for SMEs and policy. Recent research highlights the need for greater efforts in promoting financial literacy and financial inclusion, as well as the challenges associated with digitization strategies in this sector (Yadav & Banerji, 2023).

3. Research Gaps and Future Directions of Digital Islamic Financial Literacy Development

The research gap in digital Islamic financial literacy in Indonesia is significant, despite several efforts to improve financial knowledge in the community. One of the main challenges is the low level of Islamic financial literacy among Micro, Small and Medium Enterprises (MSMEs), which are the backbone of the national economy. Research shows that Islamic financial literacy can encourage community involvement in investment and financial management, but the low level of understanding causes many MSME players to hesitate to utilize Islamic financial services Yuwono et al. (2023). Educational efforts from the Financial Services Authority (OJK) and other institutions are necessary, but the effectiveness of the movement is still dubious in reaching all levels of society Purnama & Yuliafitri (2019) and has not been fully integrated with the necessary digital technology.

Accordingly, digital transformation in the Islamic finance sector offers opportunities to address some of these gaps. The implementation of information technology can help improve the accessibility and efficiency of Islamic financial products, but challenges such as low public understanding of Islamic technology and products must be addressed first (Auliah et al., 2024). According to research, increasing understanding through Islamic finance training is important to build public trust and interest in Islamic financial products (Triani & Mulyadi, 2019). On the other hand, hands-on experience with financial technology through digital platforms can also be an effective way to build financial literacy among the younger generation and business people (Lovika et al., 2022).

The future direction of digital Islamic financial literacy development should emphasize increased collaboration between the government, educational institutions, and the private sector. This collaboration is important to create training programs that are not only theory-based, but also practical. The implementation of relevant modules for MSMEs and underserved groups should be done intensively, including the use of digital platforms that can be easily accessed by the community (Menne, 2023). Awareness of the importance of Islamic financial literacy, especially in order to make better financial decisions, should be part of the formal and informal education curriculum (Alisa et al., 2023).

Results from various studies show that the involvement of formal education in improving Islamic financial literacy is key in creating a financially literate society. For example, involving teachers in primary education institutions in Islamic financial literacy training can be a promising step to build a foundation of understanding from an early age (Kardoyo et al., 2018). In addition, studies show that there is an urgent need to conduct a more in-depth analysis of the demographic factors that influence people's interest in transacting with Islamic financial products (Abidin et al., 2022). Thus, the gaps in research on digital Islamic financial literacy illustrate the importance of an integrated and sustainable strategy. Further research should focus on evaluating and developing educational curricula that integrate aspects of Islamic financial literacy with digital technology to reach and empower all levels of society in Indonesia.

D. CONCLUSIONS AND SUGGESTIONS

Digital Islamic financial literacy has evolved into an increasingly important strategic theme in addressing modern financial challenges in Indonesia, especially amidst rapid digitalization and increasing risks from conventional financial products such as online lending. Literature review shows that the integration of Islamic financial literacy with digital technology provides a great opportunity to expand financial inclusion, empower Muslim communities, and improve access and efficiency of Islamic financial services. However, challenges remain, including a lack of public understanding of Islamic finance principles, limited competent human resources in the Islamic financial technology sector, and a lack of educational curricula that integrate sharia and digital aspects.

These findings emphasize the importance of collaboration between financial institutions, government, educational institutions and civil society in building an inclusive and sustainable digital Islamic finance ecosystem. In addition, the bibliometric analysis also shows that current research trends are still focused on surface aspects, while in-depth research on educational strategies, technological innovations, and social impacts of digital Islamic financial literacy is still very limited.

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