

Analysis of the Credibility of Digital Sharia Investments through Sharia Compliance, Financial Literacy, and Public Trust

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Abstract

This study analyzes the implementation of Islamic investment credibility by examining three key determinants: sharia compliance, financial literacy, and public trust in digital Islamic investment applications. The rapid development of sharia-based fintech in Indonesia has increased access to investment platforms such as Bibit Syariah, Ajaib Syariah, and Pluang Syariah. However, challenges persist regarding users' understanding of sharia contracts, the transparency of investment mechanisms, and the consistency of sharia compliance monitoring. This study aims to evaluate the credibility of these applications through indicators based on DSN-MUI standards and OJK regulations. Using a quantitative descriptive approach supported by nonparametric analysis, data were collected from 35 active users of Islamic investment applications through an online questionnaire. The findings show strong and significant correlations between sharia financial literacy, sharia compliance, transparency, and user trust. Sharia compliance exhibits the strongest influence in shaping trust, followed by transparency and financial literacy. Moreover, Kruskal–Wallis analysis indicates no significant differences in perceived credibility among the various Islamic investment applications examined. These results highlight the importance of strengthening sharia governance, user education, and transparency to enhance the credibility and sustainability of digital Islamic investment platforms.

Keywords: *Sharia compliance; Islamic financial literacy; public trust; digital Islamic investment; fintech sharia.*

A. INTRODUCTION

Normatively, the Islamic financial system in Indonesia is expected to operate in accordance with Islamic legal principles as stipulated in the fatwas issued by the National Sharia Council–Indonesian Ulema Council (DSN-MUI) and the regulations of the Financial Services Authority ((DSN-MUI, 2022; OJK, 2024). The development of Islamic investment applications should ideally integrate full compliance with sharia contracts—such as *mudharabah*, *musyarakah*, and *ijarah*—with the principles of information transparency, adequate user education, and sound, accountable governance (Syahrial, 2022). Within the regulatory context, the collaboration between OJK and DSN-MUI is expected to create a credible and secure sharia investment ecosystem that promotes wider financial inclusion (Suaidi, 2025). Such synergy is essential to ensure that the Muslim-majority society gains equal access to investment products that align with Islamic values (Azizah, N., & Fitria, 2022).

Despite the availability of regulatory and technological infrastructure, empirical evidence shows that significant challenges continue to hinder the optimization of the digital Islamic investment market (Habibullah et al., 2024; Yusuf & Hanum, 2020). The National Survey of Financial Literacy and Inclusion (SNLIK) reports that Islamic financial literacy in Indonesia remains at only 43.42%, far below

the literacy rate for conventional finance, which stands at 66.45%. Islamic financial inclusion is even lower, at merely 13.41% (SNLIK, 2025). Limited literacy contributes to users' insufficient understanding of the contractual mechanisms underlying Islamic investments (Hikmah & Selasi, 2024; Sari, D., Ramadhani, F., & Fadilah, 2024). Additionally, several Islamic investment applications are perceived as lacking transparency regarding the selection process of investment instruments and the disclosure of product risks, ultimately affecting public trust (Rahman, F., & Yusuf, 2022). Previous studies emphasize the crucial roles of literacy and transparency in shaping user trust in Islamic fintech services. Sari, Ramadhani, dan Fadilah (2024) found that although millennials dominate the user demographic of digital investment applications, their understanding of sharia contracts remains limited. Pratama dan Hidayat (2023) highlight that sharia compliance is strongly influenced by DSN-MUI certification and contract transparency; however, their research focuses solely on the peer-to-peer lending sector and does not address digital capital market investments. Similarly, Rahman dan Yusuf (2022) show that continuous education enhances user loyalty, yet their study does not differentiate between types of fintech services.

These findings indicate a research gap, namely the lack of comprehensive studies evaluating the credibility of Islamic investment applications by comparing multiple popular platforms while simultaneously considering DSN-MUI compliance, user literacy, and the determinants of public trust.

This study aims to address this gap by examining three widely used Islamic investment applications in Indonesia—Bibit Syariah, Ajaib Syariah, and Pluang Syariah—through indicators developed based on DSN-MUI standards and OJK regulations. Specifically, this study seeks to evaluate the level of sharia compliance, measure users' literacy concerning contracts and investment mechanisms, and identify the key factors influencing public trust in Islamic investment platforms. The results are expected to offer an academic contribution in the form of a comprehensive credibility evaluation model, while also providing strategic recommendations for application developers, regulators, and sharia advisory bodies to strengthen public trust and support the sustainable growth of the Islamic fintech industry.

B. LITERATURE REVIEW

Trust

Trust is a fundamental element that drives economic behavior based on ethical values and social justice (El-Gamal, 2006). Trust theory forms an essential foundation for understanding user behavior in Islamic fintech services (Karim, 2007). In this context, trust is defined as the belief that fintech service providers will uphold transparency, honesty, and sharia compliance throughout all transactional processes (Rosula et al., 2024). Mayer (Mayer et al., 1995) explain that trust is shaped by perceptions of ability, integrity, and benevolence demonstrated by the service provider. Within digital financial platforms, user trust is influenced by the belief that the provider adheres to sharia principles while ensuring the security of user funds (Alannawa, 2023; Erfinda Septiana, 2023). This perspective is particularly relevant in Islamic fintech, which integrates technological innovation with Islamic legal and ethical principles (Rahman, F., & Yusuf, 2022).

Islamic Financial Literacy

Islamic financial literacy refers to an individual's ability to understand, evaluate, and utilize information related to financial products and services that comply with Islamic principles. This includes comprehension of contracts such as *mudharabah* and *musyarakah*, as well as prohibitions related to *riba* and *gharar* (Lusardi & Mitchell, 2014). Such literacy influences decision-making abilities and strengthens trust in the values embedded within Islamic investment practices (Erfinda Septiana, 2023). The Financial Services Authority (OJK, 2024) emphasizes that higher levels of Islamic financial literacy encourage broader public participation in sharia-compliant financial products. Lusardi and Mitchell

(2014) further demonstrate that adequate financial literacy significantly contributes to sound investment decisions, reinforcing its importance in the context of Islamic investment behavior.

Sharia Compliance

Sharia compliance refers to the alignment of a product or service with Islamic legal principles as established by authoritative bodies such as the National Sharia Council—Indonesian Ulema Council (DSN-MUI). It is a mandatory requirement for all Islamic financial products to ensure that operations remain consistent with Islamic values. DSN-MUI fatwas provide detailed guidance on permissible contracts used in investment instruments, while the periodically issued Sharia Securities List enhances transparency and credibility within the Islamic capital market. Meanwhile, OJK monitors regulatory compliance related to consumer protection and market disclosure (DSN-MUI, 2023; OJK, 2024). Sharia compliance serves as a central pillar in maintaining integrity and credibility within the Islamic fintech ecosystem, directly shaping user trust (Azizah, N., & Fitria, 2022). El-Gamal (El-gamal, 2021) emphasizes that sharia compliance is the foundation of trust in Islamic financial services, as every product must be free from *riba*, *gharar*, and *maysir*.

Hypothesis

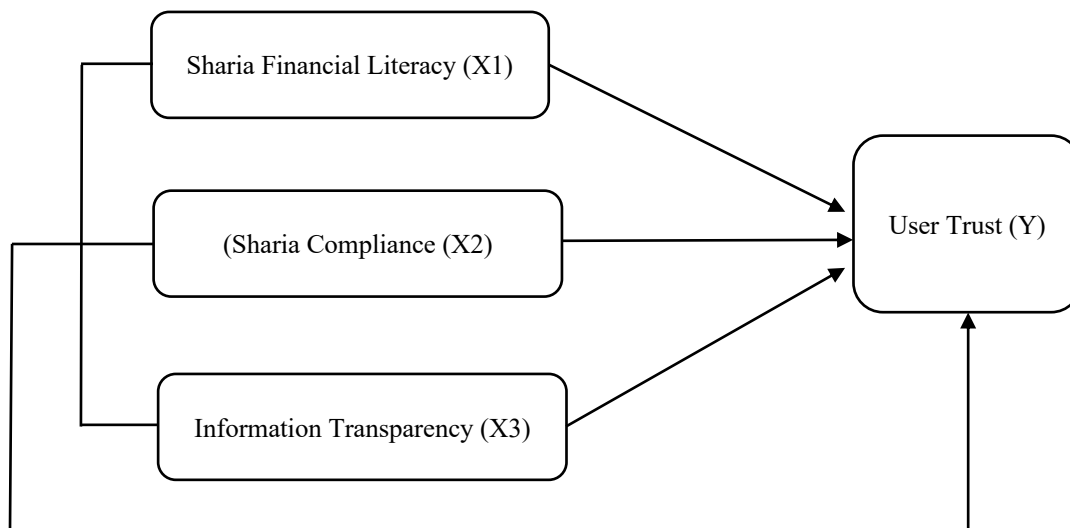


Figure 1. Formulation of Hypotheses

C. RESEARCH METHOD

This study employs a descriptive quantitative approach supported by nonparametric analysis. This approach was selected to obtain an empirical overview of the relationship among Islamic financial literacy, sharia compliance, information transparency, and user trust in digital Islamic investment applications. Nonparametric analysis was used due to the relatively small sample size. The population in this study consists of active users of digital Islamic investment applications in Indonesia, including Bibit Syariah, Ajaib Syariah, Pluang Syariah, LinkAja Syariah, and BSI Mobile. The sampling technique applied was purposive sampling, with the following criteria: respondents must be active users of at least one digital Islamic investment application for a minimum of three months and must have conducted an investment or transaction on the platform. A total of 35 respondents were successfully collected, which is considered adequate for nonparametric testing in exploratory research.

Primary data were obtained through an online questionnaire distributed via Google Forms. The questionnaire was constructed using a five-point Likert scale, ranging from “Strongly Disagree” to

“Strongly Agree.” In addition to primary data, secondary data were collected from literature, OJK reports, and previous research relevant to Islamic fintech.

The research instrument consists of five sections: Section A contains demographic information such as age, gender, educational background, duration of application use, and type of application used. Section B measures Islamic financial literacy (X1) through five statements assessing respondents’ understanding of sharia contracts and fundamental principles of Islamic investment. Section C assesses sharia compliance of applications (X2) through five statements evaluating alignment with DSN-MUI principles and fatwas. Section D measures information transparency (X3) through five statements related to product clarity, fees, risks, and educational features. Section E evaluates user trust (Y) through five statements reflecting perceptions of security, reliability, and sharia commitment of the application. Instrument reliability was tested using Cronbach’s Alpha, and all variables showed alpha values greater than 0.7, indicating that the questionnaire is reliable and suitable for further analysis.

Data were analyzed using SPSS 25 through several stages: **Descriptive Analysis** Used to describe respondent profiles and the average scores for each variable. The mean and standard deviation were calculated to determine the levels of Islamic financial literacy (X1), sharia compliance (X2), information transparency (X3), and user trust (Y). **Spearman Rank Correlation Test (ρ)** Because the data are ordinal and do not meet normality assumptions, Spearman’s correlation was used to measure the strength of relationships among variables. This test identifies the degree of association without assuming a perfectly linear relationship as in regression analysis. A ρ value approaching +1 indicates a strong positive relationship. A significance value (Sig. 2-tailed) < 0.05 indicates a statistically significant relationship. **Kruskal-Wallis Test** This test examines whether there are significant differences in the levels of literacy, sharia compliance, information transparency, and user trust based on the type of application used. If Asymp. Sig. < 0.05, the differences among groups are significant. Conversely, if p > 0.05, no meaningful differences exist across the application groups.

D. RESULT AND DISCUSSION

Descriptive Analysis

Table. 1 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
X1	35	11.00	25.00	19.8571	4.08111
X2	35	14.00	25.00	19.6857	3.43658
X3	35	15.00	25.00	20.3714	3.33507
Y	35	13.00	25.00	20.1714	3.87667
Valid N (listwise)	35				

Source: Processed Data (2025)

The descriptive analysis indicates that the mean values of all variables exceed 19 out of a maximum possible score of 25. This pattern reflects relatively high levels of Islamic financial literacy, perceived sharia compliance, information transparency, and user trust toward digital Islamic investment applications such as Bibit Syariah, Ajaib Syariah, Pluang Syariah, and other similar platforms. The relatively small standard deviations suggest homogeneity across respondents’ answers, indicating that perceptions of the credibility and reliability of digital Islamic investment services tend to be consistent and generally positive.

Correlation Analysis (Spearman’s Rho Test)

Table 2 Correlations

		X1	X2	X3	Y	
Spearman's rho	X1	Correlation Coefficient	1.000	.802**	.780**	.702**
		Sig. (2-tailed)	.	.000	.000	.000
		N	35	35	35	35
	X2	Correlation Coefficient	.802**	1.000	.876**	.844**
		Sig. (2-tailed)	.000	.	.000	.000
		N	35	35	35	35
	X3	Correlation Coefficient	.780**	.876**	1.000	.824**
		Sig. (2-tailed)	.000	.000	.	.000
		N	35	35	35	35
Y	Correlation Coefficient	.702**	.844**	.824**	1.000	
	Sig. (2-tailed)	.000	.000	.000	.	
	N	35	35	35	35	

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Processed Data (2025)

The correlation results reveal that all relationships among the variables are statistically significant at the one-percent level and move in a positive direction. This finding indicates that improvements in Islamic financial literacy, sharia compliance, and information transparency are associated with higher levels of user trust in digital Islamic investment platforms. Sharia compliance emerges as the variable with the strongest association with user trust ($r = 0.844$), highlighting the central role of adherence to DSN-MUI fatwas in cultivating a sense of security and credibility among users. Information transparency also demonstrates a very strong relationship with user trust ($r = 0.824$), reinforcing the importance of clarity regarding contractual structures, potential risks, and cost components. Islamic financial literacy contributes significantly by enabling users to understand fundamental sharia principles, which ultimately strengthens their confidence in choosing digital Islamic investment products.

Kruskal–Wallis Test

Tabel 3. Kruskal-Wallis

	X1_mean	X2_mean	X3_mean	Y_mean
Kruskal-Wallis H	3.299	3.852	2.722	2.510
df	5	5	5	5
Asymp. Sig.	.654	.571	.743	.775

a. Kruskal Wallis Test

b. Grouping Variable: Aplikasi

The Kruskal–Wallis test results show no significant differences across the application groups for all variables examined. This suggests that respondents perceive similar levels of literacy, sharia compliance, transparency, and trust across various platforms such as Bibit Syariah, Ajaib Syariah, Pluang Syariah, BSI Mobile, LinkAja Syariah, and Dana Syariah. Although slight variations appear in the mean ranks, these differences are not statistically sufficient to indicate superiority of one application over another. The findings illustrate that service standards, user

education features, and sharia compliance practices across platforms are relatively comparable, reflecting a level of uniformity within the digital Islamic investment ecosystem.

Islamic Financial Literacy and User Trust

The findings show that Islamic financial literacy has a strong and positive association with user trust in digital Islamic investment applications. This relationship confirms that an adequate understanding of sharia principles and financial instruments forms a fundamental basis for building trust in digital Islamic investment products. Users who comprehend contracts such as *mudharabah*, *musyarakah*, and *wakalah* tend to feel more confident that the investment mechanisms offered by the applications align with Islamic values.

This observation supports the conclusions of (Gustati et al., 2023; Pratama & Yuliafitri, 2024) who argue that financial literacy significantly influences investment interest when supported by clear product information and transparent fees. Despite the generally high literacy level recorded in this study, the literature suggests that many users still struggle to fully understand the contractual structures underlying Islamic fintech products.

(Hikmah & Selasi, 2024) emphasize that limited knowledge of sharia contracts may expose users to misinterpretation of product mechanisms. This is reinforced by (Rurkinantia, 2021; Zufayani et al., 2023) who highlight potential investment risks caused by insufficient education and information. These insights indicate the need for greater digital-based educational initiatives, such as explanatory features within the applications, interactive learning modules, and accessible educational content designed to enhance users' comprehension of Islamic investment principles.

Sharia Compliance and User Trust

Sharia compliance emerges as the strongest factor shaping user trust, demonstrating a highly positive correlation between users' perception of compliance and their overall confidence in Islamic investment platforms. This finding underscores that clarity regarding adherence to DSN-MUI fatwas and core sharia principles serves as the most dominant component in establishing credibility. The result aligns with (Rahman, F., & Yusuf, 2022), who observe that perceived adherence to Islamic principles significantly strengthens trust and user loyalty within fintech services.

In practice, most Islamic fintech applications in Indonesia attempt to demonstrate their commitment to sharia compliance through the display of DSN-MUI certification, halal assurances, and updated information on the Sharia Securities List issued by the OJK. These measures contribute to enhancing the sense of security among users, reinforcing the application's credibility. The findings also reaffirm the arguments of (Abdullah et al., 2018), who view sharia compliance as a key determinant of fintech success in Muslim-majority countries. Compliance therefore functions not only as a distinguishing feature between Islamic and conventional fintech services but also as a central pillar that shapes reputation, legitimacy, and user trust on a global scale.

Information Transparency and Strengthening Trust

The strong correlation between information transparency and user trust highlights the pivotal role of clear communication in bridging the relationship between compliance and public confidence. Transparency in digital Islamic investment involves openness regarding investment risks, clarity of contractual mechanisms, fee structures, and expected returns. This finding is consistent with (Sifwatir Rif'ah, 2024) who stresses that transparent information enhances public trust in digital financial services. Similar conclusions are presented by (Putri et al., 2023; Rosula et al., 2024), who emphasize that accurate, accessible, and timely product information contributes to higher user satisfaction and loyalty.

Beyond its administrative function, transparency also reflects ethical values in Islamic commercial jurisprudence, particularly the principles of *al-shidq* (truthfulness) and *al-amanah* (trustworthiness). In practice, Islamic investment platforms can strengthen transparency by offering real-time portfolio reports, clear visual explanations of contract structures, and comprehensive disclosure of potential risks. When effectively implemented, these efforts help users evaluate the integrity and reliability of the platform, ultimately reinforcing trust.

Although the Kruskal–Wallis test indicates no significant differences between platforms, the strong correlations across variables suggest that literacy, sharia compliance, and transparency collectively shape a coherent trust-building mechanism. These findings reinforce the view that user trust in Islamic fintech is not formed solely through compliance, but through the interplay of sound education, transparent disclosures, and reliable adherence to Islamic financial principles. This integrated perspective aligns with the literature, particularly the arguments of (Rosula et al., 2024; Rurkinantia, 2021), who note that many previous studies assessed each variable in isolation. The present study provides empirical evidence that all three variables interact synergistically, forming a holistic model of credibility for digital Islamic investment—one that centers on the construction of trust.

E. CONCLUSION

The findings of this study theoretically reinforce the trust-based model in Islamic economics, which posits that trust is shaped through three fundamental pillars: knowledge, sharia compliance, and transparency. These elements operate collectively in strengthening users' confidence in digital Islamic investment platforms. The interaction among literacy, compliance, and openness illustrates that trust is not formed solely through the assurance of religious adherence but also through users' understanding and access to clear and accurate information. From a practical standpoint, the results offer several implications for application developers, regulators, and sharia supervisory authorities. Digital educational features need to be strengthened to enable users to better understand Islamic contracts and fundamental investment principles independently. Ensuring consistent sharia compliance through continuous DSN-MUI certification and periodic sharia audits is essential to maintain user confidence. Increasing transparency in data presentation, cost structures, and investment mechanisms is also crucial for enhancing public trust and reinforcing the integrity of digital Islamic investment platforms.

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