

ETHICAL UTILIZATION OF MOBILE BANKING IN ENHANCING DIGITAL ECONOMIC LITERACY: AN ISLAMIC BANKING PERSPECTIVE

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Abstract

This study examines the utilization of Islamic mobile banking applications as a medium for enhancing digital economic literacy within an Islamic ethical framework. Using a descriptive quantitative approach, questionnaires were distributed to 100 active users of Islamic mobile banking applications in Indonesia. Data were analyzed using descriptive statistics, Pearson correlation, and simple linear regression to assess the relationship between educational features, perceived Islamic banking ethics, and users' digital economic literacy. The findings indicate that educational features and the perceived integration of Islamic ethical values—such as justice, transparency, and the avoidance of riba—are significantly associated with higher levels of digital economic literacy. However, only a limited proportion of users actively access Sharia-based educational content within the applications. This suggests that while Islamic mobile banking has strong potential as an ethical learning platform, its effectiveness depends on the clarity, accessibility, and interactivity of Sharia-oriented educational features.

Keywords: *Islamic Mobile Banking; Islamic Banking Ethics; Digital Economic Literacy; Sharia Financial Literacy; Maqāsid Syariah*

Abstrak

Studi ini meneliti pemanfaatan aplikasi perbankan seluler Islami sebagai media untuk meningkatkan literasi ekonomi digital dalam kerangka etika Islam. Dengan menggunakan pendekatan kuantitatif deskriptif, kuesioner didistribusikan kepada 100 pengguna aktif aplikasi perbankan seluler Islami di Indonesia. Data dianalisis menggunakan statistik deskriptif, korelasi Pearson, dan regresi linier sederhana untuk menilai hubungan antara fitur pendidikan, persepsi etika perbankan Islami, dan literasi ekonomi digital pengguna. Temuan menunjukkan bahwa fitur pendidikan dan persepsi integrasi nilai-nilai etika Islami—seperti keadilan, transparansi, dan penghindaran riba—secara signifikan terkait dengan tingkat literasi ekonomi digital yang lebih tinggi. Namun, hanya sebagian kecil pengguna yang secara aktif mengakses konten pendidikan berbasis Syariah dalam aplikasi. Hal ini menunjukkan bahwa meskipun perbankan seluler Islami

memiliki potensi yang kuat sebagai platform pembelajaran etika, efektivitasnya bergantung pada kejelasan, aksesibilitas, dan interaktivitas fitur pendidikan yang berorientasi Syariah.

Kata kunci: *Perbankan Seluler Islami; Etika Perbankan Islami; Literasi Ekonomi Digital; Literasi Keuangan Syariah; Maqāṣid Syariah*

INTRODUCTION

The rapid development of digital technology has transformed the banking sector, including Islamic banking, by expanding access and improving service efficiency. Despite this progress, Islamic financial literacy in Indonesia remains relatively low compared to conventional financial literacy, indicating a gap between technological advancement and public understanding of Sharia-based financial products (Otoritas Jasa Keuangan, 2022). (This condition becomes particularly relevant in the context of Islamic mobile banking, which increasingly serves as the primary interface between Islamic banks and their users.

Islamic mobile banking applications are not only transactional tools but also potential platforms for disseminating Sharia-based economic knowledge. In this study, digital economic literacy refers to users' ability to understand and utilize digital financial services in accordance with Islamic banking principles, including knowledge of contracts (akad), ethical norms, and transaction risks (Afiyanti et al et al., 2024). However, empirical studies show that limited Sharia financial literacy and trust continue to constrain the effective use of Islamic digital financial services (Muttaqien et al., 2025).

Previous research on Islamic digital banking has largely focused on technology adoption, financial inclusion, or institutional performance (Fadli, 2021; (Journal et al., 2022). Fewer studies have examined how Islamic mobile banking applications function as ethical and educational media. From an Islamic banking ethics perspective, values such as justice ('adl), transparency (ṣidq), and public benefit (maslahah), alongside the prohibition of riba and gharar, should be reflected not only in products but also in digital service design (Dhiyauddin et al., 2019).

Accordingly, this study addresses a research gap by empirically examining the relationship between educational features, perceived Islamic banking ethics, and digital economic literacy among users of Islamic mobile banking applications. The study is

grounded in the assumption that ethical integration within application features contributes to meaningful Sharia-based digital literacy rather than mere technological usage.

The development of digital technology has transformed the global banking sector, including the domain of Islamic banking. Observations indicate that digital transformation opens vast opportunities for expanding access and improving the efficiency of financial services. However, it also poses ethical challenges and issues related to financial literacy. For instance, in Indonesia, the Islamic financial literacy index reached only 9.14% in 2022, while Islamic financial inclusion was recorded at just 12.12%, according to a national survey. This illustrates that despite advances in digital infrastructure, there remains a significant gap in public understanding of Sharia-based financial products and services. The digital transformation of Islamic banking is not merely a matter of technology but also concerns how Sharia ethical values such as justice, transparency, and the avoidance of usury are implemented within digital systems so that they are not only technically innovative but also compliant with Islamic legal and ethical standards (Afdawaiza, Mas'ud, & Manulandong, 2024).

From the perspective of Islamic banking ethics, three core values are often cited as foundational: justice (*'adl*), transparency (*shidq*), and public benefit (*maslahah*), along with the avoidance of *riba* (usury) and *gharar* (uncertainty). These values must be internalized in all aspects of Islamic financial products and services, including digital services. If Islamic mobile banking applications serve merely as tools for transactions without actively embedding educational elements and Sharia values, then the potential for Sharia-based digital economic literacy will not be fully realized. As (Fadli, 2021) emphasized, Islamic banks in the digital era must integrate Sharia principles into their digital strategies to remain relevant and competitive.

Through Islamic mobile banking applications, users are not only conducting transactions but can also be introduced to educational content on Sharia principles such as Sharia guidance features, educational videos on zakat/infaq, quizzes about Islamic contracts (*akad*), and ethical notifications during digital transactions. This format strengthens digital economic literacy based on Sharia and helps users become not just consumers, but value-conscious participants. The study by Garbo & Ichsan (2024) revealed that Sharia digital financial literacy significantly influences the intention to use

Islamic e-banking services, especially when moderated by perceived ease of use and perceived benefits of digital tools. This highlights that the combination of Sharia literacy and digital literacy is crucial for the adoption and active use of Sharia-compliant digital financial services.

From a consumer behavior perspective, research on Sharia-compliant digital services in Indonesia has found that Islamic financial literacy and the relative advantages of digital services influence initial trust and user preferences toward Sharia-based digital services (Muttaqien et al., 2025). This initial trust is crucial because Islamic mobile banking operates in a competitive environment alongside conventional services. Therefore, educational features and transparency of Sharia values can enhance user trust and engagement. Furthermore, (Mustakim et al., 2024). indicate that Sharia compliance and trust are key determinants in the adoption of Islamic digital banking, particularly among small and medium-sized enterprises (SMEs).

Given this background, the utilization of mobile banking applications as a medium for learning Sharia-based digital economic literacy is highly relevant. It is not merely about providing digital applications, but about how such applications are designed and used as tools for ethical and Sharia-based education. To achieve this, an approach is needed that considers users' understanding of educational features, the integration of Sharia values into the application interface, and specific measurement of digital economic literacy within a Sharia framework. Previous studies have mainly focused on technology adoption or general Islamic financial inclusion, but have not extensively examined mobile banking applications as dedicated platforms for Sharia-based digital economic literacy, thus leaving a gap in the literature.

Systematically, this rationale can be formulated as follows: first, Islamic mobile banking technology offers broad access potential for digital economic literacy; second, Sharia ethical values must be an integral part of the application to ensure the formation of Sharia-based digital literacy; third, users must be equipped with digital and Sharia literacy education through in-app features to enhance meaningful understanding and engagement; and fourth, Sharia-based digital literacy must be measured to evaluate the effectiveness of the application as a learning medium. Therefore, this study has a strong

foundation to explore how Islamic mobile banking applications can function as ethical and educational platforms aligned with the principles of Islamic banking.

RESEARCH METHODS

This study employed a descriptive quantitative research design using a survey approach. Data were collected from 100 active users of Islamic mobile banking applications in Indonesia, selected using purposive sampling with the criterion of having used the application for at least six months. This criterion ensured that respondents had sufficient experience to evaluate both transactional and educational features. (Mustakim et al., 2024).

Primary data were obtained through an online questionnaire distributed via Google Forms. The instrument measured three variables: (1) educational features of Islamic mobile banking applications, (2) perceived Islamic banking ethics, and (3) users' digital economic literacy. All items were measured using a five-point Likert scale and were adapted from relevant literature (Mustakim et al., 2024). Validity testing was conducted using Pearson product-moment correlation, and reliability was assessed using Cronbach's Alpha, with a threshold of 0.70 (Sugiono, 2019).

Data analysis consisted of descriptive statistics to describe respondents' perceptions and inferential statistics using Pearson correlation and simple linear regression to examine relationships between variables. This analytical approach was intended to identify associative patterns rather than to make normative ethical judgments.

Research Design

The research design used in this study is a quantitative survey, employing a closed-ended questionnaire based on a Likert scale ranging from 1 to 5. The instrument was developed to measure three main variables: (1) perceptions of the educational features in Islamic mobile banking applications, (2) understanding of Islamic banking ethical principles, and (3) the level of users' digital economic literacy. These variables were constructed based on recent literature in the fields of Islamic finance and digital banking (Mustakim et al., 2024).

Scope and Object of the Study

The object of this study is active users of Islamic mobile banking applications in Indonesia, particularly users of BSI Mobile, Muamalat DIN, and similar applications operated by Islamic commercial banks. The focus of the research is directed at users who have actively used these applications for a minimum period of six months. The target respondents are expected to understand the functions of the application and have experience using digital financial services based on Sharia principles (Mustakim et al., 2024).

Data Collection Technique

Primary data were collected through the distribution of online questionnaires using Google Forms, which were shared with respondents via social media and Sharia financial community networks at universities and among the general public. Secondary data were obtained through a literature review of scholarly journals, reports from the Financial Services Authority (OJK), textbooks, and academic documents relevant to the topics of digital literacy, Islamic banking, and Islamic business ethics (Afiyanti et al., 2024 ; Otoritas Jasa Keuangan 2022).

The questionnaire consisted of three main sections: first, respondent identity; second, statements regarding the educational features and Sharia values within the application; and third, questions measuring the respondents' level of digital economic literacy. All items in the questionnaire underwent validity and reliability testing.

Operational Definitions of Variables

1. **Educational Features of Islamic Mobile Banking Applications:** Refers to the extent to which the application provides content or features that facilitate user education on Islamic economics and Sharia principles, such as zakat, the prohibition of *riba* (usury), and transaction transparency (Mustakim et al., 2024).
2. **Islamic Banking Ethics:** Measures the extent to which users perceive that the application incorporates Islamic values such as justice, honesty, and public benefit (*maslahah*) in the practice of digital banking (Mustakim et al., 2024).

3. Digital Economic Literacy: Defined as the users' ability to understand, evaluate, and utilize digital financial services ethically and effectively in accordance with Sharia principles (Mustakim et al., 2024).

Data Analysis Technique

The collected data were analyzed using descriptive and inferential statistics. Descriptive statistics were used to determine the frequency distribution, mean, and standard deviation of each variable. Meanwhile, inferential statistics were applied to identify relationships between variables using Pearson correlation analysis and simple linear regression. The analysis was conducted using SPSS software version 26.0, with a significance level of $\alpha = 0.05$.

Before conducting the main analysis, validity testing was performed using Pearson product-moment correlation, and reliability testing was carried out using Cronbach's Alpha, with a threshold of > 0.70 indicating acceptable reliability (Sugiyono, 2019; Azizah et al., 2023). The results of this analysis were used to examine the extent to which the features in Islamic mobile banking applications influence users' digital economic literacy, as well as to identify ethical elements that support the enhancement of Sharia understanding in digital financial interactions.

RESULTS AND DISCUSSION

The results indicate that respondents generally perceive Islamic mobile banking applications as incorporating basic educational content related to Sharia principles, such as information on akad, zakat, and transaction transparency. Statistical analysis shows a significant positive relationship between perceptions of educational features and users' levels of digital economic literacy, supporting previous findings (Satria et al., 2021).

As emphasized by Muttaqien et al. (2025), the adoption of Islamic digital banking services is determined not only by technological convenience but also by users' trust in the application's compliance with Sharia principles. This trust is shaped by how strongly ethical values are represented and embedded within the application features, which in this context include justice (*'adl*), honesty (*ʃidq*), and transparency (*amanah*). Thus, strengthening the educational features related to Sharia not only serves an instructive

purpose but also enhances user loyalty toward Sharia-compliant digital services (Mustakim et al., 2024).

However, only approximately 48% of respondents reported actively accessing Sharia-based educational features. This finding suggests a gap between feature availability and user engagement, consistent with Garbo and Ichsan (2024). From an ethical perspective, this gap does not indicate the absence of Sharia values but rather highlights limitations in how these values are communicated within digital interfaces. (Mustakim et al., 2024).

Furthermore, the analysis reveals a significant association between perceived Islamic banking ethics and digital economic literacy. This supports the argument that ethical clarity and transparency contribute to users' understanding and trust in Islamic digital financial services (Muttaqien et al., 2025). Nevertheless, given the use of simple linear regression, these findings should be interpreted as relational rather than causal.

Compared with prior studies that emphasize adoption intention or institutional outcomes, this study underscores the educational dimension of Islamic mobile banking. While normative claims about ethics are common in the literature, the present findings empirically suggest that ethical perceptions are meaningfully linked to literacy outcomes, albeit within the methodological limitations of a descriptive design.

This gap may be attributed to the lack of interactive and engaging approaches in the presentation of educational content. Passive or hidden educational features within the application are often insufficient to attract user attention, particularly among younger generations who are more responsive to interactive media such as short videos, infographics, and gamification based on Islamic values. Therefore, the design aspect and Sharia communication strategy within the application become essential so that educational messages are not only informative but also persuasive and transformative (Mustakim et al., 2024).

On the other hand, statistical data indicate a significant relationship between users' perceptions of the application's ethical integrity and their level of digital economic literacy. This aligns with the theory of Islamic financial literacy, which asserts that understanding Islamic ethical values in transactions encourages wise economic behavior consistent with the principles of *maqāṣid syariah* (Irawan, 2023). Therefore, the stronger

the integration of Sharia values within digital applications, the greater the impact on shaping Islamic financial awareness in an increasingly digital society.

Moreover, the use of mobile banking applications as educational media also reinforces technology-based *da'wah* strategies (*da'wah bi al-hāl*), which focus on leveraging digital platforms to disseminate Islamic values in economic life. This transforms the application from merely a transactional tool into an agent of ethical digital transformation within an increasingly digitized society (Ali, 2025).

Practically, this study recommends that Islamic financial institutions take a more proactive role in designing digital educational content that is contextual, relevant, and easily accessible to users. Islamic banks can collaborate with Islamic economics experts and financial educators to develop mini-curricula within the application, such as daily Sharia quizzes, zakat reminders, contract (*akad*) simulations, and interactive explanations about the risks of *riba* in the digital economy (Marta & Utami, 2025). Such innovations are expected to enhance not only users' understanding but also the internalization of Sharia values in everyday economic practices.

Thus, this discussion highlights that the success of Islamic mobile banking applications as learning media depends on three key factors: (1) the clarity of Islamic ethical values embedded within the application features; (2) the quality and interactivity of the educational content; and (3) the level of user awareness in accessing and applying these values in financial activities. If these three aspects are effectively managed, the community's digital economic literacy will improve not only technically, but also ethically and spiritually.

CONCLUSION

This study concludes that Islamic mobile banking applications have the potential to function as ethical learning media that support digital economic literacy based on Islamic banking principles. Empirical results from descriptive statistics, Pearson correlation, and simple linear regression indicate a significant relationship between educational features, perceived Islamic banking ethics, and users' digital economic literacy. However, the relatively low level of active engagement with Sharia-based educational content highlights a limitation in current application design.

Given the descriptive nature of the method, this study does not establish causal relationships. Future research may employ mixed or qualitative approaches to explore how ethical values are internalized through digital banking use. Practically, Islamic banks are encouraged to enhance the accessibility and clarity of Sharia-oriented educational features, ensuring that ethical principles are not only embedded but also effectively communicated to users.

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