

Systematic Literature Review with Method Prisma: The Impact of Literacy Finance Sharia to Decision Using Syariah Banking Products

*Mira Chairani¹, Nurma Sari², Andri Soemitra³, M. Shabri Abd. Majid⁴

¹Universitas Almuslim

²Universitas Syiah Kuala

³UIN Sumatera Utara

⁴Universitas Syiah Kuala

*Correspondent Author: mirachairani88@gmail.com

ABSTRACT

The purpose of this systematic literature review is to determine the methods used to analyze the role of Islamic financial literacy in the decision to use Islamic banking products, how Islamic financial literacy plays a role in the decision to use Islamic banking products, and other factors that interact with Islamic financial literacy in shaping the decision to use Islamic banking products. This study uses a Systematic Literature Review (SLR) with the PRISMA method, assisted by tools such US Watase Uake and Prism 2020 Flow Diagram. This study is limited to journal articles indexed by Scopus and published between 2020 and 2025. Based on 137 articles reviewed through the SLR process, five articles met the criteria and were used as primary references. The research method for analyzing the dominant data is quantitative (4 articles), and there are a number of other factors that interact with Islamic financial literacy in shaping the decision to use Islamic banking products, including: level of religiosity, trust in Islamic financial institutions, skepticism, digital marketing, digital literacy, brand image and word of mouth promotion.

Keywords: SLR; Islamic financial literacy; usage decision; PRISM; Islamic banking products

ABSTRAK

Tujuan literatur sistemis ini bertujuan untuk mengetahui metode apa yang digunakan untuk menganalisis peran literasi keuangan syariah terhadap keputusan menggunakan produk perbankan syariah dan bagaimana peran lieterasi keuangan syariah terhadap keputusan menggunakan produk perbankan syariah serta faktor-faktor lain yang berinteraksi dengan literasi keuangan syariah dalam membentuk keputusan menggunakan produk perbankan syariah. Penelitian ini menggunakan Systematic Literature Review (SLR) dengan Metode PRISMA, dibantu oleh alat seperti watase uake dan Prisma 2020 Flow diagram. Penelitian ini dibatasi pada artikel jurnal yang terindeks Scopus dan diterbitkan antara tahun 2020 hingga 2025. Berdasarkan 137 artikel yang ditelaah melalui proses SLR, diperoleh hasil bahwa 5 artikel memenuhi kriteria dan dijadikan rujukan utama. Metode penelitian untuk menganalisis data yang dominan adalah Quantitative Method (4 artikel), dan terdapat sejumlah faktor lain yang berinteraksi dengan literasi keuangan syariah dalam membentuk keputusan penggunaan produk perbankan syariah, antara lain: tingkat religiusitas, kepercayaan terhadap institusi keuangan syariah, eskeptisisme, pemasaran digital, literasi digital, citra merek dan promosi dari mulut ke mulut.

Kata kunci: SLR; literasi keuangan syariah; keputusan penggunaan; PRISMA; Produk Perbankan syariah

INTRODUCTION

Industry finance sharia develop rapidly in a way global, along with increasing request will system finance Which based on principle justice , transparency , And sustainability . According to report from *DinarStandard* , potential growth sector this is very big , especially Because supported by the world's Muslim population which continues to grow increasing and needs will instrument appropriate finances Sharia (*DinarStandard* , 2023). This reflected in the more many product Islamic finance such as savings , financing , investment , and insurance which is offered by the institution finance in various countries, including Indonesia.

Development industry Islamic finance in Indonesia continues show positive and sustainable trend , in Islamic banking , OJK data recorded that asset Islamic banking grow Rp954.51 trillion or grow 8.54 percent *year on year* (*yoY*), in on average of overall industry banking nationally which is 5.90 percent *yoY* in April 2025. (Antara News, 2025)

As a country with the largest Muslim population in the world, Indonesia has opportunity big in strengthen sector finance sharia. However , the fact show that level penetration product Islamic finance is still low compared to with product finance conventional . One of the common causes identified is low literacy Islamic finance among society (Alimi & As'ad, 2023). Literacy Islamic finance does not only related with knowledge about product And service finance , but also involves understanding to sharia principles such as prohibition usury , gharar , and implementation contracts sharia like *murabahah* , *leasing* , And *mudharabah* (Muhammad, Sirat, & Hadady, 2023).

A number of studies empirical has show that literacy Islamic finance has significant influence to decision individual in use product Islamic finance . Research conducted by Rabiatul Adawiah, Suarni , and Wahyuni (2024) on student college Muhammadiyah's height in South Sulawesi shows that literacy Islamic finance and knowledge product own strong and significant influence to decision use product Islamic banks. Results similar also found in study to MSME actors , where the level literacy proven Islamic finance explain up to 95.3% variation decision use Islamic banking products (Alimi & As'ad, 2023). In addition , research in Ternate City shows that although literacy Islamic finance has an impact significant factor religiosity can moderate strength influence (Muhammad et al., 2023).

Wrong One methods used in study literature is *Systematic Literature Review* (SLR). Approach This offer an explicit , structured , and accessible manner replicated For analyze as well as evaluate research previously related something phenomenon . The popularity of

SLRs is increasing Because approach This allows compilation review library Which transparent , in where quality as well as coverage findings can reviewed in a way critical , and all stages the process can followed as well as repeated by other researchers (Priharsari , 2022).

Review literature systematic This try answer question What just methods used For analyze How role literacy finance sharia regarding the Decision on Use product banking as well as other interacting factors with literacy Islamic finance in form decision use product Islamic banking .

THEORETICAL FRAMEWORK

Studies Library (*Literature Review*)

Assessment to research previous (literature review) is element crucial in process study scientific review Which done in a way deep can become solid foundation For produce contribution scientific meaning . Through review studies previously , researchers can develop relevant theories as well aa strengthen field current science engaged in , at the same time give direction for study advanced in time upcoming . Based on understanding the , can concluded that studies literature No intended For create contribution theoretical new , but rather more directed in an effort explain , organize , and grouping results research that has been there is (Priharsari , 2022). Review literature systematic (*Systematic Literature Review* / SLR) itself use structured and transparent approach in browse relevant literature in something field knowledge or subdiscipline certain (Rowley & Keegan, 2020).

Systematic Literature Review (SLR)

Study This apply Systematic Literature Review method . Based on results review literature systematic a number of researchers using Watase Uake and help Prisma 2020 Flow in agram , selected articles For analyzed in a way descriptive has shown in the introduction , research literature systematic (SLR) is one of the type method study bibliography . Regardless from the goal , SLR emphasize process search which can imitated by other researchers . SLR is effort For make review literature that is often subjective become more objective For reduce bias researcher . Of course only , researchers also function as tool study literature , so that level its objectivity Still Can debated . Process search explicit means SLR usually more eat time than review literature traditional (Priharsari , 2022).

Step in search shared on several processes , namely identification, screening, eligibility and inclusion. This step has in accordance with guidelines in PRISMA (*Preferred Reporting Items for Systematic reviews and Meta-Analyses*). PRISMA is a series *evidence based* minimum based purposeful evidence help writer report diverse review systematic and meta-analysis that assesses benefits . PRISMA focuses on ways in where writer can ensure reporting Which transparent And complete from type study (Sastypratiwi & Nyoto , 2020). Range special search is year 2020 – 2025.

Systematic review is limited only in research in the form of articles . Articles used is articles which are research that has been reviewed and published in journal Scopus and language English in management articles obtained from the Watase Uake online database .

Watase UAKE

Watase.web.id is an online platform designed For facilitate collaboration study between researchers . This site official launched in 2018 and started developed more intensive since 2020 with involving academics from various college high . The main goal from Watase development is For support implementation research collaborative in a way efficient . Through Watase, researchers can each other share information and work The same in One digital ecosystem . Some feature main provided covering search literature systematic use PRISMA method , ability For conduct meta- analysis simple , grouping article based on category certain , as well as data presentation in informative visual forms (Wahyudi et al., 2018).

Stages On SLR

Part This to describe stages Which can done in implementation *Systematic Literature Reviews* (SLR). Procedure SLR This arranged based on inspiration from various studies previously and has been implemented in a number of publication scientific (reference) no displayed because still in stage review). In general , the implementation of SLR is divided into become four stage main: first, formulate objective from implementation SLR; second, start process search And selection relevant literature; third, do analysis and the coding process to data; and fourth, compiling plan presentation results study in a way systematic (Priharsari , 2022).

Study This implemented through three stages main in channel process SLR, that is: (1)

stage planning Which covers preparation beginning implementation SLR, (2) stage implementation or implementation , where the SLR process is carried out in a way systematic, and (3) stage reporting , which focuses on the preparation and presentation results end from the review process literature systematic (Herlina & Yacob, 2022).

Study This focus on topic about role literacy Islamic finance towards the Decision to use product Islamic banking . Selection topic This background behind the existence of various influencing factors dynamics and development product Islamic banking . Formulation question research (*Research Question*) was conducted as part from the determination process focus the study that in accordance with issue Which lifted . As for question study Which submitted in studies This is as following :

1. Method What Which used For analyze role literacy finance sharia regarding the decision to use product banking sharia?
2. How role literacy Islamic finance regarding the decision to use product Islamic banking and other interacting factors with literacy Islamic finance in form decision use product Islamic banking?

The reference search process for this study was conducted using Watase UAKE. Therefore, the keywords used in the search were "Islamic financial literacy" and "financial literacy." The use of double quotation marks in the search results ensures that the search results display the keywords in their entirety and are not separated. This aims to obtain consistent search results.

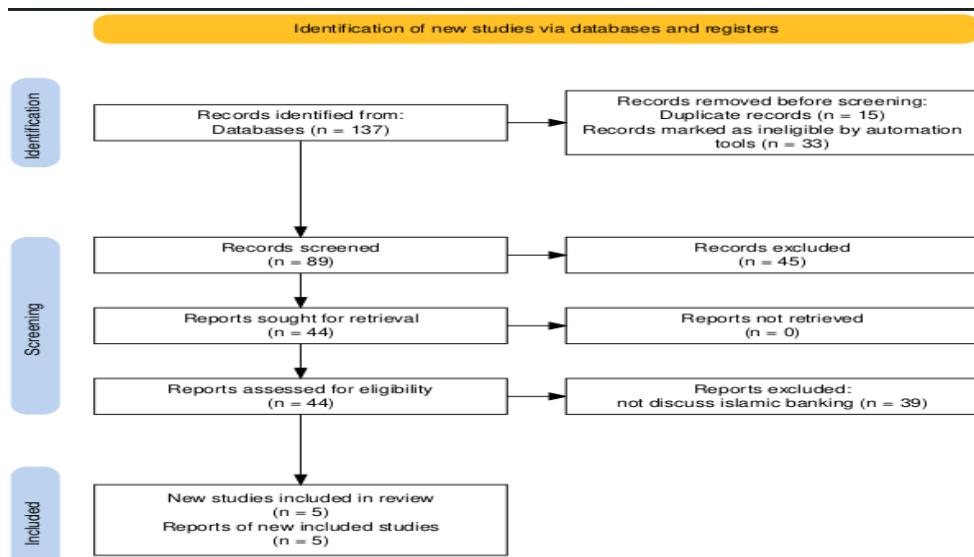
The literature search was conducted using the Watase UAKE application by entering a search engine query. The search engine selection was intended to obtain reputable scientific literature indexed in Scopus Q1, Q2, Q3, and Q4. The literature search resulted in the discovery of 137 publications from 2020 to 2025. Watase UAKE was used to identify the relationships between the keywords found, as shown in Figure 1.



Picture 1: Connection between say key through Watase Uake

Source: processed author (2025)

Based on results search , obtained 137 references with the title in accordance with criteria say key Which entered in query. From one hundred three tens seven article of these , there are 39 (three tens nine) article Which No discuss about bank, fifteen (15) duplication record, there is 45 (four five) article records excluded And there is 33 (three tens three) published articles Because No enter to in Scopus Tier Q1, Q2, Q3.



Picture SLR 2. With method Prism

Source : processed Writer (2025)

Table 1. Results Search Article Which Fulfil Criteria

No	Authors	Year	Title	Journal	Citation	Journal Rank
1	Aidha, Trisanty ; Budhi , Haryanto; Chess , Sugiarto ; Lilik , Wahyudi	2024	Testing the role of skepticism in Islamic banks: evidence from Indonesia, <i>Cogent Business and Management</i>	<i>Cogent Business and Management</i> , ISSN: 23311975, DOI: 10.1080/23311975.2024.2364842	1	Q2
2	Fitri, New; Sitti Rizki , Mulyani ; Susriyanti , Susriyanti	2023	Islamic financial literacy, spiritual intelligence, public perception and behavior on public interest in Islamic banking services	<i>Cogent Economics and Finance</i> , ISSN: 23322039, DOI: 10.1080/23322039.2023.2175470	7	Q2
3	Mohammed Ali, Al- Awlaqi; Ammar Mohamed, Aamer	2023	Islamic financial literacy and Islamic banks selection: an exploratory study using multiple correspondence analysis on banks' small business customers	<i>International Journal of Emerging Markets</i> , ISSN: 17468809, DOI: 10.1108/IJOEM-09-2021- 1354	12	Q2
4	Darsita , Suparno; Indah, Tjahjawulan ; Suratno, Martodiroyo ; A. Hafiz, Anshary ; , Mulyono ; , Badrian ; Eva Ardiana, Indrariani ; Tirto, Suwondo ,	2023	The influence of financial literacy, digital literacy, digital marketing, brand image and words of mouth on the z generation's interest in Islamic banks	<i>International Journal of Data and Networks Science</i> , ISSN: 25618148, DOI: 10.5267/j.ijdns.2023.6.015	2	Q2
5	Yuvaraj, Ganesan; Anwar Bin, Allah Pitchay ; Mohd Aliff, Mohd Nasser	2020	Does intention influence the financial literacy of depositors of Islamic banking? A case of Malaysia	<i>International Journal of Social Economics</i> , ISSN: 03068293, DOI: 10.1108/IJSE-01-2019-0011	23	Q2

Source : processed by writer (2025)

From mapping to study previously on table 1, obtained results that say the most frequent used (keyword) in study is : financial education (2) financial literacy (2) Indonesia (2) intention (2) Islamic bank (3) Islamic finance (2) Islamic financial literacy (2) Islamic financial literacy (3) retirement planning(2) artificial intelligence (2) financial literacy (4).

Stage furthermore in study This is browse method analysis data Which has used in studies previously . Results of the search process the Then served in Table 2.

Table 2 : Mapping Method Study

No	Authors	Method Study
1	Aidha, Trisanty ; Budhi ; Haryanto; Chess , Sugiarto ; Lily , Wahyudi	Quantitative Method
2	Fitri, Yeni ; Sitti Rizki , Mulyani ; Susriyanti , Susriyanti	Quantitative Method
3	Mohammed Ali, Al- Awlaqi ; Ammar Mohamed, Aamer	Exploratory analysis (MCA)
4	Darsita , Suparno; Indah, Tjahjawulan; Suratno, Martodiryo; A. Hafiz, Anshary; , Mulyono; Badrian; Eva Ardiana, Indrariani; Tirto, Suwondo ,	Quantitative Method
5	Yuvaraj, Ganesan; Anwar Son, God Pitchay; Mohd Aliff, Mohd Nasser	Quantitative Method

Source : processed by writer (2025)

From table 2 mapping method research , at the same time answer RQ1 questions which are obtained information that method large data analysis used is Quantitative Method (4 articles), and Exploratory analysis (MCA) (1 article).

Review about role literacy Islamic finance in increase decision use product Islamic banking and other interacting factors with literacy Islamic finance in form decision use product banking sharia with see development studies Which taken from Table 1 help answer RQ2. Based on results study literacy finance Islam has role potential in election between Islamic banks And conventional banks (Ali et al, 2023) and literacy Islamic finance is also not the only one influencing factors Decision making in use product Islamic banking , research empirical show that there is a number of other interacting factors with literacy Islamic finance in form decision including : level religiosity , belief to institutions finance sharia, compliance and skepticism (Aidha et al, 2024) whereas according to results study Darsita , et al (2023) showed that literacy finance , digital marketing and promotion from mouth to mouth own significant influence to interest Generation Z in Islamic banks. Meanwhile that , digital literacy and image brand No own significant influence to interest Generation Z in Islamic banks.

CONCLUSION

The Systematic Literature Review (SLR) method can utilized as approach For identify and dig relevant theories with topic research that will be reviewed . Based on review to 137 article scientific Which published in range year 2020 until 2025, only 5 article Which assessed fulfil criteria selection And used as source main in study this . Findings from process review the show that method study Which most often used in studies related is Quantitative Method

In addition , the results the study also indicates that literacy Islamic finance has role potential in election between bank Islam And bank conventional And in find also research literacy Islamic finance is also not the only one influencing factors taking Decision in use product banking sharia, research empirical show that there is a number of other interacting factors with literacy Islamic finance in form decision including : level religiosity , belief to institutions Islamic finance , skepticism , digital marketing , digital literacy , image brand and promotion from mouth to mouth.

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