

Factors Influencing Public Interest in Using Sharia Banking Products: A Study in Gresik Regency

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ABSTRACT

This study aims to examine the effects of social environment, Islamic financial literacy, religiosity, and government support on public interest in using Islamic banking products in Gresik Regency. This study employs a quantitative approach and uses purposive non-probability sampling based on the following criteria: residents of Gresik Regency; at least 20 years of age; and Muslim. Primary data were collected using a closed-ended questionnaire administered through Google Forms to 100 respondents. Data analysis was performed using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method with SmartPLS 4 software. The results of the partial analysis indicate that Islamic Financial Literacy (X2), Religiosity (X3), and Government Support (X4) have positive and significant effects on public interest (Y) in using Islamic banking products. Meanwhile, the Social Environment variable (X1) has a positive but insignificant effect on the Interest (Y) of the people of Gresik Regency in using Islamic banking products.

Keywords : Islamic Banking Products; Islamic Financial Literacy; Government Support; Religiosity; Social Environment.

INTRODUCTION

The Islamic economy continues to grow alongside changing economic conditions [1], [2], supported by the expansion of financial institutions that operate in accordance with Sharia principles, particularly the Islamic banking sector [3]. Islamic banking has become an important part of the national economic system [4], serving as an alternative to conventional banking [5], by applying Sharia principles through practices that prohibit *riba*, *gharar*, and *maysir*, based on fairness in financial transactions [6], [7], [8]. Indonesia, which has substantial potential for the development of the Islamic finance industry, has made significant progress, as reflected in the increasing number of Islamic banking institutions. Data from the Financial Services Authority (OJK) for 2025 [9], indicates that the number of Sharia Commercial Banks (BUS) increased from 13 in 2023 to 14 in 2024. Additionally, the number of Sharia Rural Banks (BPRS) rose from 173 to 174 during the same period. However, the increase in the number of Islamic banks has not been accompanied by a corresponding increase in market share [10]. Meanwhile, the Islamic banking

market share stood at 7.42% in 2025, far behind Malaysia's 47.2%, according to Bank Negara Malaysia.

This relatively low market share suggests that the adoption of Islamic banking products among the Indonesian public remains limited [11]. Although Indonesia has the largest Muslim population in the world, this potential has not yet served as a major catalyst for the growth of the country's Islamic banking industry [11][12]. According to Agustianto [13], the low market share of Islamic banking in Indonesia is due to seven main factors, namely: 1) the public's limited understanding—including that of some religious leaders—of Islamic economic concepts, 2) the lack of a collective effort to promote Islamic banks, 3) limited human resources in the field of Islamic economics, 4) the government's minimal role in supporting the development of Islamic economics, 5) the limited role of religious scholars, 6) the insufficient contribution of academics, and 7) the weakness of Islamic banks' marketing strategies toward the public. These factors indicate that the low level of public interest in and participation with Islamic banking products is not solely due to individual factors but is also influenced by social, religious, and literacy factors, as well as government support—which are the focus of this study [14], [15], [16], [17].

Gresik Regency is one of the regencies with great potential for the development of Islamic banking, given the religious nature of its community, the presence of Islamic boarding schools and strong religious organizations, and the predominance of micro and small businesses that require financial services in accordance with Sharia principles [18]. As a "santri" town, Gresik is a regency where 97.6% of the population is Muslim [19]. According to data from the Central Statistics Agency (BPS 2024), Gresik's economic growth reached 4.79% in 2024 [20]. These conditions indicate that Gresik Regency not only possesses the economic and demographic potential to support the development of Sharia banking but also provides a relevant social and religious context for a deeper examination of the factors influencing public interest in using Sharia banking products.

Several previous studies have examined the factors influencing public interest in using Islamic banking products; however, important gaps remain. Research in regions with strong religious and social characteristics, such as Gresik, remains very limited. Furthermore, there are inconsistencies in the results of various previous studies regarding the influence of the variables Social Environment (SE), Islamic Financial Literacy (IFL), Religiosity (RG), and Government Support (GS) on public interest in using Islamic banking products [11], [12], [21], [22], [23], [24], [25]. Some studies indicate a significant influence, while others find no meaningful relationship. These differing findings indicate that the influence of these variables is not yet universal and may vary depending on the social and religious context of a particular region. Therefore, this study is important for providing new empirical evidence from Gresik Regency, which has strong religious and social characteristics, as well as active local government support for the development of the Islamic economy.

Based on the above discussion, several research gaps can be identified in the existing literature. First, previous studies have examined social environment, Islamic financial literacy, religiosity, and government support as factors influencing

public interest in Islamic banking; however, the findings remain inconsistent across studies and research contexts. Second, previous studies have generally focused on individual factors or examined only several of these variables, while studies that simultaneously examine social environment, Islamic financial literacy, religiosity, and government support in a single model remain limited. Third, previous research has been conducted in various regions and populations, whereas empirical evidence from regions with strong religious and social characteristics, such as Gresik Regency, remains limited. Therefore, the novelty of this study lies in examining the four factors simultaneously to provide new empirical evidence on public interest in using Islamic banking products in Gresik Regency. The urgency of this research lies in the need to obtain a more comprehensive understanding of the factors influencing public interest in Islamic banking within this specific regional context.

The first factor is the social environment (SE); Public interest is closely associated with social influences and public perceptions [26]. Some previous studies have confirmed that social factors play a significant role in shaping public preferences for Sharia-based products and services [27]. Studies show that the social environment can either encourage or hinder public interest. Raihana & Aulia (2020) [23] found that the social environment had a negative impact on the interest in saving at Bank Aceh Syariah. In contrast, Aulia Khairunnisa & Cahyono (2020) [25] found that social influence actually had a positive and significant effect on interest. Lutfi et al. (2023) [28] found that social influence impacts customers' intentions to use Sharia banking.

The second factor is Islamic financial literacy (IFL). According to the OJK (2025), the IFL rate in Indonesia was 43.42%, substantially lower than the conventional financial literacy rate of 66.45%. This phenomenon indicates that the public's level of literacy regarding Islamic financial principles and instruments is still suboptimal [29]. This finding reinforces the results of previous studies confirming that the level of IFL is a determining factor in driving public preference for Islamic banking services. According to Nurrohmah & Purbayati (2020) [12] IFL has a positive impact on the interest in saving in Bandung. Similar results were also shown by Maulidya & Putra (2023) [22], who found that IFL increases customers' interest in using the services of Bank Syariah Indonesia. However, other studies have found that IFL does not have a significant impact on the interest in saving at Islamic banks [30].

The third factor is religiosity (RG). Religiosity is a state within an individual that drives them to behave in accordance with their level of religious devotion [31]. Some studies have found that RG has a positive effect on public interest [11], [32], the higher the level of RG among the public, the greater the tendency to use Islamic banking products [33]. However, studies by Aulia Khairunnisa & Cahyono (2020) [25] and Faridah et al. (2020) [24] found that RG had no significant effect.

The final factor is government support (GS). Ezech & Nkamnebe (2018) [34] concluded that GS and regulations are necessary for the growth of Islamic banking, and that GS plays a crucial role in the development of Islamic banking [35], [36]. Masnita et al. (2019) [21] found that GS has a significant influence on the choice of Islamic banking. However, other studies have found that although the government

has issued regulations and encouraged the development of Islamic banks, this support has not yet had a significant impact on public interest in saving [11]. In GS, the Gresik Regency Government actively supports the development of the Islamic economy through various programs, particularly incubation initiatives in the halal industry and Islamic business sectors, as well as the establishment of the Gresik Halal Center, which serves as a platform for developing the local Islamic financial and business ecosystem. This public policy has the potential to expand Islamic financial literacy and inclusion, while also increasing public participation in utilizing Islamic banking products [37].

From a social economy perspective, the people of Gresik are characterized by solidarity and a deep concern for social structures and local traditions as part of their social identity, reflecting the values of togetherness and social harmony within their communities [38]. These social values are reflected in a way of life that upholds solidarity, collective participation, and togetherness in various social and religious activities [39]. This social togetherness is largely fostered through religious institutions such as Islamic boarding schools (*pesantren*), religious study groups (*majelis taklim*), and Islamic community organizations, which play a role in shaping the community's economic attitudes and behaviors [40]. These conditions warrant further examination to assess the extent of SE influence on community interest, particularly regarding the use of Islamic banking products. Thus, Gresik Regency serves as a strategic location to investigate the influence of SE, IFL, RG, and GS on public interest in using Islamic banking products and to provide empirical contributions to the development of the regional Islamic economy.

METHOD

This study employs a quantitative approach designed to examine the relationship between SE, IFL, RG, and GS and public interest in using Islamic banking products in Gresik Regency. The population of this study is the residents of Gresik Regency, East Java Province. In this study, purposive sampling was used to select participants based on specific criteria: a) residents of Gresik Regency, b) aged 20 years or older, and c) Muslims. This study relied on primary data collected through a closed-ended questionnaire in which respondents selected from provided answer options using Google Forms distributed via WhatsApp. The sample size was determined with reference to the 10-times rule for PLS-SEM, considering the maximum number of structural paths directed at an endogenous construct in the research model. The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). [42]. Based on the findings of previous studies and the theories presented, the conceptual framework is as follows:

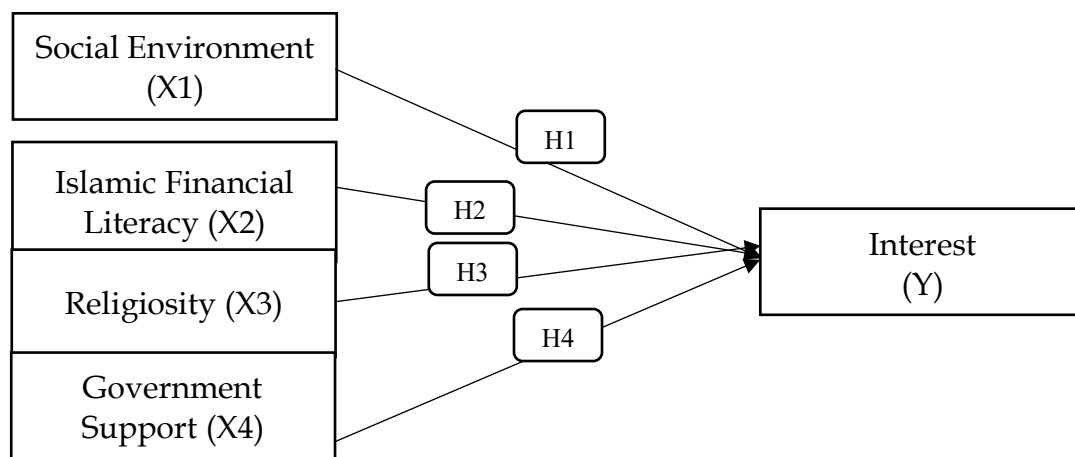


Image 1. Conceptual Framework

Data analysis was conducted using the PLS-SEM (Partial Least Squares Structural Equation Modeling) method with the SMART-PLS 4.0 statistical software. This approach was chosen because it can be used for relatively small sample sizes and is suitable for the research objectives of developing a predictive model and testing relationships among latent constructs without requiring strict assumptions of multivariate normality (Hair et al. 2022; Hair et al. 2024). The data analysis phase was conducted sequentially through the evaluation of the measurement model (outer model) and the structural model (inner model). A model is considered to have good predictive power if it meets the predetermined criteria.

First, the measurement model was evaluated to assess the validity and reliability of the constructs. Convergent validity was assessed using outer loadings and Average Variance Extracted (AVE), with an AVE value above 0.50 indicating adequate convergent validity. Discriminant validity was assessed using the Heterotrait-Monotrait (HTMT) ratio, with values below 0.90 indicating satisfactory discriminant validity. Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability.

Second, the structural model was evaluated by examining the coefficient of determination (R^2), effect size (f^2), path coefficients, t-statistics, and p-values. Hypothesis testing was conducted using bootstrapping in SmartPLS 4.0 with a significance level of 5% ($\alpha = 0.05$). A hypothesis was considered supported when the p-value was below 0.05 and the direction of the path coefficient was consistent with the proposed relationship.

RESULTS AND DISCUSSION

As for the Outer Loading Value, it can be seen as follows.

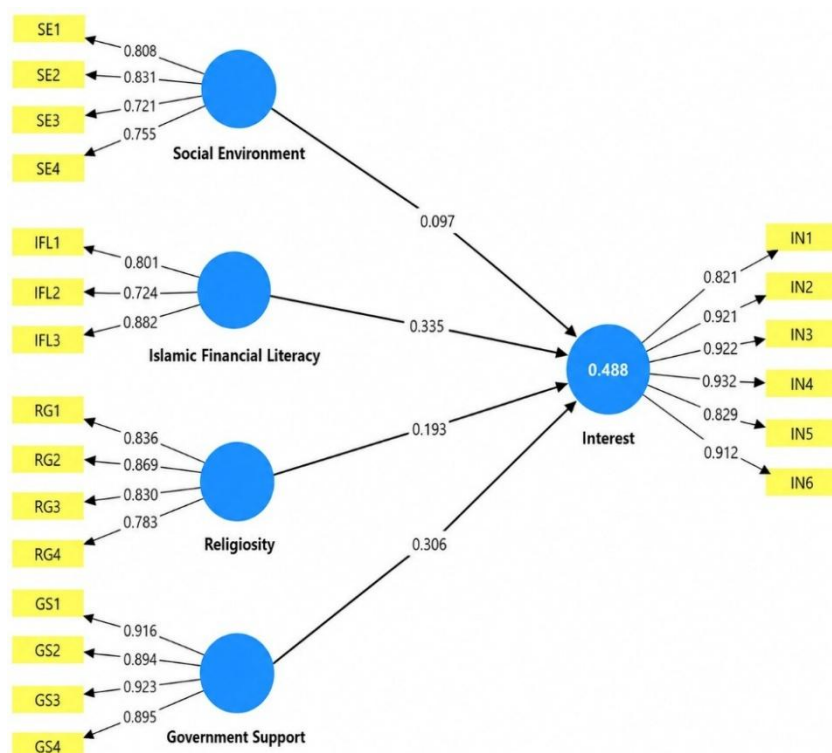


Image 2. Outer Loading Value

Table 1. Average Variance Extracted Value (AVE)

Variable	Average Variance Extracted (AVE)
Interest (Y)	0.793
SE (X1)	0.609
IFL (X2)	0.648
RG (X3)	0.689
GS (X4)	0.822

Table 1 shows that the AVE values for each construct are above 0.5. These results indicate that all variables tested in the model have met the standards for convergent validity and that there are no issues in this regard.

Table 2. HTMT Test Results

Variabel	GS (X4)	SE (X1)	IFL (X2)	Interest (Y)	RG (X3)
GS (X4)					
SE (X1)	0.439				
IFL (X2)	0.518	0.544			
Interest (Y)	0.580	0.426	0.633		
RG (X3)	0.292	0.160	0.484	0.454	
Variable					HTMT
SE <-> GS					0.439
IFL <-> GS					0.518
IFL <-> SE					0.544
Interest <-> GS					0.580
Interest <-> GS					0.426
Interest <-> SE					0.633
Interest <-> IFL					0.292

RG <-> GS	0.160
RG <-> IFL	0.484
RG <-> Interest	0.454

The Heterotrait-Monotrait (HTMT) ratio results show that all values are <0.90; therefore, the constructs meet the criterion for discriminant validity.

Table 3. Cronbach's Alpha and Composite Reliability

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
Interest (Y)	0.947	0.953	0.958
SE (X1)	0.785	0.792	0.861
IFL (X2)	0.754	0.897	0.846
RG (X3)	0.850	0.854	0.898
GS (X4)	0.928	0.941	0.949

Table 3 shows that all constructs—SE, IFL, RG, GS, and Interest—have reliability coefficients above 0.6 (> 0.6). These results indicate that all research variables are reliable and meet the criteria for the reliability test.

Table 4. Coefficient of Determination (R2)

Variable	R-square	R-square adjust
Interest (Y)	0.488	0.466

Table 4 shows that the R-squared values for the variables SE (X1), IFL (X2), RG (X3), and GS (X4) in relation to the interest variable (Y) have a simultaneous effect, with a value of 0.488.

Table 5. Hypothesis Testing

Variable	T-Statistik	P-Value
SE > Interest	1.040	0.298
IFL > Interest	3.398	0.001
RG > Interest	2.227	0.026
GS > Interest	3.341	0.001

The Impact of SE on Public Interest

Based on the regression analysis, the path coefficient was found to be 0.097, with a t-statistic of 1.040 and a p-value of 0.298 > 0.05. These results indicate that SE has a positive but insignificant effect on public interest in using Islamic banking products, and the first hypothesis is not supported. Regarding the F-Square – Effect Size (f2) result: $f^2 = 0.014$, indicating that SE (X1) has a small effect on Interest (Y).

This result aligns with previous findings [43] that SE has a positive but non-significant effect on the interest in saving at Islamic banks. This indicates that although the social environment (such as family, community, and educational settings) can shape positive perceptions, these factors are not yet strong enough to tangibly drive interest in using Islamic banking products. In the context of Gresik Regency, which has a relatively homogeneous social and religious character, the

influence of the social environment tends to be supportive rather than a primary factor in the public's financial decision-making.

The Impact of IFL on Public Interest

Based on the regression analysis above, the path coefficient was found to be 0.335, with a t-statistic of 3.398 and a p-value of $0.001 < 0.05$. These results indicate that Islamic financial literacy has a positive and statistically significant effect on public interest in using Islamic banking products; therefore, H2 is supported. Based on the F-Square – Effect Size (f^2) calculation, where $f^2 = 0.137$, IFL (X2) has a small effect on Interest (Y).

These results align with previous findings [44], which showed that financial literacy has a positive and significant effect on interest in using Islamic banking products. In the context of Gresik Regency – known as a “city of religious students” with a religiously oriented population and a predominance of micro and small business owners—these findings suggest that religious values and the social environment alone are insufficient to drive the adoption of Islamic banking without adequate understanding of Islamic finance. The people of Gresik, particularly MSME operators, tend to consider practical aspects – such as an understanding of contracts, financing mechanisms, risks, and product benefits—before making financial decisions. Therefore, improving Islamic financial literacy plays a crucial role in bridging religious values with rational financial decisions. This explains why Islamic financial literacy (IFL) is the most dominant variable in the research model, as reflected by its highest coefficient value compared to other variables.

The Impact of RG on Public Interest

Based on the regression analysis, the path coefficient was found to be 0.193, with a t-statistic of 2.227 and a p-value of $0.026 < 0.05$. These results indicate that RG has a positive and significant effect on public interest in using Islamic banking products, therefore, H3 is supported. Regarding the F-Square – Effect Size (f^2) result, namely: $f^2 = 0.060$, RG (X3) has a small effect on Interest (Y).

This result is consistent with previous findings [33], which showed that RG has a positive and significant effect on public interest in using Islamic banking products in Bandar Lampung City. In the context of Gresik Regency – a “santri” town with a relatively high level of religious devotion among its residents – these findings suggest that religious values serve as a normative foundation in shaping public preferences toward Islamic financial institutions. Individuals with higher levels of religious devotion tend to consider aspects of Sharia compliance, such as the avoidance of usury and the validity of contracts, in their financial decision-making. However, the small effect size indicates that religiosity is not the sole determining factor but rather functions as a supporting factor that needs to be reinforced by product understanding and other rational considerations. This finding is consistent with previous research [19], which indicates that religiosity has a positive and significant effect on the public's interest in using Islamic banking products, although the effect is not dominant.

The Effect of GS on Public Interest

Based on the regression analysis above, the path coefficient was found to be 0.306, with a t-statistic of 3.341 and a p-value of $0.001 < 0.05$. These results indicate that GS has a positive and significant effect on public interest in using Islamic banking products, and the fourth hypothesis is accepted. Regarding the F-Square – Effect Size (f^2) result, namely: $f^2 = 0.133$, GS (X_4) has a small effect on Interest (Y).

These results are consistent with previous findings [21], which showed that GS has a positive and significant effect on the choice of Islamic banks in Indonesia. In the context of Gresik Regency, these findings reflect the strategic role of the local government in creating an ecosystem conducive to the development of Islamic banking. Various forms of support, such as local regulations, financial literacy programs, facilitation of MSMEs, and collaboration with Islamic financial institutions, contribute to increasing public trust and interest in Islamic banking products. Although the effect size is relatively small, the strong statistical significance indicates that government support functions as a structural reinforcing factor, complementing the roles of financial literacy and public religiosity. These findings are consistent with previous research [21], which confirms that increased government support is directly proportional to increased public interest in choosing and using Islamic banking services.

CONCLUSION

Based on the results of this study, IFL, RG, and GS have positive and statistically significant effects on public interest, whereas SE has a positive but statistically insignificant effect. This indicates that although social interaction and environmental influences have a positive impact on increasing interest, their strength remains weak.

The findings indicate that public interest in using Islamic banking products is influenced by financial knowledge, religious values, social factors, and institutional support. Islamic financial literacy and the level of religiosity have been shown to play a significant role in shaping public interest, as both are directly related to an understanding of Sharia principles and the alignment of banking products with individual values and beliefs. Government support also contributes positively and significantly, as reflected through policies, educational programs, and the facilitation of the development of the Islamic economic ecosystem at the local level. Meanwhile, social environmental factors show a positive influence but are not yet strong enough, indicating that social norms and interactions have not yet fully become dominant factors in driving the public's financial decisions. This situation underscores the need to collectively strengthen the role of religious and social institutions, accompanied by sustained synergy between Islamic financial institutions and local governments, in order to more effectively increase public interest in Islamic banking.

The results of this study are intended as an empirical reference for advancing the local Islamic economic ecosystem, particularly to encourage increased adoption of Islamic banking products by the public through enhanced financial literacy, religious guidance, and synergy with local government programs. For future

research, it is recommended to develop a research model by adding mediating variables.

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