

## ***DETERMINANTS OF SHARIA INVESTMENT INTEREST OF THE BANGKA BELITUNG COMMUNITY IN THE DIGITALIZATION ERA***

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### **Abstract**

This study aims to analyze the factors influencing public interest in Sharia investment in the Bangka Belitung Islands Province in the digital era. The research is motivated by the increasing development of digital-based Sharia economics and finance, which provides easy public access to various halal investment instruments. However, the level of public participation in Sharia investment remains relatively low compared to the region's potential. This study used a quantitative approach with descriptive and verification methods. Primary data were collected through the distribution of an online questionnaire to one hundred eighty respondents across seven regencies/cities in the Bangka Belitung Islands Province. The independent variables in this study included Sharia financial literacy, trust in Sharia financial institutions, religiosity, and ease of use of digital technology. The dependent variable was public interest in Sharia investment. Data analysis was performed using multiple linear regression with the assistance of SPSS version twenty six. The results showed that all independent variables had a positive and significant effect on public interest in Sharia investment. Ease of use of digital technology was the most dominant factor in increasing interest in Sharia investment, followed by trust in Sharia financial institutions, religiosity, and Sharia financial literacy. The coefficient of determination amounting seventy one point four percent indicates that the research model has a strong ability to explain the variable of Sharia investment interest. This study confirms that strengthening financial literacy, increasing public trust, strengthening religious values, and optimizing digital services are important strategies in supporting the development of inclusive, sustainable, and competitive Sharia investment in the Bangka Belitung Islands Province.

### **Abstrak**

Penelitian ini bertujuan untuk menganalisis faktor-faktor yang memengaruhi minat masyarakat terhadap investasi syariah di Provinsi Kepulauan Bangka Belitung pada era digitalisasi. Penelitian dilatarbelakangi oleh meningkatnya perkembangan ekonomi dan keuangan syariah berbasis digital yang memberikan kemudahan akses masyarakat terhadap berbagai instrumen investasi halal, namun tingkat partisipasi masyarakat dalam investasi syariah masih relatif rendah dibandingkan potensi yang dimiliki daerah tersebut. Penelitian ini menggunakan pendekatan kuantitatif dengan metode deskriptif dan verifikatif. Data primer diperoleh melalui penyebaran kuesioner daring kepada seratus delapan puluh responden yang tersebar di tujuh kabupaten/kota di Provinsi Kepulauan Bangka Belitung. Variabel independen dalam penelitian ini meliputi literasi keuangan syariah, kepercayaan terhadap lembaga keuangan syariah, religiusitas, dan kemudahan teknologi digital, sedangkan variabel dependen adalah minat investasi syariah masyarakat. Analisis data dilakukan menggunakan regresi linier berganda dengan bantuan aplikasi SPSS versi dua puluh enam. Hasil penelitian menunjukkan bahwa seluruh variabel independen berpengaruh positif dan signifikan terhadap minat investasi syariah masyarakat. Kemudahan teknologi digital menjadi faktor yang paling dominan dalam meningkatkan minat investasi syariah, diikuti oleh kepercayaan terhadap lembaga keuangan syariah, religiusitas, dan literasi keuangan syariah. Nilai koefisien determinasi sebesar tujuh puluh satu koma empat persen menunjukkan bahwa model penelitian memiliki kemampuan yang kuat dalam menjelaskan variabel minat investasi syariah.

Penelitian ini menegaskan bahwa penguatan literasi keuangan, peningkatan kepercayaan publik, penguatan nilai religius, dan optimalisasi layanan digital merupakan strategi penting dalam mendukung pengembangan investasi syariah yang inklusif, berkelanjutan, dan berdaya saing di Provinsi Kepulauan Bangka Belitung.

**Keywords:** Sharia Investment; Sharia Financial Literacy; Digitalization; Religiosity; Trust.



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## INTRODUCTION

The increasingly rapid development of the global economy has driven the emergence of various innovations in the financial sector, including the Sharia-based economic system. Sharia economics is no longer viewed merely as an alternative but rather as a system with significant potential for creating justice, sustainability, and economic stability. Along with advances in digital technology, Sharia investment has undergone significant transformations, both in terms of accessibility, transparency, and public trust<sup>1</sup>. In this era of digitalization, various Sharia-based investment platforms are increasingly accessible to the wider public. This situation opens up significant opportunities for regions such as the Bangka Belitung Islands Province to optimize the potential of the Sharia economy. However, the growth of Sharia investment has not yet fully reflected this potential<sup>2</sup>.

The rapid development of information technology provides opportunities as well as challenges for the community to adapt to changes in the modern financial system, financial digitalization has made it easier for the community to access various investment products, including those based on sharia. However, the level of literacy and public awareness of sharia principles in investing is still relatively low, many people still do not understand the fundamental differences between conventional investments and sharia investments, the lack of socialization and education regarding sharia investment products also becomes an inhibiting factor in increasing community participation, so efforts are needed to revitalize the sharia economy which is not only conceptual, but also operational through the use of digital technology<sup>3</sup>

The Bangka Belitung Islands Province has considerable economic potential to be developed through the Islamic financial system, as a region with a majority Muslim population, public interest in economic activities that are in accordance with Islamic principles should be a major force in encouraging the growth of halal investment<sup>4</sup>, but in reality the number of Islamic investors in this area is still relatively small when compared to its economic potential, several factors such as financial literacy, trust in Islamic financial institutions and understanding of the benefits of Islamic investment are aspects that need to be studied more

<sup>1</sup> M.Fathurrahman. *Transformasi Digital Lembaga Keuangan Syariah : Peluang dan Tantangan*, Jurnal Muslim Heritage Vol.8 No.2. (2023)

<sup>2</sup> Putri, Meylisa Hayati. "Pengembangan Ekonomi Berbasis Syariah di Era Globalisasi." *At-Tajir: Jurnal Manajemen Bisnis Syariah* 2, no. 2 (2025): 74-90.

<sup>3</sup> Putri, Juliana. "Strategi adaptasi perbankan syariah di era digital." *Jurnal Ekonomi Islam* 3, no. 1 (2025): 40-55.

<sup>4</sup> Siti Nurhaliza & Ahmad Rizal. *Minat Masyarakat Milenial Terhadap Investasi Syariah Di Era Digital*. Jurnal Muslim Heritage. Vol.9 No.1. (2024)

deeply, so through a digitalization-based approach, the people of Bangka Belitung have a great opportunity to increase their participation in an inclusive Islamic economy<sup>5</sup>.

Digital transformation provides easy access to various Islamic financial services via platforms such as investment apps, Islamic e-wallets, and halal marketplaces. However, the success of implementing Islamic economics in the digital era depends heavily on the extent to which people understand and trust the system<sup>6</sup>. Trust, ease of access, and perceptions of digital security are important determinants in shaping investment interest. Therefore, it is important to understand the factors that influence people's decisions in choosing Islamic investments in the digital era. Analysis of these factors will provide an empirical picture of the extent to which digitalization drives the Islamic economy in Bangka Belitung<sup>7</sup>.

In addition to technological factors, social and religious factors also play a significant role in people's interest in investing in accordance with Islamic law. Faith and adherence to Islamic teachings often serve as the basis for people choosing financial products that comply with halal and thayyib principles. When integrated with digital literacy, these spiritual values can create a healthy and competitive Islamic investment ecosystem<sup>8</sup>. Regional governments and Islamic financial institutions are expected to collaborate in providing comprehensive education, training, and outreach. This is crucial to ensure that Islamic investment is not just a passing trend but develops into a part of the community's economic culture<sup>9</sup>.

The revitalization of the sharia economy in the Bangka Belitung Islands Province is also inseparable from the support of government policies and financial institutions. The government plays a strategic role in creating regulations conducive to the growth of a digital-based sharia investment ecosystem<sup>10</sup>. Therefore, Sharia financial institutions need to innovate by providing investment products that are easily accessible, transparent, and tailored to the local community's needs. Strengthening digital infrastructure, providing information transparency, and ensuring transaction security are essential prerequisites for fostering public trust. This collaborative effort will accelerate the revitalization of the sharia economy in the Bangka Belitung region<sup>11</sup>.

Based on the description, it is important to conduct research that analyzes the determinants of public interest in Sharia investment in the digitalization era. This research is

<sup>5</sup> Misdar, H. Cipta, R. Rizki, R. Meilani, and T. Tauratiya, *Rencana Strategis (Renstra) Fakultas Syariah dan Ekonomi Islam IAIN Syaikh Abdurrahman Siddik Bangka Belitung Periode 2019–2023* (Bangka Belitung: Fakultas Syariah dan Ekonomi Islam IAIN Syaikh Abdurrahman Siddik Bangka Belitung, 2020).

<sup>6</sup> Nurhayati, Julina. "Transformasi Digital dalam Ekonomi Syariah: Inovasi Teknologi untuk Penguatan Ekosistem Keuangan Halal di Era 5.0." *Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*/Vol 10, no. 3 (2025): 1705.

<sup>7</sup> Mawarni, Bela, Ridwansyah Ridwansyah, and Heni Verawati. "Analisis Faktor-Faktor yang Mempengaruhi Minat Nasabah pada Investasi Emas melalui Aplikasi Pegadaian dalam Perspektif Bisnis Islam." *Jurnal lentera bisnis* 14, no. 2 (2025): 1564-1580.

<sup>8</sup> Apriyani, Dewi, Meirine Mizara, Nandini Citra Lesmana, and Anas Malik. "Faktor-Faktor yang Mempengaruhi Permintaan Produk Syariah: Pendekatan Ekonomi Islam." *Jurnal Penelitian Ilmiah Multidisipliner* 1, no. 04 (2025): 426-432.

<sup>9</sup> Fadila, N., and F. Y. Soumena. *Sinergi Pemerintah Dan Lembaga Keuangan Syariah Dalam Peningkatan Literasi Ekonomi Islam. JEI: Jurnal Ekonomi Islam*, 3 (1), 56–86. 2025.

<sup>10</sup> Kustinah, Endah Mudiyatul, and Fauzatul Laily Nisa. "Strategi Pengembangan Pasar Modal Syariah untuk Mendukung Pertumbuhan Ekonomi Syariah." *Jurnal Rumpun Manajemen Dan Ekonomi* 1, no. 3 (2024): 240-247

<sup>11</sup> Rahayu, Sri, Ratna Sari Dewi, Nurhudawi Nurhudawi, and Arifa Pratami. *Pasar dan Lembaga Keuangan Syariah: Teori, Regulasi, dan Praktik*. Serasi Media Teknologi, 2025.

expected to identify the extent to which financial literacy, trust, religiosity, and ease of technology influence interest in sharia investment. By knowing the dominant factors that influence public interest, more effective strategies can be formulated to strengthen the Sharia economic ecosystem at the regional level. The results of this research are also expected to be a basis for policymakers in designing inclusive and sustainable Sharia economic development programs<sup>12</sup>.

Thus, this research has theoretical and practical significance in an effort to strengthen the foundation of the sharia economy in Bangka Belitung, seen from the theoretical side, this research will enrich the literature on the relationship between digitalization and sharia investment interest in the regional context<sup>13</sup>, then from the practical side, the research results can be a guideline for the government, sharia financial institutions and business actors in developing digital-based education and innovation strategies, revitalizing the sharia economy in the digital era is not just a discourse, but a real step towards fair, sustainable and competitive economic independence of the people at the national and global levels<sup>14</sup>.

Although the potential for sharia economics in the Bangka Belitung Islands Province is quite substantial, public participation in sharia investment remains relatively low. Data from financial institutions shows that the number of sharia investors has not grown significantly compared to conventional investments<sup>15</sup>. This raises fundamental questions about the factors influencing the low public interest in Sharia investment. Is this due to low Sharia financial literacy, a lack of trust in Sharia financial institutions, or because the ease of digital technology has not yet been fully realized by the public? This condition provides an important basis for in-depth and systematic analysis<sup>16</sup>.

The main problem that arises is the gap between the high potential of the sharia economy and the low level of community involvement, even though digital technology has facilitated access to sharia investment products, many people do not understand the mechanisms and advantages of sharia-based investments, the lack of socialization and education also worsens the public's perception of the security and benefits of sharia investment, some people still consider sharia investment as a complicated and high-risk instrument, therefore it is necessary to analyze the factors that determine public interest so that strategies to increase participation can be formulated appropriately<sup>17</sup>.

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<sup>12</sup> Ajustina, Fransiska, and Fauzatul Laily Nisa. "Implementasi Prinsip Ekonomi Syariah Terhadap Pengembangan Ekonomi Umat Untuk Meningkatkan Pertumbuhan Ekonomi." *Jurnal Ilmiah Ekonomi Dan Manajemen* 2, no. 6 (2024): 626-637.

<sup>13</sup> Saidy, Emily Nur. "Rekonseptualisasi Peran Intermediasi Perbankan Syariah dalam Pemberdayaan Ekonomi Umat: Tinjauan Sistematis Pendekatan Pembiayaan Mikro di Indonesia." *Sipakainge: Inovasi Penelitian, Karya Ilmiah, dan Pengembangan (Islamic Science)* 3, no. 3 (2025): 106-144.

<sup>14</sup> Anwar, Ulil Absor Arif, and Detak Pustaka. *Ekonomi Syariah Digital 2035*. Detak Pustaka, 2025.

<sup>15</sup> AJENG, WINDI SAPUTRI. "Pengaruh Infrastruktur, Investasi dan Tenaga Kerja terhadap Pertumbuhan Ekonomi di Pulau Sumatera dalam Perspektif Ekonomi Islam Tahun 2019-2023." PhD diss., UIN Raden Intan Lampung, 2025.

<sup>16</sup> Ruwaidah, Siti Homisyah. "Pengaruh literasi keuangan syariah dan sharia governance terhadap keputusan mahasiswa dalam menggunakan jasa perbankan syariah." *Mubasabatuna: Jurnal Akuntansi Syariah* 2, no. 1 (2020): 79.

<sup>17</sup> Prawana, Indra. "Peran literasi keuangan dan fintech syariah dalam mendorong inklusi keuangan pada pelaku UMKM." *Jurnal Ekonomi Dan Keuangan Syariah* 3, no. 3 (2024): 16-34.

In addition, there is still a misperception regarding sharia investment among the people of Bangka Belitung, some people think that sharia investment is only for certain groups who have a deep understanding of Islamic economics<sup>18</sup>, even though this system is universal and open to all groups who want halal and ethical investments, then another problem that also arises is the weak support for promotion and innovation from local sharia financial institutions, the lack of integration between digital systems and sharia values also has the potential to hinder the development of an inclusive investment ecosystem in the Bangka Belitung region<sup>19</sup>.

By considering these various problems, this research is focused on analyzing the determining factors that influence people's interest in investing in accordance with sharia in the digital era, several factors that are of primary concern include the level of sharia financial literacy, individual religiosity, trust in sharia financial institutions and the ease of digital technology<sup>20</sup>, this research will also examine the extent to which these factors contribute to people's decisions to invest in accordance with sharia, this approach is expected to be able to provide a comprehensive understanding of the dynamics of sharia investment in Bangka Belitung.

This study aims to analyze the influence of Islamic financial literacy on public interest in Islamic investment in the Bangka Belitung Islands Province. Islamic financial literacy is a crucial aspect because it relates to the public's ability to understand the concepts, principles, benefits, and risks of Islamic investments. A good level of understanding will help the public make appropriate investment decisions in accordance with Islamic principles<sup>21</sup>. Access to investment information is increasingly widespread, but not everyone has an adequate understanding of Islamic investment products. This study seeks to determine the extent to which Islamic financial literacy can increase public interest in investing in halal and usury-free instruments. Low Islamic financial literacy is often a major obstacle to the development of the Islamic economy in the region. Therefore, this study is expected to provide an empirical overview of the importance of Islamic financial education in increasing investment participation in the Bangka Belitung community<sup>22</sup>.

In addition to Islamic financial literacy, this study also aims to analyze the influence of public trust in Islamic financial institutions in increasing interest in Islamic investment, trust is a very important psychological factor in determining people's decisions to invest, especially in

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<sup>18</sup> Marza, Kurniawan. "Pengaruh Literasi Keuangan Syariah Dan Persepsi Masyarakat Terhadap Minat Menabung Di Bank Syariah Dengan Kepercayaan Terhadap Perbankan Syariah Sebagai Variabel Moderasi Dalam Perspektif Ekonomi Dan Bisnis Islam (Studi Pada Masyarakat Kota Bandar Lampung)." PhD diss., UIN RADEN INTAN LAMPUNG, 2026.

<sup>19</sup> Yudha, Ana Toni Roby Candra. *Fintech syariah dalam sistem industri halal: Teori dan praktik*. Syiah Kuala University Press, 2021.

<sup>20</sup> KULUP, BINA BUONO. "Analisis Pengaruh Literasi Keuangan Syariah Dan Inklusi Keuangan Syariah Digital Terhadap Pengambilan Keputusan Transaksi Pada Lembaga Keuangan Syariah Di Masyarakat Petani Padi Di Provinsi Lampung." PhD diss., UIN RADEN INTAN LAMPUNG, 2024.

<sup>21</sup> Harahap, Anisa Afla. "Pengaruh literasi keuangan syariah dan kepercayaan terhadap minat menabung di bank syariah." PhD diss., UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan, 2024.

<sup>22</sup> Prihatni, Rida, Yatmoko Baroto, Hendry Oktavianus Simbolon, Dewi Amalia, I. Dewa Made Tirta Meirsha, Slamet Abdul Azis, and Achmad Harristhana Mauldifi Sastraatmadja. *Analisis literasi keuangan dan inklusi keuangan di Indonesia: Strategi untuk meningkatkan kesejahteraan finansial masyarakat*. Penerbit Widina, 2024.

digital-based services, people tend to choose investment institutions that have a good reputation, are transparent, safe and in accordance with Islamic principles. This study seeks to determine the extent to which the level of public trust in Islamic financial institutions is able to influence their interest in investing. This study is expected to contribute to strengthening strategies to increase public trust in Islamic financial institutions<sup>23</sup>.

This study also aims to examine the influence of religiosity on the interest in sharia investment in the Bangka Belitung Islands Province, religiosity reflects the level of individual belief and adherence to religious values in daily life, including in economic and investment activities, in the perspective of Islamic economics, people who have a high level of religiosity tend to choose investment instruments that are in accordance with Islamic law and avoid the practices of usury, gharar, and maysir<sup>24</sup>, this study wants to see the extent to which religious values are a driving factor in shaping people's investment behavior in the modern era and digitalization, this study is also important in supporting the development of sharia economics which is not only oriented towards profit, but also on the value of blessings and compliance with sharia<sup>25</sup>.

Furthermore, this study aims to analyze the influence of the ease of digital technology on people's interest in sharia investment, the development of digital technology has changed people's financial transaction patterns to be faster, more practical and efficient through the use of online applications and digital investment platforms, ease of access to technology allows people to obtain sharia investment information more widely without being limited by distance and time<sup>26</sup>, this study wants to find out to what extent the ease of use of digital technology can increase people's interest in making sharia-based investments, these convenience factors include ease of application access, transaction speed, system security, and convenience of using digital services, the results of the study can be the basis for developing a more effective and inclusive digitalization strategy for the sharia economy<sup>27</sup>.

In addition to analyzing the influence of each variable, this study also aims to identify the dominant factors influencing people's decisions in choosing Sharia-compliant investments. Identifying these dominant factors is crucial because it can help local governments, Sharia financial institutions, and investment industry players develop more targeted development strategies<sup>28</sup>. This study seeks to determine which variables have the greatest influence on increasing public interest in Sharia-compliant investments in Bangka Belitung. By identifying

<sup>23</sup> Rina Kurniati. *Literasi Ekonomi Syariah dan Pengaruhnya Terhadap Perilaku Konsumsi Masyarakat*. Jurnal Muslim Heritage Vol.8 No.1 (2023)

<sup>24</sup> Dari, Adinda Srywulan. "Pengaruh pendapatan, gaya hidup, religiusitas, dan pengetahuan terhadap minat masyarakat berinvestasi di lembaga keuangan syariah (studi kasus Kelurahan Sihitang)." PhD diss., UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan, 2023.

<sup>25</sup> Hasan, Lalu Ali, and Hilalludin Hilalludin. "Integrasi nilai syariah dalam ekonomi digital dan gaya hidup Muslim kontemporer." *TAKAFUL: Jurnal Ekonomi Dan Perbankan Syariah* 1, no. 1 (2025): 55-66.

<sup>26</sup> Aziz, Abdul, Alia Nurhaliza, Azkia Khairunazwa, Ayu Ningsih, Nadia Putri, and Runisa Afni Hafuza. "Peran Digitalisasi Dalam Meningkatkan Efisiensi Dan Transparansi Dalam Ekonomi Syariah." *Jurnal Inovasi Keuangan Dan Manajemen* 6, no. 1 (2025).

<sup>27</sup> Amanda, Nita, and Muhammad Nazieh Ibadillah. "Pengaruh Faktor Keamanan Dan Kemudahan Terhadap Minat Generasi Millennial Menggunakan Mobile Banking." *Jurnal Al-Fatih Global Mulia* 5, no. 1 (2023): 31-44.

<sup>28</sup> Adam, Fanny Mahdi Alhaq. "Analisis Faktor Yang Mempengaruhi Keputusan Investasi Di Bursa Efek Indonesia (Studi Kasus Pada Investor Saham Syariah di Kabupaten Banyumas)." PhD diss., UIN Prof. KH Saifuddin Zuhri Purwokerto, 2022.

these dominant factors, efforts to develop Sharia-compliant investments can be implemented more effectively, tailored to community needs. Overall, this study aims to provide a more comprehensive understanding of the factors influencing Sharia-compliant investments in the era of digital transformation. This research is expected to support the strengthening of an inclusive, modern, and sustainable Sharia-compliant economy in the Bangka Belitung Islands Province<sup>29</sup>.

This research is expected to provide theoretical benefits for the development of Islamic economics and finance, particularly regarding public investment behavior in the digital era. The results can serve as an academic reference for researchers and students in understanding the relationships among Islamic financial literacy, religiosity, trust, and ease of use of digital technology in Islamic investment interest<sup>30</sup>. This research also enriches empirical studies on region-based Islamic investment, which have been relatively limited in previous research. The integration of religiosity and digitalization variables into a single research model provides a new perspective on the development of modern Islamic economic theory. The findings of this study are expected to serve as a basis for further research related to the transformation of the Islamic economy in Indonesia. This study can also serve as a reference in the development of more comprehensive Islamic economic research models in the future<sup>31</sup>.

This research is also expected to provide practical benefits for local governments and Islamic financial institutions in formulating strategies for developing Islamic investment in the Bangka Belitung Islands Province. The results of this research can be used as consideration in improving Islamic financial literacy in the community through more effective education and socialization programs<sup>32</sup>. This research can help Islamic financial institutions understand the factors that influence people's decisions in choosing Islamic-based investments. This research also provides an overview that digitalization has an important role in expanding access to Islamic investment for local communities. The results of this research can be the basis for developing innovative digital-based Islamic investment services that are easier, safer, and more inclusive. This research is expected to be able to support the strengthening of the regional Islamic economy in a sustainable manner<sup>33</sup>.

Furthermore, this study provides insight that sharia investment is not only aimed at obtaining economic benefits but also pays attention to the value of blessings and compliance

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<sup>29</sup> Mairiza, Diany, and Nurintan Muliani Harahap. "Analisis Pilihan Investasi Masyarakat: Berkurangnya Minat Terhadap Bank Syariah Di Tengah Meningkatnya Popularitas Pasar Modal." *PROFJES: Profetik Jurnal Ekonomi Syariah* 3, no. 2 (2025): 242-257.

<sup>30</sup> Abdullah, Fadli Daud, Anne Agnia Nurhasanah, Budi Sulistiyo, and Dindin Saepudin. "Analisis Tujuan dan Manfaat Penelitian Ilmiah dalam Pengembangan Hukum Ekonomi Syariah Perspektif Teoritis dan Aplikatif." *Iqtishad Sharia: Jurnal Hukum Ekonomi Syariah & Keuangan Islam* 2, no. 2 (2024): 76-92.

<sup>31</sup> Astrid M, Astrid M. "PERAN FINANCIAL TECHNOLOGY DALAM MENINGKATKAN INKLUSI KEUANGAN DI INDONESIA: PERSPEKTIF PERBANKAN SYARIAH." PhD diss., Universitas Islam Negeri Palopo, 2025.

<sup>32</sup> Sugianto, Efendi. "Implementasi Praktik Etika Bisnis Islam pada Perbankan dan UMKM Di Provinsi Bangka Belitung." *Syarikat: Jurnal Rumpun Ekonomi Syariah* 8, no. 2 (2025): 685-699.

<sup>33</sup> Hardi, Siti Chairinnisa, Syafitri Ronauli Daulay, and Muhammad Ziqhri Anhar Nasution. "TINJAUAN TEORITIS: PERAN REKSA DANA SYARIAH DALAM MENINGKATKAN INKLUSI KEUANGAN DI INDONESIA." *Jurnal Ilmiah Ekonomi Dan Manajemen* 3, no. 9 (2025): 65-71.

with Islamic law<sup>34</sup>, the public is expected to increasingly understand the importance of sharia financial literacy in making safe and appropriate investment decisions, this study also encourages the public to be more selective in choosing trusted sharia financial institutions and having a secure digital system, with increasing public understanding and trust, participation in sharia investment is expected to increase, then this condition can have a positive impact on the economic growth of the community and strengthening the regional sharia economic sector, this study has important social and economic benefits in supporting the development of a sharia-based community economy in the digitalization era<sup>35</sup>.

The novelty of this research lies in its integration of four key variables: Islamic financial literacy, religiosity, trust, and ease of digital technology, into a single, structured empirical research model. To date, most research on Islamic investment tends to focus only on one or two specific variables, such as financial literacy or the influence of digitalization<sup>36</sup>. This research presents a more comprehensive approach by connecting knowledge, religious values, psychology, and technology within a single analytical framework. This approach provides a more comprehensive understanding of people's behavior in making Islamic investment decisions. This research demonstrates a deeper relationship between internal individual factors and external influences based on digital technology. This research offers a new perspective for the development of Islamic economics and investment studies in Indonesia<sup>37</sup>.

The next novelty is seen in the use of a regional-based empirical approach focused on the Bangka Belitung Islands Province, most previous studies were conducted on a national scale or in large cities that have a more advanced level of Islamic economic development, this condition causes the limited number of studies that describe the Islamic investment behavior of people in island areas and developing regions such as Bangka Belitung, this study is here to fill this gap by providing an empirical picture of the behavior of local communities towards Islamic investment in the digitalization era, this regional focus is important because it can produce more contextual policies according to regional conditions, this study provides a new contribution in enriching regional-based Islamic economic studies<sup>38</sup>.

This research has novelty value because it connects the aspect of religiosity with the development of digital technology in people's investment behavior. Investment decisions are influenced not only by economic considerations but also by religious values and the ease of access to technology. This research shows that religiosity remains an important factor in shaping Sharia investment choices, even as society has entered a modern digital era. The integration of religious values and digital technology is an interesting combination because both can coexist in balance in shaping people's investment behavior. This is one of the new

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<sup>34</sup> Al-Mustafa, Muhammad. "Konsep Investasi Menurut Ekonomi Syariah di Era Milenial." *Jurnal Ekonomi Syariah Dan Bisnis Islam* 2, no. 1 (2023): 18-27.

<sup>35</sup> Rahmadewi, Riska, Dodi Febriansah, Sulaiman Nur Khalifah, and Anas Malik. "Peran edukasi dan literasi keuangan dalam meningkatkan partisipasi masyarakat pada pasar modal syariah di Indonesia." *Jurnal Ilmu Ekonomi* 3, no. 3 (2024).

<sup>36</sup> Nur Aini, Nur Aini. "Pengaruh Inklusi Keuangan Terhadap Pemberdayaan Ekonomi Perempuan Dengan Literasi Keuangan Sebagai Variabel Moderasi." PhD diss., Universitas Islam Negeri Palopo, 2026.

<sup>37</sup> Radianto, Wirawan Endro Dwi, Fulgentius Danardana Murwani, Hilda Yunita Wono, S. I. Kom, and M. Med Kom. *Metode Penelitian Studi Kasus*. Prenada Media, 2025.

<sup>38</sup> Ahida, Ridha, Silfia Hanani, Syafwan Rozi, Nunu Burhanuddin, Zulfani Sesmiarni, Hesi Eka Puteri, Novi Hendri, and Iiz Izmuddin. *Dialektika Keilmuan dalam Pendekatan Lokalitas dan Kontemporer*. Uwais Inspirasi Indonesia, 2025.

contributions that have not been widely discussed in previous research. This research provides a new perspective on the relationship between spirituality and digital economic modernization<sup>39</sup>.

This study also has novelty in looking at the role of public trust in Islamic financial institutions amidst the development of digital investment systems, trust is an important factor because people tend to be more careful in choosing online-based investment institutions due to the increasing risk of fraud and illegal investments, this study shows that the level of public trust in Islamic financial institutions has a major influence on increasing interest in Islamic investment, transparency, transaction security and compliance with Islamic principles are the main factors that strengthen public confidence. This study provides a new contribution because it connects the aspect of trust with the currently developing Islamic-based digital investment system, this study provides a more integrative understanding of the investment behavior of modern society<sup>40</sup>.

Another novel aspect lies in the emphasis on the ease of digital technology as a dominant factor in increasing public interest in Sharia investment. This study found that the ease of use of digital applications, fast access to information, and flexibility of online transactions can increase public participation in sharia investment, these findings indicate that digitalization has a strategic role in expanding sharia financial inclusion in the region, this study shows that digital transformation can be a more effective link between the community and sharia financial institutions, this condition shows that technological developments not only impact transaction efficiency, but also can shape people's economic behavior, this study provides a new contribution in understanding the importance of digitalization for the development of sharia investment in the modern era<sup>41</sup>.

Overall, the novelty of this research demonstrates the development of a more comprehensive research model compared to previous studies. This study successfully integrates factors of knowledge, religiosity, trust, and digital technology in explaining the behavior of Sharia investment in society at the regional level. This approach provides a more realistic picture of the dynamics of Sharia investment in the era of digital transformation. In addition to enriching the literature on sharia economics, this study also opens opportunities for further research to develop a broader model with other additional variables. The presence of this study is expected to serve as an academic and practical reference for strengthening digital-based sharia investment in Indonesia, with a focus on the conditions of the Bangka Belitung community.

## METHODS

This study uses a quantitative approach with a causal associative research type that aims to analyze the relationship and influence between independent variables on the dependent variable. The quantitative approach was chosen because it can provide an objective picture

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<sup>39</sup> Budiono, Budiono. "ANALISIS PREFERENSI GENERASI MILENIAL TERHADAP LAYANAN FINTECH SYARIAH." *Jurnal Ekonomi Islam* 2, no. 2 (2025): 252-267.

<sup>40</sup> Mardiani, Ririn. "Peran Inovasi Tabungan Syariah Terhadap Pertumbuhan Deposito Pada Bank Pembangunan Daerah Sulselbar Cabang Palopo." PhD diss., Universitas Islam Negeri Palopo, 2025.

<sup>41</sup> Mulyana, Sabrina Faiza Hana. "Pengaruh Persepsi Kebermanfaatan, Persepsi Kemudahan Penggunaan, Transparansi, Kepercayaan, dan Kepatuhan Syariah Terhadap Minat menggunakan Linkaja Syariah pada Kalangan Generasi Z dan Kalangan Generasi Milenial di Yogyakarta." PhD diss., Universitas Islam Indonesia, 2025.

based on numerical data that can be statistically processed. According to Sugiyono (2022), quantitative research is used to test previously formulated hypotheses using measurable instruments such as questionnaires. This study is also verifiable because it seeks to prove the influence of factors such as Islamic financial literacy, trust, religiosity, and ease of access to digital technology on interest in Islamic investment among people in the Bangka Belitung Islands Province<sup>42</sup>.

The research was conducted in the Bangka Belitung Islands Province, which was chosen purposively because it has great potential in the development of Islamic economics and finance, but the level of community participation in Islamic investment is still low, the research location covers several districts and cities, including Pangkalpinang City, Bangka Regency, Central Bangka, and East Belitung, the research implementation time is planned for four months, starting from the instrument preparation stage, questionnaire distribution, data collection, to analysis of research results, this research period was chosen to capture the current conditions regarding the dynamics of Islamic investment interest in the digitalization era<sup>43</sup>.

The population in this study is all Muslim communities in the Bangka Belitung Islands Province who have or have the potential to have an interest in sharia investment, either through formal financial institutions or digital platforms, considering the population is quite large and spread across several regions, the researcher used a non-probability sampling technique with a purposive sampling method, this technique is used to select respondents who have relevant characteristics, such as basic understanding of investment, access to digital technology and interest in sharia financial products, the planned sample size is 150–200 respondents, in accordance with the minimum provisions of regression analysis and Structural Equation Modeling (SEM) which requires a proportional number of respondents to the number of research indicators<sup>44</sup>.

This study uses two types of data: primary data and secondary data. Primary data was obtained directly from respondents through a closed questionnaire with a Likert scale of 1–5, where scale 1 indicates the lowest level of disagreement and scale 5 indicates the highest level of agreement, this primary data was used to measure respondents' perceptions of the research variables, while secondary data was obtained from various sources such as reports from the Financial Services Authority (OJK), the Central Statistics Agency (BPS), Bank Indonesia, scientific journals and documents from Islamic financial institutions, secondary data serves to strengthen the analysis and provide empirical context to the research results<sup>45</sup>.

The data collection technique is carried out through the distribution of online questionnaires using platforms such as Google Form or Survey Monkey, in addition to that, short interviews were also conducted with several key respondents, such as representatives of Islamic financial institutions and Islamic digital investment actors, in order to obtain

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<sup>42</sup> Ardiawan, Ketut Ngurah, Meilida Eka Sari, Karimuddin Abdullah, Misbahul Jannah, Ummul Aiman, and Suryadin Hasda. "Penelitian kuantitatif." *Yayasan Penerbit Muhammad Zaini* (2022).

<sup>43</sup> Bustamin, Bustamin. "Persepsi dan sikap nelayan di Kabupaten Belitung tentang Bank Syariah." PhD diss., Institut Agama Islam Negeri Syaikh Abdurrahman Siddik, 2025.

<sup>44</sup> Siska, Siska, Ahmad Irvani, and Muhamad Nurdin. "Pengaruh Lokasi dan Pengetahuan terhadap Minat Menabung di Bank Syariah (Studi Mahasiswa IAIN SAS Bangka Belitung Tahun 2024)." *JYRS: Journal of Youth Research and Studies* 6, no. 1 (2025): 479-493.

<sup>45</sup> Ningrum, Eny Puspita. "Keefektifan Manfaat, Kemudahan Penggunaan, dan Keamanan pada Minat Menggunakan E-Money dalam Meminimalisir Penyebaran Covid-19 pada Masyarakat di Masa Pandemi." *Jurnal Sosial Ekonomi dan Humaniora* 8, no. 1 (2022): 42-47.

qualitative supporting information, the research instrument will be tested through validity and reliability tests on 30 respondents in the pilot test phase to ensure the clarity of the statement items and the consistency of the answers, each respondent was given an explanation regarding the purpose of the research, data confidentiality and the freedom not to participate, the data obtained is only used for academic purposes and is kept confidential<sup>46</sup>.

## RESULTS AND DISCUSSION :

### Respondent Characteristics

This study involved 180 respondents from seven regencies/cities in the Bangka Belitung Islands Province. They came from various social backgrounds, educational backgrounds, occupations, and Sharia investment experiences. This allowed them to represent the broader community in understanding the development of sharia-based investment in the digital era<sup>47</sup>. Data collection was conducted online through Google Forms to facilitate the distribution of questionnaires to respondents spread across various regions. Furthermore, the use of online methods was considered more effective, efficient, and in line with developments in modern information technology, as it allowed respondents to complete research instruments at any time and from anywhere, without being limited by distance or time. This resulted in faster, more systematic, and more relevant data collection, reflecting the actual empirical conditions of the community's interest in digital sharia investment in the Bangka Belitung Islands Province<sup>48</sup>.

Based on the characteristics of respondents by gender, this study shows that male respondents dominate by 54.4%, while female respondents are 45.6%, this condition shows that interest in sharia investment in the Bangka Belitung Islands Province involves relatively balanced participation between men and women, then when viewed by age group, the majority of respondents are in the productive age range of 26-35 years at 48.3%, followed by the 36-45 year age group at 28.9%, while respondents with ages above 45 years are 12.2%, so this finding shows that the productive age generation and people who already have economic stability and the ability to adapt to digital technology are the most active and dominant groups in understanding and having an interest in sharia investment in the modern digitalization era.

Based on education level, the majority of respondents in this study were dominated by Bachelor (S1) graduates at 57.8%, followed by respondents with diploma education at 21.7% and postgraduate at 13.9%. This condition indicates that most respondents have a fairly high level of education, suggesting they have a good understanding of the concept of Sharia investment and the development of digital financial technology. Meanwhile, when viewed from the employment aspect, the majority of respondents are private employees at 41.1%, followed by civil servants at 26.7% and entrepreneurs at 18.9%, so that these characteristics illustrate that the community group that has a relatively stable income, access to technology, and active economic activities is the most dominant group in understanding and showing

<sup>46</sup> Fathania, Fathya Nuri Wiwadja. "Pengaruh Literasi Keuangan Terhadap Minat Menabung di Bank Syariah Melalui Platform Online." PhD diss., Universitas Islam Indonesia, 2024.

<sup>47</sup> Safanah, Yassyfa Azka. "Analisis Faktor-Faktor yang mempengaruhi Kemiskinan di Kota/kabupaten Provinsi Kepulauan Bangka Belitung." PhD diss., Universitas Islam Indonesia, 2025.

<sup>48</sup> Suriadi, Suriadi, Mumu Muzayyin Maq, Randi Randi, Mila Karina, and Rinovian Rais. "Pelatihan Teknis Pembuatan Kuosioner Penelitian Melalui Aplikasi Google Form Dalam Meningkatkan Kualitas Hasil Penelitian Bagi Dosen Pemula Di Era Digital." *Journal Of Human And Education (JAHHE)* 4, no. 3 (2024): 538-544.

interest in sharia investment in the Bangka Belitung Islands Province in the current digitalization era.

The results of the study showed that as many as 61.1% of respondents had experience in making sharia investments through various halal-based financial instruments, while 38.9% of other respondents had never invested but still showed quite high interest in sharia investments, this condition illustrates that public awareness in the Bangka Belitung Islands Province regarding the importance of investments in accordance with Islamic principles is starting to increase, in addition to the development of digital technology and easy access to sharia investment platforms also encourage the emergence of public interest in participating in halal investment activities more broadly and sustainably in the modern digitalization era.

### Validity and Reliability Test

The results of the validity test indicate that all statement items in the research instrument have corrected item-total correlations greater than 0.30. Therefore, all statement items are declared valid and suitable for use in the research data collection process. This is because each item accurately represents the measured variable and has a good level of measurement accuracy in describing respondents' perceptions regarding Sharia investment in the Bangka Belitung Islands Province<sup>49</sup>.

Furthermore, the results of the reliability test show that all research variables have a Cronbach's Alpha value greater than 0.70, so that all research instruments are declared reliable, which means that each statement item has a good level of internal consistency and is able to produce stable and reliable data in measuring research variables related to the Sharia investment interests of the community in the Bangka Belitung Islands Province<sup>50</sup>.

**Table 1. Reliability Test Results**

Variable	Cronbach's Alpha	Description
Sharia Financial Literacy	0.871	Reliable
Trust in LKS	0.894	Reliable
Religiosity	0.866	Reliable
Ease of Digital Technology	0.882	Reliable
Interest in Sharia Investment	0.901	Reliable

### Descriptive Variable Analysis

The descriptive analysis results indicate that all study variables are in the high category, with average scores ranging from 3.8 to 4.3 on the Likert scale. This indicates that respondents have a good level of perception, understanding, trust, religiosity, and interest in Islamic

<sup>49</sup> Mahkotawati, Riris, Tri Rijanto, and Puput Wanarti Rusimamto. "Uji validitas dan reliabilitas instrumen penelitian: Angket pengalaman praktik kerja lapangan (PKL) pada siswa SMK." *JIIP- Jurnal Ilmiah Ilmu Pendidikan* 8, no. 2 (2025): 1830-1835.

<sup>50</sup> Pratama, Angga. "Pengaruh Kompensasi Dan Disiplin Kerja Terhadap Kinerja Karyawan Pada PT Pos Indonesia DC Ciputat." *Jurnal Disrupsi Bisnis* 3, no. 2 (2020): 146-158.

investment, thus illustrating the strong potential for Islamic economic and financial development in the Bangka Belitung Islands Province in the current digital era<sup>51</sup>.

The results of the descriptive analysis show that the religiosity variable obtained the highest average score of 4.25, which indicates that religious values are the dominant factor in shaping people's investment behavior, then followed by the ease of digital technology variable of 4.10, interest in sharia investment of 4.05, sharia financial literacy of 4.02, and trust in sharia financial institutions of 3.95, so that these findings illustrate that people in the Bangka Belitung Islands Province not only consider spiritual aspects in investing, but also pay attention to ease of access to technology, understanding of sharia finance, and the level of trust in sharia financial institutions in making investment decisions in the modern digitalization era<sup>52</sup>.

**Table 2. Multiple Linear Regression Test Results**

Independent Variable	$\beta$	t-test	Significant
Sharia Finacial Literacy	0.215	3.142	0.002
Trust in LKS	0.278	4.025	0.000
Religiosity	0.231	3.562	0.001
Ease of Digital Technology	0.296	4.430	0.000

Konstanta ( $\alpha$ ) = 1.024

$R^2 = 0.714$

F-test = 45.81

Sig. F = 0.000

The results of the regression test show that all independent variables consisting of Islamic financial literacy, trust in Islamic financial institutions, religiosity, and ease of digital technology have a positive and significant influence on people's interest in Islamic investment because all significance values are below 0.05, so it can be interpreted that an increase in each of these variables will encourage increased interest in the people of the Bangka Belitung Islands Province to invest in Islamic manner.

The coefficient of determination ( $R^2$ ) value of 0.714 indicates that 71.4% of the variation in people's interest in sharia investment can be explained by the variables of sharia financial literacy, trust in sharia financial institutions, religiosity, and ease of digital technology, while the remaining 28.6% is influenced by other factors outside the research model, so that these results indicate that the research model used has a strong ability to explain the factors that influence people's interest in the Bangka Belitung Islands Province towards sharia investment in the digitalization era.

## **THE INFLUENCE OF SHARIA FINANCIAL LITERACY ON SHARIA INVESTMENT INTEREST**

<sup>51</sup> Mantiri, Tiara Tesalonika. "Analisis Tingkat Kepuasan Kerja Karyawan di PT Andalan Pesik Internasional Menggunakan Skala Likert." *Jurnal Riset Manajemen Dan Ekonomi (JRIME)* 3, no. 4 (2025): 254-266.

<sup>52</sup> Hastuti, Wedia. "Pengaruh Literasi Keuangan Syariah, Persepsi Risiko, dan Religiusitas terhadap Minat Investasi Saham Syariah pada Generasi Milenial." *Journal Of Financial Economics & Investment* 5, No. 3 (2025): 148-164.

Research results show that Sharia financial literacy has a positive and significant influence on Sharia investment interest among the community in the Bangka Belitung Islands Province. This condition indicates that the higher a community's level of understanding of the concepts, principles, and mechanisms of Sharia finance, the greater its tendency to choose Sharia-based investment instruments in its economic activities. This understanding includes knowledge regarding the prohibition of usury, profit-sharing principles, Sharia contracts, and investment management in accordance with Islamic values. This allows the community to be more confident in making halal, safe, and Sharia-compliant investment decisions. These findings demonstrate that knowledge plays a crucial role in shaping the investment behavior of modern society in the digital era<sup>53</sup>.

Theoretically, the results of this study are in line with the theory of financial literacy which explains that an individual's ability to understand financial concepts will influence the quality of rational and measurable economic decision-making, someone who has a good level of financial literacy tends to be better able to understand the benefits, risks, and opportunities of an investment instrument, including sharia-based investments<sup>54</sup>, in the context of Islamic economics, sharia financial literacy is not only related to the aspect of financial profit alone but also related to the understanding of moral values, ethics, and blessings in managing assets, so that investment decisions made by the community are not only profit-oriented but also consider aspects of compliance with sharia principles in daily economic activities.

The findings of this study also support the results of Fitriani and Rifa'i's (2023) research which states that Islamic financial literacy is an important factor in increasing the participation of Muslim communities in halal investment, the study explains that people who have a good understanding of the Islamic financial system will more easily accept Islamic-based investment products compared to people who have low literacy levels, in addition, low financial literacy is often the cause of negative perceptions of Islamic investment because it is considered complicated and less profitable, therefore increasing education and socialization regarding Islamic finance is a strategic step in expanding community participation in halal investment, especially in areas that have quite large Islamic economic potential such as Bangka Belitung<sup>55</sup>.

In the context of the digitalization era, Islamic financial literacy is becoming increasingly important because society is faced with the rapid and diverse development of financial technology, the emergence of various Islamic-based digital investment platforms requires people to have better analytical skills in order to be able to understand product characteristics, transaction systems, risk levels, and the security of the investments used, without adequate understanding, people have the potential to make mistakes in making investment decisions and even get trapped in illegal investments in the name of Islamic law, so that Islamic financial literacy not only functions as an educational tool but also as a form of

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<sup>53</sup> Adawiah, Stefani. "Pengaruh literasi keuangan dan edukasi keuangan terhadap minat investasi dengan perilaku keuangan sebagai variabel intervening." PhD diss., UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan, 2024.

<sup>54</sup> Kulintang, Amelia, and Eskasari Putri. "Peran literasi keuangan, risk tolerance, overconfidence serta financial technology dalam mendorong keputusan investasi." *JRAP (Jurnal Riset Akuntansi Dan Perpajakan)* 11, no. 1 (2024): 39-55.

<sup>55</sup> Saqbani, Ali. "Determinan minat Masyarakat Kecamatan Sungai Beremas dalam menggunakan Bank Syariah Indonesia." PhD diss., UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan, 2025.

protection for society in facing the increasingly complex and competitive development of the modern digital economy<sup>56</sup>.

Furthermore, the results of this study provide implications that strengthening Islamic financial literacy needs to be a top priority for local governments, Islamic financial institutions, and educational institutions in supporting the development of inclusive and sustainable Islamic investment, digital-based education programs, Islamic financial seminars, halal investment training, and the use of social media can be an effective means to increase public understanding of the importance of Islamic investment in the modern era, with the increasing level of Islamic financial literacy of the community, it is hoped that participation in halal investment in the Bangka Belitung Islands Province will continue to grow and be able to strengthen the growth of the regional Islamic economy in a sustainable, adaptive, and highly competitive manner amidst the global digital transformation.

### **THE INFLUENCE OF TRUST IN ISLAMIC FINANCIAL INSTITUTIONS**

The influence of trust in Islamic financial institutions has a positive and significant impact on public interest in Islamic investment in the Bangka Belitung Islands Province. This condition indicates that the higher the level of public trust in Islamic financial institutions, the greater the public's tendency to make Sharia-based investments. This trust arises because the public perceives Islamic financial institutions to have a safe, transparent, and consistent fund management system that applies Islamic principles across all their operational activities. Furthermore, the public also tends to choose investment institutions that are able to maintain integrity, professionalism, and compliance with Sharia regulations, thereby providing a sense of security in managing investment funds. Thus, trust is a crucial factor in shaping people's investment decisions in the modern digital economy era<sup>57</sup>.

Theoretically, the results of this study support the theory of trust which explains that the level of public trust is a major factor in shaping loyalty, economic behavior, and financial decisions of the community towards an institution, this theory emphasizes that individuals will be more likely to use a service if they have confidence in the security, credibility, and responsibility of the institution that provides the service, in the context of sharia investment trust is not only related to the ability of the institution to provide financial benefits but also related to the commitment to maintaining sharia values and Islamic business ethics, so that people feel more comfortable and confident in placing their funds in sharia financial institutions that are considered to have a good reputation and are trusted in implementing the halal investment system<sup>58</sup>.

The findings of this study are also in line with the research of Huda et al. (2022) which states that the reputation and integrity of Islamic financial institutions greatly determine the investment interest of the Muslim community, the study explains that the public will be more interested in investing if Islamic financial institutions are able to demonstrate transparency in fund management, good service quality, and compliance with sharia principles which are strictly supervised by the Sharia Supervisory Board, in addition a good reputation will increase

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<sup>56</sup> Yusuf, Zulfan, and Syamsul Rizal. "Investasi Syariah di Era Digitalisasi: Tantangan dan Peluang dalam Manajemen Keuangan." *Syariah: Journal of Islamic Law* 7, no. 2 (2025): 12-31.

<sup>57</sup> Afriyanti, Delima, and Nur Fadillah. "Pengaruh Literasi Keuangan Syariah Dan Kepercayaan Terhadap Minat Menabung Di Bank Syariah: Studi Pada Masyarakat Kelurahan Kerinci Kota Kecamatan Pangkalan Kerinci, Kabupaten Pelalawan Riau." *Al-Ma'lumat: Jurnal Ilmu-Ilmu Keislaman* 3, no. 1 (2025): 48-57.

<sup>58</sup> Nurhikmah, Andi Hanifah, and Ersi Sisdianto. "Peran akuntan dalam membangun kepercayaan publik terhadap laporan keuangan perspektif etika." *Jurnal Media Akademik (JMA)* 2, no. 11 (2024).

public confidence that the invested funds are managed professionally and responsibly, so that the risk of loss due to misuse of funds or violation of sharia principles can be minimized optimally in an Islamic-based investment system.

In the digitalization era, transaction security and transparency of fund management are becoming increasingly important factors in building public trust in technology-based sharia investments. People are now increasingly critical when choosing digital investment platforms due to the growing risk of fraud, data leaks, and illegal investments that are rampant through online media. Therefore, Islamic financial institutions are required to be able to provide a digital system that is safe, easy to use, and offers strong data and transaction protection so people feel more confident in investing online. In addition, transparency in information regarding investment mechanisms, financial reports, and investment risk levels is also an important part of increasing public trust in a modern and sustainable digital sharia investment system<sup>59</sup>.

Thus, the results of this study provide implications that strengthening public trust in Islamic financial institutions must be a primary concern for the government, financial institutions, and supervisory authorities in supporting the growth of Islamic investment in the Bangka Belitung Islands Province, efforts to improve service quality, strengthen digital security systems, information transparency, and education regarding halal investment need to be carried out continuously so that the public is more confident in the credibility of Islamic financial institutions, in addition to that, innovation in sharia-based digital services also needs to be continuously developed to adapt to the needs of modern society that increasingly relies on technology in financial activities, so that through increasing public trust it is hoped that community participation in Islamic investment can grow more widely and be able to strengthen the development of the regional Islamic economy in an inclusive and competitive manner in the era of digital transformation.

### **The Influence of Religiosity on Sharia Investment Interest**

Religiosity has a positive and significant influence on Sharia investment interest among people in the Bangka Belitung Islands Province. This indicates that the higher a person's religiosity, the greater their tendency to choose investment instruments that align with Islamic Sharia principles. Spiritual values and adherence to religious teachings are important foundations in shaping Muslims' economic behavior, particularly in making investment decisions that consider not only financial returns but also aspects of halal (permissible) and blessings. Furthermore, people with high levels of religiosity tend to be more cautious in choosing financial products to avoid practices that conflict with Islamic Sharia. Therefore, religiosity is a fundamental factor in increasing interest in Sharia investment in the modern era<sup>60</sup>.

Theoretically, the results of this study strengthen the theory of Islamic economic behavior which explains that economic activities are not only oriented towards achieving material profits but also consider moral values, ethics, and spiritual responsibilities in every

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<sup>59</sup> Rohyati, Rohyati, Farakh Putri Nur Rokmah, Haudli Nurfitriah Uskytia Syazeedah, Rista Indah Fitriyaningrum, Gilang Ramadhan, and Muhamad Syahwildan. "Tantangan dan peluang pasar modal Indonesia dalam meningkatkan minat investasi di era digital." *Kompeten: Jurnal Ilmiah Ekonomi Dan Bisnis* 3, no. 1 (2024): 909-918.

<sup>60</sup> Hasbullah, Nursyella Binti. "Pengaruh Religiusitas, Tingkat Literasi Keuangan Syariah Dan Lokasi Terhadap Minat Menabung Di Bank Syariah (Studi Pada Generasi Z di Kota Palopo)." PhD diss., Institut Agama Islam Negeri Palopo, 2023.

economic activity, this theory emphasizes that a Muslim must carry out economic activities in accordance with sharia principles that prioritize justice, transparency, and benefits for the wider community, in the context of sharia investment religiosity is an important foundation that influences the way individuals understand and choose investment instruments that are in accordance with Islamic provisions, so that investment decisions are not only based on profitability aspects but also on the belief that the investment made must provide blessings and avoid elements that are prohibited in Islam<sup>61</sup>.

The findings of this study are also in line with Ghani's research (2020) which states that a high level of religiosity will encourage people to prefer financial products that comply with sharia principles and avoid practices that contain elements of usury, gharar, and maysir, the study explains that Muslim communities who have a good understanding of religion tend to be more selective in determining investment products because they consider that compliance with sharia is an important part of everyday economic life, in addition, religiosity also forms an awareness that sharia investment not only provides economic benefits but is also part of the implementation of worship values in muamalah activities, so that the higher the level of religiosity of the community, the greater their interest in sharia-based investments.

In the digitalization era, religiosity remains an important factor influencing people's investment behavior even though technological developments have presented various types of modern investment products that are increasingly easy to access, the Muslim community still tries to ensure that the investment instruments used are in accordance with Islamic principles even though they are carried out through digital platforms, this condition shows that digital transformation does not reduce spiritual values in people's economic activities, in fact technological developments can be a means to expand people's access to halal investment products that are more transparent and easy to reach, therefore Islamic financial institutions need to utilize digital technology optimally to provide investment services that are not only modern and practical but also uphold sharia principles in every transaction mechanism.

Furthermore, the results of this study provide implications that strengthening the religious values of the community needs to be an important part of the strategy for developing the Islamic economy and investment in the Bangka Belitung Islands Province, educational efforts regarding the importance of halal investment, understanding the principles of Islamic muamalah, as well as socialization regarding the dangers of usury practices and illegal investments need to be carried out continuously through educational institutions, religious leaders, and Islamic financial institutions, in addition to that, the development of digital-based Islamic investment products must also be able to integrate spiritual aspects, security, and transparency so that people will increasingly trust and be interested in investing in Islamic law, so that through increasing religiosity and understanding of Islamic finance, it is hoped that the growth of Islamic investment can develop more widely and contribute to strengthening the regional Islamic economy in the era of modern digital transformation.

## **THE INFLUENCE OF DIGITAL TECHNOLOGY CONVENIENCE ON SHARIA INVESTMENT INTEREST**

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<sup>61</sup> Sholahudin, Muhamad Afif, and Ayi Yunus Rusyana. "Landasan Teoritis dan Filosofis Motivasi Ekonomi terhadap Tujuan Sosial dalam Sistem Ekonomi Syariah." *Equality: Journal of Islamic Law (EJIL)* 4, no. 1 (2026): 147-164.

The influence of digital technology convenience is the variable with the most dominant influence on Sharia investment interest among the public in the Bangka Belitung Islands Province, with a  $\beta$  coefficient of 0.296. This condition indicates that the development of digital technology plays a very strategic role in increasing public participation in Sharia investment in the modern era. Ease of access to investment services through digital applications, fast transaction processes, and the availability of real-time investment information have made people increasingly interested in using Sharia-based investment platforms. Furthermore, the use of digital technology can also reduce the limitations of distance and time, allowing people to carry out investment activities anytime and anywhere in a more practical, efficient, and flexible manner, in accordance with the needs of a modern society that is increasingly dependent on information technology.

Theoretically, the results of this study are in accordance with the Technology Acceptance Model (TAM) proposed by Fred Davis in 1989 which explains that the perception of ease of use of technology will influence the level of acceptance and interest of users towards a technological system, this theory emphasizes that the easier a technology is to use, the higher the possibility of individuals to accept and utilize it in daily activities, in the context of digital sharia investment, ease of use of applications, simple system displays, and fast transaction access are important factors that encourage people to participate in technology-based investments, so that digital technology is not only a supporting tool but also a major factor in shaping people's investment behavior in the current era of digital transformation.

The findings of this study also support the research of Rahmawati and Siregar (2024) which states that fintech and digital investment platforms are able to expand Islamic financial inclusion through ease of access, transaction efficiency, and transparency of information to the public, the study explains that the use of financial technology provides wider opportunities for the public to access Islamic investment services without having to come directly to financial institutions, in addition, digital technology also allows the public to obtain investment information more quickly and accurately so as to increase public understanding and trust in Islamic investment products, thus the development of Islamic fintech is one of the important instruments in accelerating the growth of the Islamic economy and finance in Indonesia in the modern digitalization era.

In the current development of the digital economy, technological convenience is not only related to service accessibility but also related to efficiency, security, and quality of user experience in conducting investment transactions, people tend to choose investment platforms that have a simple usage system, easy registration process, good data security, and transparent and responsive information services, this condition shows that the success of developing digital sharia investment is greatly influenced by the ability of sharia financial institutions to provide technological innovations that suit the needs of modern society, in addition to that, the integration between sharia principles and digital technology is also an important factor in creating an investment system that is not only practical but also safe, trustworthy, and in accordance with Islamic values in people's economic activities<sup>62</sup>.

Thus, the results of this study provide implications that the development of sharia-based digital technology needs to be continuously improved in order to expand public

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<sup>62</sup> Riswanto, Ari, Joko Joko, Siti Napisah, Yoseb Boari, Devy Kusumaningrum, Nurfaidah Nurfaidah, and Loso Judijanto. *Ekonomi Bisnis Digital: Dinamika Ekonomi Bisnis di Era Digital*. PT. Sonpedia Publishing Indonesia, 2024.

participation in halal investment in the Bangka Belitung Islands Province, sharia financial institutions and local governments need to strengthen digital service innovation through the development of easy-to-use investment applications, improving transaction security systems, and providing digital education to the public regarding sharia investment, in addition to increasing technological literacy and sharia financial literacy also need to be carried out simultaneously so that the public is able to utilize investment technology optimally and responsibly, so that through the effective use of digital technology it is hoped that the growth of sharia investment can develop more quickly, inclusively, and be able to strengthen the competitiveness of the regional sharia economy amidst the increasingly competitive development of global digital transformation.

Simultaneously, the research results show that Islamic financial literacy, trust in Islamic financial institutions, religiosity, and ease of use of digital technology significantly influence the public's interest in Islamic investment in the Bangka Belitung Islands Province. This indicates that people's decisions in choosing Islamic-based investments are not solely influenced by a single factor but rather the result of a combination of interrelated aspects, ranging from the level of understanding of Islamic finance, confidence in the credibility of financial institutions, religious spiritual values, and the ease of use of digital technology in investment activities. All of these variables collectively shape Muslims' investment behavior in the era of modern digital transformation, which is increasingly rapid and competitive<sup>63</sup>.

The findings of this study indicate that the sharia investment behavior of the community is formed by a combination of knowledge, spirituality, psychology, and technology factors that support each other in the economic decision-making process, sharia financial literacy provides an understanding to the community regarding the concept of halal investment and risk management, while trust in sharia financial institutions is the basis of public confidence in the security and transparency of investment fund management, in addition, religiosity strengthens public awareness to choose investment instruments that are in accordance with Islamic principles, while the ease of digital technology is a means that facilitates public access to various sharia investment services quickly, practically, and efficiently in today's modern economic life.

Theoretically, the results of this study show that the development of sharia investment in the digital era requires an integrative and multidimensional approach because people's investment behavior cannot be explained only through economic aspects, but is also influenced by psychological, social, spiritual, and technological aspects, in the context of Islamic economics, Muslim people's investment decisions are not only aimed at obtaining financial profits but also consider the value of blessings, compliance with sharia, and a sense of security in using sharia financial services, therefore the success of sharia investment development is greatly influenced by the ability of financial institutions and the government to build an investment ecosystem that is educational, trustworthy, religious, and based on digital technology that is adaptive to the development of modern society's needs.

Thus, the results of this study provide implications that the development of sharia investment in the Bangka Belitung Islands Province requires synergy between local governments, sharia financial institutions, educational institutions, and digital technology

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<sup>63</sup> Zahrul, Zima. "Pengaruh Financial Literacy, Overconfidence, Herding Behavior Dan Religiusitas Terhadap Keputusan Investasi Berbasis Aplikasi Dengan Religiusitas Sebagai Variabel Moderasi." Phd Diss., Universitas Lampung, 2025.

actors in improving sharia financial literacy, strengthening public trust, instilling religious values, and developing innovative digital-based investment services that are safe and easily accessible to the public, in addition to technology-based sharia financial education programs and strengthening digital transaction security systems need to be continuously improved so that the public becomes more confident and interested in investing in sharia, so that through this integrated approach it is hoped that the growth of sharia investment can develop more broadly, inclusively, and sustainably in supporting the strengthening of the regional sharia economy in the era of global digitalization<sup>64</sup>.

In more detail, the results of this study provide several important strategic implications for the development of the Islamic investment ecosystem in Indonesia, particularly in the Bangka Belitung Islands region. *First*, for Islamic financial institutions, these findings emphasize the need for increased transparency, professionalism, and public education in all their business activities. Public trust in Islamic financial institutions is strongly influenced by the extent to which they maintain the integrity and accountability of their customer fund management. By providing ongoing education, presenting transparent financial reports, and strengthening the quality of digital-based services, Islamic financial institutions can expand their investor base while strengthening public loyalty to the Islamic financial system. *Second*, for local governments and the Financial Services Authority (OJK), this research serves as an important basis for strengthening Islamic financial literacy policies through educational programs integrated with digital technology. Efforts such as digital literacy training, socialization of Islamic financial products, and adaptive regulatory support for the development of financial technology (fintech) will accelerate the penetration of the Islamic investment market at the regional level. In addition, collaboration among the government, academics, and financial institutions needs to be strengthened to create an inclusive, innovative ecosystem aligned with Islamic principles. *Third*, for academics, the results of this study open up new opportunities to conduct further studies related to digital-based sharia investment behavior models in various other regions of Indonesia, by comparing different regional socio-economic and cultural contexts. Further research can enrich contemporary Sharia financial theory and practice. In addition, academics also play an important role in developing effective literacy and education models grounded in empirical research to support increased public awareness of Sharia investment. *Fourth*, for investors and the general public, this study conveys the message that sharia investment is not only a moral choice that reflects Islamic values, but also a rational and future-oriented choice. Amidst the development of modern financial technology, Sharia investment is increasingly accessible, safe, and has the potential for competitive profits. The awareness that Sharia investment can align with the principles of ethics, sustainability, and economic efficiency becomes an important social capital in strengthening the people's economy while supporting national economic growth based on the values of justice and blessings.

## CONCLUSION :

This study aims to analyze the influence of Islamic financial literacy, trust in Islamic financial institutions, religiosity, and ease of digital technology on public interest in Islamic investment

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<sup>64</sup> Rahima Kumala, M. E., M. Ag Nurhayati, and M. Ag Muhammad Yafiz. *Market Share Bank Syariah di Indonesia Strategi Peningkatan Penghimpunan Dana Pihak Ketiga dan Pembiayaan*. Merdeka Kreasi Group, 2026.

in the Bangka Belitung Islands Province. The research focuses on understanding how digital transformation can drive the development of Islamic investment amidst changes in the economic behavior of modern society. Furthermore, this study also emphasizes the importance of integrating religiosity and technology utilization in increasing participation in halal investment. This condition is crucial because the development of the Islamic economy requires support from a better public understanding of Islamic-based investment instruments. This study is expected to provide an empirical overview of the dominant factors influencing people's Islamic investment decisions.

The results of the study show that Islamic financial literacy, trust in Islamic financial institutions, religiosity and ease of digital technology have a positive and significant influence on people's interest in Islamic investment, these findings indicate that the higher the level of public understanding of Islamic investment, the greater their interest in investing in sharia based instruments, trust in Islamic financial institutions is also an important factor that influences people's confidence in making investments safely and in accordance with Islamic principles, religiosity is proven to strengthen investment decisions because people consider aspects of blessings in economic activities, the ease of digital technology provides faster, more practical and efficient investment access for the community. Theoretically, this study contributes to the development of Islamic economic literature by integrating the variables of Islamic financial literacy, trust, religiosity and digital technology in one comprehensive research model, this study shows that Islamic investment behavior is not only influenced by economic factors alone but also influenced by spiritual aspects and the development of modern technology, the novelty of this study lies in the combination of dimensions of religiosity and digitalization in explaining people's Islamic investment interest, this study was conducted in the regional context of the Bangka Belitung Islands Province which is still relatively rarely used as an object of Islamic investment research, the findings of this study enrich empirical studies on the investment behavior of Muslim communities in the era of digital transformation, this study is able to provide a new perspective in the development of digital-based Islamic investment theory.

Practically, the results of this study provide important implications for local governments, Islamic financial institutions and digital investment industry players. Local governments are expected to improve educational programs and socialization regarding Islamic investment through digital media and community financial literacy activities, Islamic financial institutions also need to improve the quality of digital services that are more accessible, secure and transparent in order to increase public trust, strengthening digital security systems is an important step in creating a sense of security for Islamic investors, this study also provides benefits for the community in increasing understanding of the importance of halal investment that is in accordance with Islamic principles, with the synergy between the government, financial institutions and the community, the development of Islamic investment can develop more optimally and sustainably.

Although this study provides quite comprehensive results, this study still has several limitations that need to be considered, this study only uses a quantitative approach so it has not been able to explore in depth the psychological and behavioral factors of the community in making sharia investment decisions, the number of research respondents is still limited so it does not fully represent the entire community in the Bangka Belitung Islands Province, this study also only focuses on four main variables, while there are still other variables that have the potential to influence the community's interest in sharia investment, factors such as

income level, risk perception, local culture and the influence of social media have not been analyzed in depth in this study, therefore the results of this study still have limitations in generalization in a broader context.

Overall, this study confirms that the development of sharia investment in the digital era requires support for sharia financial literacy, strengthening public trust, increasing religiosity, and optimizing digital technology on an ongoing basis. Digital transformation has opened up significant opportunities for the public to access sharia investment services more easily and efficiently. However, the success of sharia investment development still depends on the level of public understanding and confidence in the sharia financial system. This study shows that sharia investment is not only an economic activity but also part of the implementation of Islamic values in modern society. Therefore, strong synergy is needed between the government, sharia financial institutions, and the community in strengthening the digital sharia investment ecosystem. With these steps, sharia investment in the Bangka Belitung Islands Province is expected to develop inclusively, competitively, and sustainably in the future.

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