

## THE ROLE OF ISLAMIC FINANCIAL SOCIALIZATION IN SHAPING COMMUNITY INTEREST IN CHOOSING ISLAMIC BANKS

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(Submitted by Author: 28-09-2025)

(Accepted by Editorial Board: 18-12-2025)

(Published by Editorial Board: 27-12-2025)

### ABSTRACT

This study aims to analyze the role of Islamic financial socialization in influencing public interest in choosing Islamic banks, with a case study of the community in Keruak traditional market, East Lombok. The background of this research lies in the relatively low level of Islamic financial literacy among traditional traders, despite the fact that Islamic banks offer products and services in accordance with Sharia principles and can serve as an alternative financial solution for the community. The research employed a qualitative approach, using data collection techniques such as observation, in-depth interviews, and documentation. The collected data were then analyzed descriptively to illustrate how socialization contributes to shaping public understanding and interest. The findings reveal that the socialization of Islamic finance carried out by Bank NTB Syariah plays a crucial role in enhancing people's understanding of Sharia principles, benefits, and Islamic banking products. Socialization strategies are implemented through family-based approaches, printed media such as brochures, and digital platforms, including websites and social media. These efforts have proven effective in attracting the interest of traditional market traders to become more aware of, and consider using, Islamic banking services. Nevertheless, several inhibiting factors reduce the effectiveness of socialization, such as low levels of Islamic financial literacy, limited access to Islamic financial institutions, and the strong dominance of conventional banks. These findings highlight the urgent need for structured, intensive, and continuous socialization programs so that Islamic banks can expand their penetration, particularly in traditional markets as the center of people's economic activities.

Keywords: Islamic Financial Socialization; Public Interest; Islamic Banks; Financial Literacy; Traditional Markets.

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Kamil, I., Iswandi, L.M. & Fathurrazak. 2025. The Role of Islamic Financial Socialization in Shaping Community Interest in Choosing Islamic Banks. *Jurnal Syarikah: Jurnal Ekonomi Islam* 11(2): 204-214.

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## INTRODUCTION

The rapid advancement in the era of globalization has made knowledge and financial literacy essential for managing finances. Every individual is required to possess adequate skills and knowledge in order to manage their finances and assets effectively. Since individuals deal with economic matters almost every day, it is highly likely that they need to develop greater financial management capabilities, enabling them to make sound financial decisions to achieve their planned outcomes. According to Syafé'i Antonio, Islamic Financial Institutions consist of both banks and non-bank entities. Banks are financial institutions tasked with collecting and distributing funds to the public, as well as providing other financial services, not only to generate profit but also to help improve the standard of living within society more equitably. Non-bank financial institutions, on the other hand, provide financial services and indirectly mobilize funds from the public, such as insurance, Baitul Maal wat Tamwil (BMT), capital markets, pawnshops, and others. Both banks and non-bank financial institutions share a fundamental similarity: they manage funds sourced from the public and redistribute them back to society for productive activities, presented in the form of various financial products and services offered by each institution (Putri, 2024).

The strategic role of financial institutions in supporting economic development, particularly within the Islamic economy, continues to be strengthened in light of the opportunities and challenges presented by the digital financial era. Compared to neighboring countries such as Malaysia, the development of the Islamic economy in Indonesia must be further intensified in order to remain competitive, not only against conventional financial institutions but also against Islamic financial institutions in other countries. Therefore, financial institutions must continuously

enhance their capacity to strengthen their role in advancing the Islamic economy. Islamic financial institutions, in particular, represent one of the key entities capable of contributing to the development of Indonesia's economy within the framework of Sharia-based finance (Siti Nur Khalijah HSB, 2022).

In West Nusa Tenggara (NTB), particularly in the traditional Keruak market of East Lombok, a portion of the community utilizes Islamic banks. However, they do not fully understand Islamic banking; their usage is often limited to avoiding usury (*riba*). Many are still unaware of the benefits, principles, investment mechanisms, and contractual agreements (*akad*) in Islamic banking. This lack of understanding has led to comparisons between Islamic and conventional banking. Furthermore, some traders in the Keruak market perceive Islamic and conventional banks as essentially the same. One of the main causes of this problem is the limited socialization and outreach efforts by Islamic banks within the traditional Keruak market in East Lombok.

The large number of traders in the Keruak traditional market reflects diverse forms and variations, each with its own uniqueness ranging from staple food sellers, vegetable vendors, fruit sellers, coffee traders, fishmongers, clothing merchants, meat sellers, to various culinary food vendors. This diversity of traders generates a wide range of characteristics and ways of thinking, which also influence the level of competition. Such competition is particularly evident among Islamic financial institutions that are involved in supporting the economic growth of the community, especially the traders in the Keruak traditional market (Linda Yuni Ritonga, 2021).

Each year, the development of traders continues to grow rapidly, thereby creating more job opportunities for educated and skilled workers (Ika Swasti Putri et al., 2023). This progress requires a deeper

understanding of the needs and behavior of traders in the Keruak traditional market toward Islamic financial institutions. Trader behavior is an essential factor to consider, as it has a significant impact on the success of financial institutions. A sound understanding of the habits, needs, and preferences of traders enables institutions to tailor their financial services more effectively, thereby supporting the growth of the community's economic activities and ensuring institutional sustainability (Fatimah Tuzuhro, 2023).

In trader behavior, several factors influence the choice of Islamic financial institutions. These factors may include perceptions of service, Sharia compliance, cultural and social influences, psychological aspects, and the economic benefits provided by Islamic financial institutions to the community. Traders' perceptions of Islamic financial institutions and their preferences for services significantly shape their decisions in selecting financial institutions. Trader behavior toward Islamic financial institutions reflects the dynamics between economic needs and perceptions of financial services. One recurring issue within society, particularly among traders, is the lack of empowerment and socialization regarding Islamic finance that can provide clear understanding. Without such efforts, many customers especially traders tend to equate conventional banks with Islamic banks. Addressing this issue plays a crucial role in shaping traders' preferences and decisions when choosing Islamic financial institutions for their transactions (Anggraini *et al.*, 2022).

The rationale of this study is to analyze the extent to which the socialization of Islamic finance can enhance the understanding of the community in the traditional Keruak market of East Lombok regarding the principles, benefits, and contracts (*akad*) in Islamic banking. It also seeks to evaluate whether such socialization efforts have succeeded in attracting public interest to choose Islamic

banks over conventional banks. Moreover, frequent outreach conducted by Islamic banks toward customers in the Keruak traditional market not only helps them acquire new customers but also contributes to the growth of the Islamic economy, thereby supporting the development of the Islamic financial industry through increased community participation. Such efforts ultimately promote the stability and inclusivity of the Islamic economy (Aulia *et al.*, 2023). Based on the above explanation, it is evident that the socialization of Islamic finance is highly important in enabling the community to make informed decisions in favor of Islamic banks. Therefore, this study aims to examine the role of Islamic finance socialization in influencing public interest in choosing Islamic banks, with a specific focus on the community in the traditional Keruak market of East Lombok.

## MATERIALS AND METHODS

This study employed a qualitative approach with a field research design. The researcher directly engaged in the research site, namely the Keruak Traditional Market in East Lombok, to conduct observations and interviews in order to obtain in-depth and comprehensive data. Although qualitative in nature, this research remained grounded in theoretical frameworks as the basis of analysis, ensuring that the process of data collection was not only descriptive but also analytical. A sociological approach was applied, as the study focused on social phenomena within the community related to the role of Islamic finance socialization in increasing interest in choosing Islamic banks.

The data sources consisted of both primary and secondary data. Primary data were obtained through direct observation and semi-structured interviews with staff members of Bank NTB Syariah KCP Keruak, customers, and community members around the Keruak Traditional Market. Semi-structured interviews enabled the researcher to explore more detailed and in-

depth responses based on the informants' experiences. Meanwhile, secondary data were gathered from relevant literature, including books, journals, archives, and official documents. In addition to observation and interviews, documentation in the form of field notes, photographs, and archival materials was also utilized to strengthen the research findings (Ummah, 2019).

Data analysis in this study followed the Miles and Huberman model, which consists of three stages: data reduction, data display, and conclusion drawing. Data reduction was carried out by selecting important information relevant to the research focus, which was then presented systematically to facilitate understanding and analysis. From the data display, the researcher conducted a verification process to ensure consistency between field data and the theoretical framework employed. Through these stages, the research findings are expected to provide a clear, in-depth, and credible illustration of the role of Islamic finance socialization in influencing public interest in choosing Islamic banks at the Keruak Traditional Market in East Lombok (Fadillah, 2019).

## RESULT AND DISCUSSION

### **The Role of Islamic Finance Socialization in Enhancing Public Understanding**

In essence, socialization is a continuous process of social education. Through this process, individuals learn to instill and internalize the values, norms, and knowledge prevailing within society. Socialization also serves as an important medium for shaping the community's economic behavior, as it not only transmits information but also cultivates awareness and deeper understanding of the meaning and purpose of a system. In the context of Islamic finance, socialization functions as an educational medium that connects society with the principles of Islamic muamalah, enabling them to comprehend both rationally and spiritually why the Islamic financial system serves as a

superior alternative to the conventional system (Ridhwan and Isnaini, 2022).

The research findings indicate that the Keruak Traditional Market holds a strategic position in the process of socialization. The market does not merely serve as a space for economic transactions but also functions as a dynamic arena of social interaction, where traders, buyers, and the community engage in communication and exchange of information. Thus, the market becomes an effective entry point for Islamic financial institutions to carry out direct educational activities. Both the market leaders and major traders recognize that economic activities in traditional markets play a vital role in sustaining the local economy, particularly in supporting the MSME sector. Although the number of traders has declined compared to the past, economic circulation remains high as the market continues to attract visitors from various regions. This condition reflects a real need for financial services that are safe, transparent, and compliant with Sharia principles, whether in the form of savings or business capital financing (Harahap et al., 2022).

Bank NTB Syariah responded to this condition with a proactive strategy that emphasized a personal and familial approach. Bank officers were directly present among the traders to provide explanations, demonstrate products, and address any doubts that arose. The involvement of influential figures such as the market head, major traders, and community leaders became a key factor in building legitimacy. Through this approach, the community felt more respected and trusted the institution, as they perceived that the Islamic bank was not merely a formal entity but also a part of the community that understood their conditions and needs (Sadhana, 2012). This strategy had a positive impact on increasing public understanding. Interviews with several customers revealed that their main reasons for switching to Bank NTB Syariah were the clarity of contracts, relatively

affordable deposits, and a new awareness of the prohibition of usury. This demonstrates that socialization does not merely stop at the transmission of information but genuinely influences people's mindsets and attitudes. With continuous socialization, the community of Keruak Traditional Market increasingly understands that Islamic finance is not just an alternative, but a system that is more in line with Islamic teachings while also relevant to their daily economic needs (Fauzul *et al.*, 2023).

Furthermore, socialization also plays a role in building community loyalty toward Islamic financial institutions. Customers who feel satisfied with the services of Bank NTB Syariah indirectly become new agents of socialization within their environment. They share their positive experiences with fellow traders or family members, thereby creating a multiplier effect in the dissemination of information (Azhari *et al.*, 2022). This demonstrates that effective socialization not only generates understanding but also fosters emotional attachment and long-term trust in Islamic banking. Thus, it can be emphasized that the socialization of Islamic finance in Keruak Traditional Market serves a dual function: as an educational medium that enhances financial literacy among the community, and as a means of building emotional closeness and customer loyalty. This role becomes increasingly important considering that traditional markets remain the backbone of people's economy and a strategic entry point for the development of Islamic financial institutions at the grassroots level.

This illustrates that effective socialization produces not only understanding but also emotional attachment and long-term trust in Islamic banking. Thus, it can be affirmed that the socialization of Islamic finance in Keruak Traditional Market serves a dual function: as an educational medium that enhances financial literacy within the community, and as a means of fostering emotional closeness and customer loyalty. This role is

increasingly significant, given that traditional markets continue to serve as the backbone of the people's economy and a strategic entry point for the development of Islamic financial institutions at the grassroots level.

### **Islamic Financial Socialization and Public Interest in Choosing Islamic Banks**

One of the main objectives of socialization is to foster Islamic financial literacy among the community, enabling them not only to recognize banking products but also to understand the values, principles, and benefits embedded within them. Such literacy is essential for empowering individuals to make wiser financial decisions while avoiding practices prohibited in Islam, such as *riba*. In the context of this study, the socialization carried out by Bank NTB Syariah serves as a bridge between the abstract concepts of Islamic finance and the real needs of the Keruak Traditional Market community, who are engaged in daily economic transactions (Gigih Hadi Nugroho Said, 2025).

Bank NTB Syariah employs two main channels in its socialization efforts: print media and digital media. First, print media in the form of literacy brochures and Islamic banking product leaflets are distributed directly to market traders. These brochures are designed using simple language and easy-to-understand illustrations, allowing people with diverse educational backgrounds to quickly grasp the conveyed messages. Brochures have proven effective in introducing savings products, financing, and other Islamic services because they directly address the practical needs of traders. Second, digital media, through the official website and social media platforms such as Facebook and Instagram, targets younger generations and more technologically literate communities. These digital channels extend the reach of socialization messages to a wider audience beyond the traditional

market setting (Hilalludin, Alfi, and Nisa 2025).

The findings indicate that this combined strategy has a positive impact on the community's interest in choosing Islamic banks. Several customers reported being encouraged to save after reading brochures they received while conducting transactions at the market. Clear information regarding *sharia* contracts, affordable deposits, and lawful profits motivated them to open an account. On the other hand, some customers became acquainted with Islamic financing products through social media, particularly Instagram, which presented light educational content with engaging visuals. Social media also facilitated direct interaction through messages or comments, making it easier for the public to ask questions and quickly receive answers.

Community interest in Islamic banking does not emerge instantly but develops through a gradual process of introduction, understanding, and conviction. Consistent socialization plays a crucial role in shaping these stages. At the introduction stage, the community receives basic information through brochures or social media posts. At the stage of understanding, they begin to compare the advantages of Islamic banks with conventional banks, particularly regarding contracts that are free from *riba* and more aligned with religious teachings. Ultimately, at the stage of conviction, the community is encouraged to make concrete decisions such as saving, opening an account, or applying for financing (Hilalludin and Winarni, 2025).

Community interest in Islamic banking does not emerge instantly but develops through a gradual process of introduction, understanding, and conviction. Consistent socialization plays a crucial role in shaping these stages. At the introduction stage, the community receives basic information through brochures or social media posts. At the stage of understanding, they begin to compare the

advantages of Islamic banks with conventional banks, particularly regarding contracts that are free from *riba* and more aligned with religious teachings. Ultimately, at the stage of conviction, the community is encouraged to make concrete decisions such as saving, opening an account, or applying for financing (Alex, 2023).

Thus, it can be concluded that the socialization of Islamic finance through a combination of print and digital media has proven to be effective not only in delivering information but also in building understanding, fostering interest, and strengthening public trust. This dual strategy is highly relevant in the modern era, where part of the community still relies on direct information through brochures and face-to-face interactions, while others are more responsive to technology-based digital communication (Zohri, 2025).

### **Inhibiting Factors of the Effectiveness of Islamic Financial Socialization**

Although the socialization of Islamic finance has been carried out fairly well, this study reveals that there are several inhibiting factors that prevent its effectiveness from reaching an optimal level. These obstacles need to be examined carefully, as they can directly affect the level of acceptance and trust of the community toward Islamic financial institutions, particularly among traditional market traders (Nuraini, 2019).

#### **a. Lack of Knowledge and Understanding of Islamic Financial Products**

Many traditional market traders still do not possess adequate knowledge regarding the principles and practices of Islamic banking. Products such as *mudharabah* savings, *murabahah* financing, or other services remain unfamiliar to most of the community. Limited Islamic financial literacy makes it difficult for people to distinguish the advantages of the Islamic system compared to the conventional one. As a result, they tend to remain with conventional banking services, which are more familiar and perceived as

simpler. This condition indicates that socialization should not be limited to information dissemination, but must also involve sustainable educational approaches, such as training, seminars, or direct community mentoring (Putri Indriani, 2021).

b. Limited Access to Islamic Financial Institutions

Another obstacle lies in the lack of infrastructure and service networks of Islamic banks. Not all areas especially rural regions or remote traditional markets are equipped with Islamic bank branches or ATM facilities. This issue is further compounded by the low level of digital literacy among some communities, which prevents them from fully utilizing available services such as mobile banking or internet banking. As a result, Islamic financial products are not easily accessible to the wider population, thereby reducing the effectiveness of socialization efforts conducted through digital media (Mutmainah, 2023).

c. Dominance of Conventional Banks

The presence of conventional banks, which entered the market earlier with wider networks, comprehensive facilities, and relatively lower transaction costs, poses a major challenge for Islamic banks. Many market traders feel more comfortable using conventional banks due to the easy availability of ATMs, faster services, and long-established habits passed down through generations. This factor reduces the community's motivation to switch, even when they are already familiar with Islamic products. Such competition requires Islamic banks not only to highlight religious values but also to prioritize service innovation, cost efficiency, and network expansion (Mahasiswa *et al.*, 2022).

d. Low Involvement of Community Leaders and Local Authorities

The effectiveness of socialization also depends on who delivers the message. Unfortunately, the involvement of religious leaders, traditional figures, and community leaders in traditional markets remains limited. In fact, the community's trust in these figures is very high, and they can serve as effective bridges in conveying the values of Islamic finance. The lack of support from these influential actors often causes the socialization message to fail to leave a lasting impact on the daily behavior of the community (Rouzatul Jannah, 2021).

e. Lack of Innovation in Socialization Strategies

The socialization efforts are still dominated by conventional approaches, such as brochures or formal advertisements, making them less attractive to communities who require real-life examples and hands-on practice. The limited use of interactive methods, such as simulations, personal consultations, or customer testimonials, also constitutes a significant weakness. Market communities tend to trust more when they witness tangible evidence of the success of using Islamic financial products, rather than merely reading information in print or digital media (Wati *et al.*, 2023).

## Discussion

The findings of this study affirm that the socialization of Islamic finance plays a strategic role in shaping public understanding, awareness, and interest in choosing Islamic banks. An appropriate socialization approach enables the community not only to gain information about Islamic banking products but also to be encouraged to align their economic behavior with Islamic principles. This is particularly relevant for traditional market traders, who serve as the backbone of the people's economy, as they are the group most closely engaged in daily financial activities (AYU, 2021).

The proactive approach (*jemput bola*) implemented by Bank NTB Syariah has proven effective in expanding the reach of socialization, as direct engagement with market traders allows for a more personal and needs-based message. Collaboration with religious leaders, community figures, and local authorities further adds social and religious legitimacy, making it easier for the public to accept the conveyed messages. The use of both print and digital media also strengthens this effort, with brochures proving effective for traders, while social media platforms such as Facebook and Instagram reach younger generations and the digital-oriented community more effectively (Linda Yuni Ritonga, 2021).

Nevertheless, the effectiveness of socialization still faces several significant challenges, including the low level of Islamic financial literacy, limited access to Islamic banking services, and the dominance of conventional banks with broader networks and stronger facilities. If these obstacles are not promptly addressed, they may reduce the attractiveness of Islamic banks and slow down their penetration into traditional markets, even though this segment represents a substantial potential for expanding the customer base. Therefore, socialization strategies must be accompanied by service strengthening, product innovation, and continuous efforts to raise public awareness (Fega Lianda Putri, 2021).

Practically, this study implies that Islamic banks need to design sustainable literacy programs, such as Islamic finance training, Sharia-compliant product workshops, and transaction simulations based on Sharia contracts. Service improvements through sub-branches, banking agents, and user-friendly digital applications will further expand community access. Theoretically, this study contributes to the academic discourse on the relationship between Islamic finance socialization and community economic behavior in the context of traditional markets. It highlights that economic

behavior is not only determined by rational considerations but is also shaped by social, cultural, and religious values constructed through the socialization process (Siregar, 2023).

## CONCLUSION AND IMPLICATION

Based on the findings of this study, it can be concluded that the socialization efforts carried out by Bank NTB Syariah play an important role in increasing public understanding, especially among market traders. Through a familial approach embedded in its socialization activities, Bank NTB Syariah not only strengthens relationships with the community but also expands its network and facilitates a better understanding of the benefits of Islamic banking products. This socialization also serves as an effective educational medium, as the community gains new insights regarding the prohibition of *riba*, the fundamental differences between Islamic and conventional banks, and the advantages of Islamic banking products. These factors encourage traders to be more convinced in choosing Islamic financial services as an alternative that aligns with religious values while also providing economic benefits.

Furthermore, the study shows that both print and online media serve as important instruments in influencing public interest. Brochures, leaflets, and other printed materials help traders directly recognize Islamic financial products. Meanwhile, the use of online media, whether through websites or social media platforms such as Facebook and Instagram, extends the reach of socialization to a broader audience. Many traders and customers first became aware of Bank NTB Syariah through social media before seeking further information and eventually deciding to become customers. However, the effectiveness of socialization still faces several challenges that require serious attention. These challenges include the lack of public knowledge about Islamic financial

products, limited access to Islamic banking services in certain areas, and the dominance of conventional banks that are more familiar and have wider networks. These factors highlight the necessity for Bank NTB Syariah to continuously improve public financial literacy, expand service networks, and introduce competitive product innovations in order to strengthen and sustain public interest in Islamic banking.

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