



Sharia Financial Literacy in the Digital Era: The Role of the Younger Generation in Embracing the Transformation of Islamic Finance

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ABSTRACT

The level of Islamic financial literacy among the younger generation remains relatively low, while digital transformation in the financial sector is developing rapidly. This situation then creates a gap between the ability to utilise technology and an adequate understanding of Islamic financial concepts. This study aims to systematically review the academic literature on Islamic financial literacy among the younger generation in the digital era, identifying opportunities, challenges, and strategies for improving literacy. The method used was a Systematic Literature Review (SLR) of 20 scientific articles published between 2018 and 2025, focusing on three main aspects: literacy level, utilization of digitalization, and challenges in disseminating Islamic financial education. The study results indicate that digitalization has significant potential to increase access and effectiveness of Islamic financial education through social media platforms, financial applications, and digital banking services. However, most educational content remains descriptive, lacks interactivity, and is not fully aligned with the characteristics of the younger generation. Therefore, a collaborative strategy is needed between Islamic financial institutions, educational institutions, and other stakeholders to develop engaging, applicable, and sustainable Islamic financial literacy content. This research offers important implications for developing a more innovative and relevant Islamic financial education model tailored to the needs of the younger generation in the digital era.

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1. Introduction

The transformation of the digital era has had a significant impact on various sectors of life, including the financial sector, presenting new opportunities for financial inclusion worldwide. One breakthrough in this regard is the emergence of digital Islamic financial services, which facilitate easy access for the public, especially the younger generation, to various financial products [1]. Indonesia,

which has the largest Muslim population, also presents significant opportunities for the development of Islamic finance [2], [3]. However, OJK, despite these significant opportunities, the level of Islamic financial literacy among the younger generation is currently still relatively low.

Several studies have shown that the younger generation, especially in Indonesia, has a significant awareness of financial planning; however, their understanding of the basic concepts of Islamic finance remains very limited. This indicates a gap in Islamic finance, despite the younger generation currently being the largest group of digital service users [4]. Reviewing the 2024 National Survey of Financial Literacy and Inclusion (SNLIK) by the Financial Services Authority (OJK), Islamic financial literacy in Indonesia was recorded at 39.11%, significantly lower than the general financial literacy rate of 65.43%.

The development of digital technology has accelerated the adoption of various financial services, including in the sharia sector. Digitalization helps facilitate and accelerate access to various currently available sharia financial products and services, such as mobile banking, sharia investments, and sharia-based fintech [5]. Indonesia's young generation, as active users of social media and other digital applications, is a potential market segment to help develop sharia financial literacy through digital platforms. According to data from We Are Social (2024), more than 78% of young people in Indonesia access the internet daily via their personal smartphones, and the majority of them are users of financial applications [6].

However, although the younger generation is considered to have great potential as agents of transformation in the Islamic financial sector, numerous studies still indicate that their level of understanding of Sharia principles is relatively low. According to research by Rahmawati, N., and Nasution, A. (2023), although the younger generation frequently uses digital transactions, they are often unaware that the products they use do not fully comply with Sharia principles, such as the prohibition of *usury*, *gharar*, and *maysir* [7]. Therefore, significant efforts are needed to educate them, especially regarding Sharia finance in the context of digital use.

Despite its development, which offers significant opportunities, digitalization in the dissemination of Islamic financial literacy also presents several challenges [8]. One of these is the limited availability of engaging educational content that aligns with the characteristics of the younger generation, who prefer information in interactive, visual formats [9]. Previous research suggests that the majority of young people are more attracted to content that provides visual information, such as videos and infographics, which allows them to better understand complex topics in a more accessible and enjoyable way [10].

On the other hand, the lack of Sharia-based content standards on digital platforms that appeal to younger generations is also a barrier to improving their literacy. A 2024 report from the Financial Services Authority (OJK) stated that while several digital education initiatives related to Sharia finance exist, most available materials are less engaging for younger generations and are often too technical or difficult to understand [11]. Therefore, efforts are needed to make Sharia financial literacy more accessible and relevant to younger audiences.

This research aims to review the literature on Islamic financial literacy among the younger generation, with a focus on the use of digital technology as a means to enhance this literacy. More specifically, this research will examine the opportunities and challenges faced by the younger generation, particularly in accessing Islamic financial literacy through digital platforms. It is hoped that this research will contribute to the design of more effective Islamic financial education strategies tailored to the needs of the younger generation in today's digital era.

2. Method

This research employed a descriptive qualitative approach, utilising the Systematic Literature Review (SLR) method, compiled in accordance with the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) guidelines [12]. This approach was chosen to ensure the literature review process was systematic, transparent, and reproducible by other researchers [13]. The

data collection process involved searching for articles in several academic databases, including Google Scholar, Garuda, Scopus, and ScienceDirect, using the keywords "Islamic financial literacy and youth." The initial search yielded approximately 20 articles, which were then screened through several stages of review. The selection process included screening titles and abstracts, checking the appropriateness of the content, and eliminating duplicate and non-scientific literature.

Data analysis was carried out using a thematic analysis approach referring to [14], each article was thoroughly reviewed to find patterns and main themes, then synthesized into four major themes: (1) the level of Islamic financial literacy of the younger generation, (2) the role of digitalization in Islamic financial education, (3) challenges in delivering literacy content, and (4) collaborative strategies in increasing Islamic digital literacy [14].

To ensure the reliability of the results, researchers applied the principle of source triangulation by comparing findings across databases and double-checking to eliminate duplication and bias. The final results of this process are then presented in the form of a thematic synthesis that illustrates trends, gaps, and directions in the development of Islamic financial literacy, particularly among the younger generation in the digital age.

3. Results and Discussion

3.1. Literature Review Results

This study analyzed 20 scientific articles published between 2018 and 2024, obtained from Google Scholar, ScienceDirect, Garuda, and Scopus. The selected articles were based on the keywords: Islamic financial literacy, young generation, digital era, and Islamic fintech. The analyzed literature reveals the dynamics of Islamic financial literacy development in the context of the digital era, focusing on the involvement of the younger generation. Based on the analysis process, four dominant themes were found in the 20 related studies: (1) the level of Islamic financial literacy of the younger generation, (2) the role of digitalization in Islamic financial education, (3) challenges in delivering relevant education, and (4) collaborative strategies in promoting Islamic digital literacy.

3.2. The Level of Sharia Financial Literacy of the Young Generation

Several studies have demonstrated that the level of Islamic financial literacy among the younger generation, particularly Gen Z, remains relatively low and uneven across different regions. In their study, Dzulhijrah et al. (2025) found that although Generation Z students possess basic knowledge related to Islamic financial concepts, most still struggle to apply them to their personal finances [15]. This then explains the gap between theoretical understanding and daily financial behaviour. Along with this, Muhtar (2025) explains that the level of Islamic financial literacy among the younger generation is greatly influenced by the external environment, including the family environment and religiosity, where high family support tends to increase interest in understanding Islamic-based financial products [16].

Furthermore, another study related to Islamic financial literacy among the younger generation, Raihan et al. (2022), found that the conventional financial literacy index reached 37.72% [17]. The study found that students with Islamic bank accounts and higher incomes tended to have higher literacy levels. Furthermore, family communication patterns (both conversational orientation and conformity) significantly influenced Islamic financial literacy and risk tolerance among Gen Z Indonesians [18].

Furthermore, research conducted by Sugiarti (2023) indicates that the level of Islamic financial literacy among the younger generation remains in the moderate category [19]. Although the younger generation shows high interest in Islamic banking services, most do not yet have a comprehensive understanding of the basic principles of Islamic finance. This low literacy then impacts low interest in actively using Islamic financial products. Digital literacy and social capital play a crucial role in improving Islamic financial literacy among Generation Z [20]. Their study emphasized that understanding Islamic finance is determined not only by financial knowledge but also by the younger

generation's ability to utilize digital technology as a learning tool and as a more credible source of financial information.

In line with this, Azra Rosadi et al. (2024) emphasised that improving Islamic financial literacy among Indonesian youth will provide broad social benefits, including improved welfare, more ethical consumption behaviour, and greater participation in an Islamic social justice-based economic system [21]. Overall, these results confirm that the level of Islamic financial literacy among the younger generation still requires serious attention. Factors such as digital literacy, the social environment, and financial education models that align with the characteristics of Generation Z play an active role in shaping their financial behaviour. Therefore, efforts to improve Islamic financial literacy must be accompanied by an educational approach that is more innovative, interactive, and relevant to today's digital context.

3.3. The Role of Digitalization in Islamic Financial Education

Digitalization has proven to be a key driver in the expansion and effectiveness of Islamic financial literacy education. Several studies have shown that digital platforms facilitate access to Islamic knowledge and enable more interactive presentation of materials, thereby increasing engagement with the younger generation. Research by Pranatasari et al. (2021) examined the relationship between digital literacy and economic outcomes, finding that digital Islamic literacy has a positive impact on financial practices such as saving and investing [22]. In the context of small businesses, digital and inclusive education also increases profitability.

Digitalisation is a key pillar in enhancing Islamic financial literacy, particularly among the younger generation, who are often referred to as digital natives. Some researcher suggests that leveraging currently booming digital platforms like YouTube, Instagram, and Sharia-based financial education apps can significantly improve the younger generation's understanding of Islamic financial literacy, especially when packaged in interactive and visual content [5]. Content such as short videos, infographics, and storytelling, grounded in Islamic values, is more effective than traditional approaches alone.

Another study emphasized the role of fintech and sharia-compliant digital solutions (sharia-fintech) as both an educational channel and a practical service. Fintech not only provides halal financial products but also acts as a learning medium (tutorials, incentives, educational notifications) that can help users understand Sharia principles while conducting real-world transactions. Integrating educational modules into sharia-compliant financial applications can also accelerate the adoption of sharia-compliant products, as users learn through hands-on experience [23].

However, the use of digitalization in Islamic financial education remains largely unregulated and nationally integrated. Most literacy programs utilizing digital technology remain local initiatives and lack strong support from formal educational institutions [10]. Furthermore, the limited availability of open, free, and credible educational literature presents a challenge in increasing access to appropriate Islamic financial knowledge.

Report from We Are Social shows that 78% of Indonesia's young generation already uses smartphones in their daily lives, and more than half also access digital financial content. This reinforces the urgency of providing Islamic financial education content tailored to their digital consumption formats, such as podcasts, reels, explainer videos, and interactive mobile apps [6].

In addition to the benefits, challenges in this regard must also be overcome for digitalization to be effective as an educational tool: (1) the quality and credibility of content, which presents much digital material that has not been verified by sharia experts; (2) the gap in access and digital literacy between regions/groups; and (3) the need for pedagogical design that suits the character of digital-natives. Therefore, the ideal digital education strategy combines accurate Sharia content, interactive features on the platform (such as simulations, quizzes, and expert chatbots), and collaboration between Sharia financial institutions, academics, and educational influencers, so that the message is conveyed and can be put into practice [24].

3.4. Challenges of Delivering Digital Sharia Literacy

Although digital technology is said to provide a broad communication channel, the approach to delivering Islamic financial literacy is not without significant challenges [25]. One of the main challenges is the low quality of educational content available on relevant platforms. Much Islamic financial content circulating on social media remains undistinguished by Islamic finance experts, raising concerns that it could mislead the public, especially young people [1]. Furthermore, educational content provided by official institutions is often monotonous and overly formal, making it less appealing for young people to gain a deeper understanding of Islamic finance.

Research by Siregar & Fauziah (2022) shows that younger generations are more attracted to informational content presented in a lighthearted manner, using everyday language, and delivered by figures they know or trust, such as Muslim influencers or digital religious teachers with whom they are familiar [26]. However, to date, there are no specific guidelines or regulations that clearly define the standards for delivering digital Islamic financial literacy content, ensuring it remains compliant with Islamic principles and visually appealing to young people.

Another challenge is the limited number of educators or Islamic financial practitioners skilled in digital communication strategies to clearly convey digital Islamic financial literacy. Literacy here isn't just about the material, but also about how to convey that content clearly [27]. Without innovation in delivery, the education provided by relevant institutions will struggle to compete with the entertainment content that dominates the younger generation's attention in the digital space.

Furthermore, a study on challenges in digital literacy, specifically in Indonesia, by Putri et al. (2024), identified eight key barriers to Islamic financial literacy in Indonesia: a lack of motivation, insufficient knowledge regarding digital financial applications, and inadequate financial planning among young Indonesians [28]. These findings indicate that despite the availability of digital platforms and Islamic financial products, there is still a gap between access and deeper understanding, and socio-cultural factors (family communication, halal lifestyle) continue to play a significant role.

3.5. Collaborative Strategy and Recommendations

To address the various challenges faced, the literature sector often emphasizes the importance of cross-sector collaboration between regulators, educational institutions, the Islamic fintech industry, and digital communities. This strategy is expected to facilitate the development of educational content that meets standards while remaining engaging and accessible to the public. Research by Fauzan & Wulandari (2023) found that collaborative programs between universities and Islamic fintech companies increased students' understanding and interest in using and utilizing Islamic financial products by 42% within two months [29].

Furthermore, the involvement of digital influencers with a strong understanding of Islamic finance is also considered an effective strategy for reaching the younger generation. Not only do they serve as communicators, but they are also popular figures among young people, expected to act as role models who convey Islamic values in a way that connects with young people's digital lifestyles. Similarly, Nasution (2021) noted that digital campaigns with an emotional approach and personal narratives are more appealing to young audiences than normative or instructional approaches [7].

In the future, it is hoped that a national technology-based platform will be developed specifically to share educational content about Islamic finance, featuring videos, infographics, application simulations, and a Q&A session with experts tailored to the youth's style. By combining technological approaches, youth psychology, and Islamic values, it is hoped that Islamic financial literacy will become more than just a topic of conversation but also a part of the daily practice of Indonesian youth.

3.6. Synthesis and Implications of Findings

From the literature reviewed, it can be concluded that improving Islamic financial literacy in the digital era must continue to consider the characteristics of the younger generation, who are digital natives, as the primary objective. Islamic financial education that is normative and focused solely on one-way counselling is deemed ineffective. Its implementation requires a more adaptive,

communicative, and culturally relevant educational approach. Therefore, it is crucial for Islamic financial institutions to transform their communication strategies, shifting from a top-down approach to a collaborative and participatory one.

Overall, this research demonstrates that the younger generation is not merely an object of education, but can also be a subject or agent of change in spreading Islamic financial values in the digital age. With the support of quality content delivery, a creative approach, and the active involvement of various stakeholders, Islamic financial literacy is expected to grow stronger and more sustainable.

4. Conclusion

This study concludes that the level of Islamic financial literacy among Indonesia's younger generation remains relatively low, despite their active use of digital technology and app-based financial services. This demonstrates that technological advancements have not been matched by a mature public understanding of the basic principles of Islamic finance, such as the prohibitions on *usury* (riba), *gharar* (gharar), and *maysir* (gambling). The primary factor perceived as significantly influencing the low level of digital Islamic financial literacy among young people is the lack of communicative, visual, and relevant Islamic educational content tailored to the characteristics of today's digital native generation. Furthermore, the limited coordinated educational initiatives from Islamic financial institutions and educational institutions also contribute to this literacy gap.

On the other hand, the digital era is seen as having significant potential to address this literacy issue by leveraging social media, mobile applications, and online learning platforms. Therefore, a transformation of literacy strategies is needed, from being primarily informative to more innovative, collaborative, and integrated. The younger generation should be positioned not only as recipients of information but also as instruments for impacting change by disseminating inclusive and sustainable Islamic financial values. If this approach is implemented properly and appropriately, the transformation of Islamic finance in the digital era can be realized more robustly and relevant to current needs.

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