

**THE ROLE OF SHARIA BANK DIGITAL SERVICES IN
IMPROVING SHARIA FINANCIAL LITERACY
(A LITERATURE REVIEW)**

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ABSTRACT

Digital transformation in the financial sector has brought significant changes to the way people access banking services, including in the context of Islamic banks. However, the acceleration of digitalization has not been fully balanced with the increasing Islamic financial literacy of the people. This study aims to evaluate and map the relationship between Islamic bank digital services and increasing Islamic financial literacy. This study employs the Systematic Literature Review (SLR) approach, incorporating a bibliometric method. This type of research is qualitative, with secondary data obtained from 105 scientific articles indexed by Google Scholar during the period 2018–2024. The data collection technique was carried out through the Publish or Perish (PoP) application, while the analysis was carried out using the VOSviewer software to map the network of keywords, research trends, and author collaboration. The results show a significant increase in the number of publications since 2021, with the main focus on the integration of digital services and Islamic financial literacy. Keywords such as "literacy," "Islamic banks," and "digital services" emerged as dominant thematic centers. Even so, collaboration between researchers is still limited and tends to be fragmented. The policy implications of these findings encourage the need to strengthen synergy between Islamic financial institutions, the government, and academics in designing digital services that also function as educational instruments. Thus, the development of digital technology in Islamic banking is not only a tool for transaction efficiency, but also a strategy to strengthen the foundation of Islamic financial literacy

sustainably. The limitations of this study are in the period of research data presented, so that more can be made.

Keywords: Sharia Bank Digital Services, Sharia Financial Literacy, Systematic Literature Review.

INTRODUCTION

The development of information technology has changed various aspects of human life, including in the financial and banking sectors. Digital transformation is a key driver in creating efficiency, inclusion, and innovation in financial services (Hakim & Nisa, 2024; Hera Susanti, 2024). Digitalization allows people to access financial services faster, cheaper, and easier. Banking is one of the sectors highly affected by this change (Hidayat et al., 2021; Tambunan & Padli Nasution, 2022). Financial institutions are now competing to provide digital-based services to reach more users and increase competitiveness.

Digital services in Islamic banking increase financial literacy by providing accessible information and innovative products tailored to the needs of the community. This approach addresses the financial literacy gap, especially among tech-savvy Indonesian youth, encouraging a better understanding of Islamic finance principles.(Wahyuni et al., 2025) Digital services in Islamic banking improve financial literacy by providing accessible technology-based solutions that engage the digitally literate young generation. This transformation drives a better understanding of sharia-compliant finance, promoting inclusivity and transparency in the Islamic finance ecosystem in Indonesia.(Wahab & Ihsan, 2025)

Islamic banking, as part of the national financial system, has also undergone this digital transformation. Islamic banks have begun to develop various digital services such as mobile banking, internet banking, and financial applications based on sharia principles (Natazza & Fasa, 2024; Sakinah et al., 2024). Islamic bank digital services not only facilitate transactions, but also become a means of education for customers. In Indonesia, the trend of digitalization of Islamic banking shows a fairly rapid development (Luthfiatuss'ayah et al., 2022; Nurfalah & Rusydiana, 2019). Regulatory support from the Financial Services Authority (OJK) and Bank Indonesia has also encouraged the growth of Islamic banks' digital services (Hasanah et al., 2024; Nasir Tajul Aripin et al., 2022). Digital innovation is a strategic instrument in increasing the competitiveness of Islamic banks in the technological era.

The development of digital services continues to increase, but the level of Islamic financial literacy of the Indonesian people is still relatively low. Many people do not understand the basic principles of Islamic financial products and services (Buono et al., 2023; Faadilah & Ilham, 2024). This poses its own challenges in optimizing Islamic bank digital services. The services that have been available online have not been fully able to increase public understanding of Islamic finance (Alfitri & Alfiyah, 2025; Utama, 2021). Low financial literacy can cause people to make mistakes in choosing financial products according to their needs and Sharia values.

Mobile banking services significantly affect interest in saving in Islamic banks, increasing Islamic financial literacy. Ease of use attracts students, thereby improving their financial decision-making skills related to Islamic banking, as shown by research findings (Nugroho & Yasin, 2024). Digital services in Islamic banking, such as digital payment systems and peer-to-peer lending, enhance Islamic financial inclusion, which directly contributes to improving users' financial literacy by providing accessible and user-friendly financial products and services.(Andiansyah et al., 2024)

While digital services in Sharia banks can improve operational efficiency and expand financial offerings, significant challenges remain, including a lack of financial literacy among MSMEs. Increasing digital literacy is recommended to support the effective use of services (Said & Muhammadun, 2024). Islamic bank digital services improve Islamic financial literacy by providing accessible information and facilitating informed financial decisions. This digitalization supports individuals in managing finances effectively, aligning with Islamic principles, and ultimately increasing participation in Islamic financial transactions (Yulianto et al., 2024).

Islamic banking digital services are aligned with Maqasid al-Sharia, increasing customer trust, perceived security, and accessibility, which can contribute to increased financial literacy among users by providing reliable and convenient access to Shariah-compliant financial services. It plays a strategic role for both Muslim and non-Muslim communities because it offers an alternative to conventional digital banking by emphasizing the principles of fairness, equity, and ethics in every financial transaction. The application of sharia principles in digital banking services is not only aimed at ensuring compliance with Islamic values, but also directed at realizing the public good (*jalb al-masālih*) and preventing potential harm (*daf' al-mafāsid*), so that its existence can provide broader benefits for the stability and sustainability of the financial system in an inclusive manner(Azis & Mustafar, 2021).

Digital banking services offered by Islamic banks contribute to increasing Islamic financial literacy and inclusion by providing more competitive products and meeting people's expectations, especially in the context of digital transformation accelerated by the pandemic (Aripin et al., 2022). Digitization of banking services plays an important role in improving Islamic financial literacy through the provision of easily accessible information and educational resources that are integrated in digital platforms. This strategy not only strengthens customers' understanding of Islamic financial principles, products, and mechanisms but also encourages increased user engagement with digital banking services. Thus, the digitalization of Islamic banking contributes to increasing overall financial awareness while supporting the development of an inclusive, transparent, and sustainable financial system (Aulia et al., 2025).

Digital transformation in Islamic financial services plays an important role in improving the accessibility and efficiency of services, which ultimately contributes to the improvement of Islamic financial literacy. The use of digital platforms such as mobile banking, e-wallets, and Islamic financial applications allows people to obtain information, make transactions, and learn about Islamic financial products more easily and quickly. This digitalization not only encourages public engagement with Islamic banking, but also expands financial inclusion through increased understanding of Islamic finance principles, benefits, and mechanisms, thereby supporting the strengthening of financial knowledge and awareness (Ceasario & Nisa, 2024). The impact of Islamic bank digital services on Islamic financial literacy. It focuses on the influence of Sharia financial literacy on interest in using Islamic bank products (Nuraini & Cheumar, 2023).

The low level of Islamic financial literacy is still a serious challenge, especially in Indonesia, which is characterized by a considerable gap in understanding compared to conventional finance. The findings of the Financial Services Authority (OJK) survey show that the level of Islamic financial literacy among students has only reached 31.5%, far behind conventional financial literacy, which reaches 67.1%. This condition indicates that the young generation's understanding of Islamic finance concepts, products, and mechanisms is still limited, so more systematic efforts are needed through education, socialization, and the use of digital innovations to strengthen Islamic financial literacy and inclusion (Mardayanti & Suriani, 2024). Public literacy in Islamic finance is still relatively low, especially in the Islamic banking sector, contributing to a market share of only 5.95% compared to conventional banking (Budianto, 2022).

The level of Islamic financial literacy in the community is still low, so it requires an effective promotion strategy. The importance of collaboration between stakeholders and the use of various promotional methods to increase understanding and support for the green economy. The literacy indicators used include aspects of knowledge, ability in financial decision-making, and confidence. This study concludes that the higher the level of Islamic financial literacy that adolescents have as agents of change, the higher their interest in utilizing Islamic banking services in their daily lives. As a suggestion, the researcher recommends a special study program in mosques to increase youth understanding and motivation of the urgency of Islamic banking (Yulitasari et al., 2025).

Low Islamic financial literacy in the midst of digital developments is an important issue that needs to be addressed systematically. The gap between the provision of digital services and the level of public understanding needs to be bridged (Garbo & Ichsan, 2024; Rahmawati et al., 2024). Therefore, efforts are needed to evaluate the extent to which Islamic bank digital services are able to support people's financial literacy. This evaluation is important so that digitalization is not only a transaction tool, but also an effective means of education (Farhan &

Shifa, 2023; Farichah, 2024). Thus, financial literacy is an integral part of the development of Islamic digital services.

The stronger digital services of Islamic financial institutions will be a key factor in driving the level of literacy and inclusion, as well as the stability of Islamic finance (Fatmawati & Hayati, 2022; Sulistiyaningsih & Shultan, 2021). People who are literate tend to make wiser and more responsible financial decisions. In the context of sharia, this also means understanding the values of justice, blessings, and freedom from usury. Therefore, Islamic bank digital services need to be designed not only for transaction efficiency but also to educate customers in a sustainable manner (Afiah, N., Muin, R., & Kadir, 2024; Bhakti et al., 2025). This understanding is important in supporting an inclusive and sustainable Sharia economy.

Digital-based Islamic financial literacy programs have proven to have a significant impact in increasing MSME actors' understanding of Islamic financial products and services, encouraging interest in using financial instruments in accordance with sharia principles, and increasing awareness of the risks of illegal online loans and online gambling practices. This increase in literacy contributes to strengthening the ability of MSMEs to make wiser, ethical, and more sustainable financial decisions, thereby ultimately strengthening the financial resilience of MSMEs in facing economic dynamics and challenges in the digital era.(F. K. Hakim et al., 2025) Financial behavior, Islamic financial literacy was identified as the most dominant factor influencing savings decisions, surpassing the impact of digital services (L. H. Rahmawati et al., 2024).

Increasing Sharia financial literacy is essential to foster interest in Sharia banking products, as evidenced by research showing a positive correlation between literacy and product interest. The financial industry continues to create and develop innovative financial products and services to make them more affordable for people according to their needs. A high level of literacy is expected to encourage people to take advantage of these products and services so that they can spur economic growth and welfare (Junipa & Sugiarti, 2024). Digital services play an important role in improving Islamic financial literacy, particularly in Indonesia, where the integration of Islamic technology and finance is growing rapidly. Research shows that a strong understanding of Islamic financial principles significantly influences the adoption of digital financial services, thereby promoting financial inclusion and understanding of Islamic financial products among the public.

Scientific studies related to digital services for Islamic banking and financial literacy need to be improved. Many studies only discuss one aspect, both digitalization and financial literacy, without linking them integratively. This shows that there are research gaps that need to be filled through a more comprehensive study. In addition, there have not been many studies that utilize bibliometric approaches to map the relationship between the two concepts. The need for

systematic synthesis and scientific mapping is becoming increasingly important in the midst of the rapid flow of academic information.

This study offers a systematic approach to literature review (SLR) using the bibliometric tool VOSviewer. This approach aims to identify, classify, and map the literature that discusses Islamic bank digitalization and financial literacy. With SLR, this study presents a comprehensive overview of the development of research themes, trends, and the linkages between concepts. VOSviewer allows visualization of keyword networks and co-citation in the reviewed literature. The results provide a map of knowledge that can be used as a basis for further research and development.

The research is different from previous research, which concentrates a lot on field research and in the form of Islamic finance socialization activities. Through the presentation of research through literature studies, many studies and articles will be found that focus on research themes on digital services and financial literacy levels. This research will give rise to novelty in the form of research graphs, as well as the potential for the emergence of several relevant research areas in the future.

The urgency of the research lies in its approach that integrates financial literacy and digital services in the context of Islamic banking. The study not only reviews narratively but also presents visual and quantitative evidence of the interconnectedness between the research themes. In addition, the use of VOSviewer as a bibliometric tool in the context of Islamic finance studies is still rare. This makes this research contribute not only to the development of theories but also to methods of analyzing the scientific literature. This contribution is expected to enrich academic discourse and industry practices.

The purpose of this study is to analyze, evaluate, and map the scientific literature related to Islamic banking digital services and financial literacy. This study also aims to identify research trends, research gaps, and potential collaboration between researchers. In addition, this study wants to reveal the extent to which digital services play a role in improving people's understanding of Islamic finance. By presenting systematic scientific mapping, this research is expected to be an important reference for academics, regulators, and Islamic finance industry players. Finally, this study is expected to strengthen the foundation of Islamic financial literacy through the use of inclusive and sustainable digital technology.

METHODS

This study employs the Systematic Literature Review (SLR) approach, incorporating a bibliometric method. This type of research is qualitative in nature, aiming to analyze, identify, evaluate, and map the scientific literature related to Islamic banking digital services and financial literacy. This approach was chosen to gain a comprehensive understanding of research trends, linkages between topics, and systematic study gaps.

The Systematic Literature Review (SLR) procedure used in this study is to determine the current research theme. Then, determine keywords to search for articles that can be obtained through the publish or perish (PoP) application. Next, determine the duration of the article to be collected by entering keywords. Furthermore, the data obtained is stored in the form of a ris. Then the data collected through the ris file will be input into the Vos Viewer application to process the data in the form of visualization.

In the study, taking data from the period from 2018 to 2024, the determination of this period was based on the increasingly massive use of digital services in products in the community. Almost all Islamic banking services use digital for every transaction. Even prospective customers no longer need to visit Islamic banks to open a savings account. It also applies to other Islamic financial products that can be obtained through various digital applications and services. Furthermore, this process will increase the level of public literacy towards Islamic financial products that are increasingly diverse.

The data collected in this study all came from the Publish or Perish (PoP) application after entering keywords and determining the time period. The data obtained in the form of articles that have been published and indexed by google scolar are all collected and filtered for articles in the event of double articles from the results of the application. All data generated from the dominant Google Scholar index uses Indonesian according to the keywords entered in the application.

The data source in this study comes from secondary data from various scientific articles published in online journals, especially those indexed in Google Scholar. Literature search was carried out through the Google Scholar database using the Publish or Perish (PoP) application. Through the application, by entering a combination of keywords such as "Sharia Bank Digital Services", "Sharia Financial Literacy", "Sharia Bank Digital Services", "Sharia Financial Literacy", "Digital Bank", "Digital Bank Services", "Sharia Bank Digital Services for Sharia Financial Literacy". The selected articles are those published within a period of 7 years, namely from 2018–2024, to reflect the latest developments.

The data collection technique is carried out through a systematic literature search process using documentation from various articles relevant to the research theme. This process involves several stages, namely identification, screening, selection, and inclusion of relevant literature. Irrelevant articles, duplicates, or those that have no relevance to the main theme are excluded from the analysis. All metadata of the selected articles is downloaded in RIS and csv formats for further analysis. The data obtained from data collection through the Publish or Perish (PoP) application was 105 articles.

The data analysis technique uses a bibliometric approach with the help of the VOSviewer software. This application is used to visualize bibliometric

networks such as co-authorship, keyword co-occurrence, and co-citation between articles. This analysis aims to identify the dominant themes, a map of researcher collaboration, as well as trends and directions of research in the topic of Islamic banking digital services and financial literacy. The results of the analysis are then interpreted descriptively to answer the research questions and show the position of this study in the global literature.

With this systematic approach and bibliometric visualization, the research is expected to provide a complete picture of the scientific landscape in the field of Islamic banking digitalization and financial literacy, as well as become an initial reference for further research and strategic policy formulation.

RESULT AND DISCUSSION

1. Trend of Islamic Bank Digital Service Theme Encourages Islamic Financial Literacy

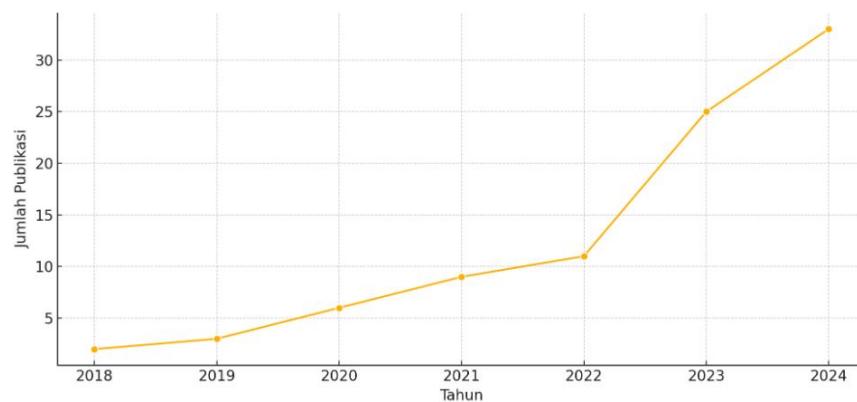


Figure 1: Publication Trends of Sharia Bank Digital Services for Sharia Financial Literacy

Source: Application to Publish of Perish Data in 2018-2024

The graph shows a sharp increase in the number of publications discussing Islamic bank digital services and financial literacy from 2018 to 2024. At the beginning of the period (2018–2020), this topic did not receive much attention. Research is still conceptual and limited to the introduction of technology in the Islamic banking system. However, since the COVID-19 pandemic in 2020, there has been a significant acceleration of digitalization in the banking sector, including Islamic banks, which has led to an increase in publications on this topic.

The 2021–2023 period was marked by a surge in academic interest in the integration of digital technology and Sharia values in financial services. The researchers began to explore more deeply the effectiveness of sharia digital services and the importance of digital financial literacy, especially among the younger generation and MSME actors. Literacy is not only seen as an understanding of

Sharia products, but also as the ability of people to use digital financial services safely and in accordance with Sharia principles.

The peak of publication will occur in 2024, reflecting that this issue has become a strategic focus in Islamic finance research. This trend is in line with the development of new technologies such as *AI* and *blockchain*, as well as increasing regulatory support for the digitalization of Islamic banking. In general, this graph reflects not only the growth in the number of publications, but also the change in research approaches: from conceptual to applicative, from reactive to strategic, and from technology as a tool to an integral part of the financial empowerment of the people.

2. Central Themes Related to Sharia Bank Digital Services to Encourage Sharia Financial Literacy



Figure 2: Central themes of Sharia Bank digital services for Sharia Financial Literacy

Based on the word cloud that the Doctoral attached, Yuki concluded that the main focus of research on the topic of Islamic banking digital services and financial literacy is currently dominated by words such as "financial literacy," "Islamic banking," and "digital." These words indicate that sharia-based financial literacy is a central issue, especially in the context of the digital transformation of financial services. The dominance of the word "digital" also shows that research is no longer limited to discussing normative aspects of sharia, but has shifted to the dynamics of digital technology in supporting the inclusion and efficiency of the Islamic financial system.

In addition, the emergence of terms such as "product," "use," "society," and "service" in a considerable measure indicates that many studies highlight the practical aspects of digitalization, such as the use of digital products by the public and how these services can improve people's financial literacy. These findings are in line with other research that emphasizes the importance of digital literacy in encouraging the use of Islamic bank services among the millennial generation.

Meanwhile, words such as "sharia," "financial literacy," and "electronic banking" indicate that these topics are also receiving attention on the global stage, not just in the Indonesian context.

When compared to previous studies (2018–2020), the keywords in the word cloud reflect a shift in focus. In the past, sharia financial literacy was discussed more in the context of basic education and understanding of sharia principles. However, currently the direction of research has developed to be more applicable, namely, how to improve people's financial literacy so that they are able to use digital financial products and services wisely and in accordance with Sharia. This is in line with the findings of other researchers that the success of Islamic bank digitization is highly determined by the digital literacy of the ummah based on Islamic values. This word cloud visually confirms that Islamic financial literacy in the digital era is no longer a fringe topic, but the center of attention in contemporary Islamic financial discourse.

3. Projected Future Trends Related to Sharia Bank Digital Services in Encouraging Sharia Financial Literacy

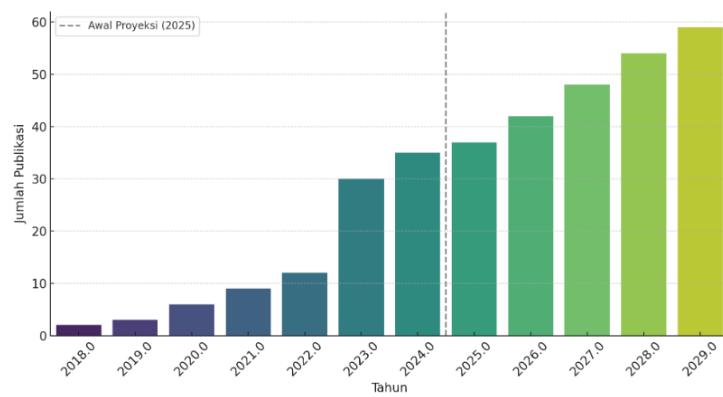


Figure 3: Projected Trends of Research Themes Related to Sharia Bank Digital Services for Sharia Financial Literacy

Source: Publish of Perish App in 2025

The graph above shows the trend in the number of publications from 2018 to 2024, as well as projections until 2029. It can be seen that the number of publications has increased quite significantly, especially after 2022. This surge shows the close academic attention to the issue of integrating the digitalization of Islamic banking with efforts to increase financial literacy based on Islamic values. The gray vertical line marks the beginning of the projection period (2025), with the predicted upward trend continuing steadily.

If the current trend continues, in the next five years, the number of scientific publications on the topic of Islamic bank digital services and Islamic financial literacy is projected to increase consistently. This can be assumed as a response to

the increasingly strong technological transformation in the financial sector, the public's need for practical sharia-based services, and regulatory pressure to expand financial inclusion through digital approaches. The increase in the number of publications also indicates that academics are increasingly aware of the importance of collaboration between the development of Sharia digital products and the right literacy for the user community.

Along with this trend, future research is expected to focus more on interdisciplinary approaches, such as the use of big data, artificial intelligence (AI), and financial technology (sharia fintech), which are designed to strengthen public understanding and participation in the digital Islamic financial system. Studies on the effectiveness of digital education campaigns based on Islamic values also have the potential to become mainstream in future research.

VosViewer Analysis

The use of the VOSviewer application is important in this study because it is able to present a systematic and informative visualization of the literature network. VOSviewer helps researchers map the relationships between concepts, keywords, and author collaboration based on bibliometric data processed from scientific publications. In the context of Islamic bank digital services and financial literacy, this application allows the identification of the most dominant topics, thematic trends, and research developments over time. This analysis provides an objective foundation for researchers to understand the direction and gaps of research that are still open.

Furthermore, VOSviewer also serves as a strategic tool in compiling a comprehensive literature review. With analysis features such as co-occurrence (co-occurrence of keywords), co-authorship (author collaboration network), and citation analysis (the level of influence of the article), researchers can construct a knowledge structure that is relevant to the theme raised. This supports the process of preparing evidence-based review literature, as well as strengthens the theoretical and practical contributions of the research conducted.

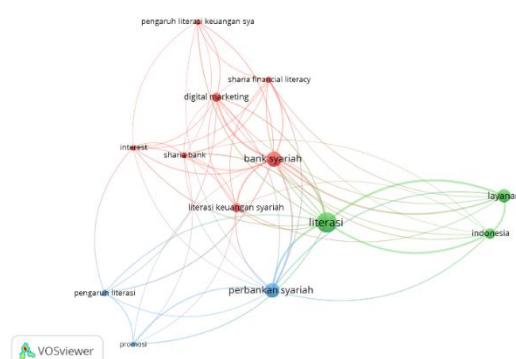


Figure 4

Based on the visualization of the bibliometric map from VOSviewer above, it can be seen that the research themes related to *Islamic bank digital services* and *Islamic financial literacy* form several main clusters that are interconnected. There are large nodes such as "literacy," "Islamic banking," "Islamic banking," and "services" that act as a connecting center between themes. The red cluster tends to discuss digital marketing issues, Islamic financial literacy, and public interest in Islamic banking services, indicating that the research in this cluster focuses more on behavioral and promotional approaches. Meanwhile, the green and blue clusters indicate the linkage between financial literacy, digital services, and local contexts such as Indonesia, indicating that geographical aspects and local policies are important factors in the development of Islamic bank digital services.

The relationship between keywords such as "services," "literacy," and "Indonesia" shows that many studies are starting to lead to strengthening sharia-based digital literacy as a strategy to expand financial inclusion at the national level. Meanwhile, terms such as "literacy influence," "promotion," and "digital marketing" indicate that the study also explores the factors that influence the adoption of digital services by Islamic bank customers. This visualization as a whole shows that research on this theme is developing in a fairly wide spectrum, from consumer behavior, marketing strategies, to the governance of digital banking services based on Sharia values, and has the potential to continue to develop in an interdisciplinary direction in the future.

The integration of digital services in Islamic banking has significantly increased Islamic financial literacy, especially among the younger generation. Digital platforms such as mobile and internet banking facilitate easier access to financial products, thereby increasing understanding and engagement with Islamic finance. This transition is critical as it aligns with the increasing reliance on technology among millennials and Generation Z, who are more likely to leverage these services for financial management. Digital banking services provide a user-friendly interface that simplifies the understanding of Islamic financial products, leading to higher literacy rates among users.(Yasin et al., 2021)

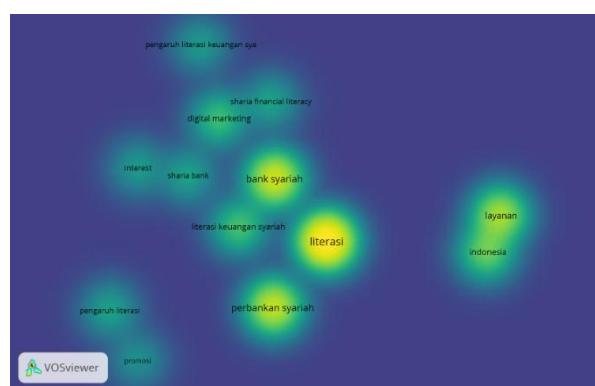


Figure 5

The *heat map* image above, generated through the VOSviewer application, shows the distribution and intensity of the frequency of keyword occurrences in publications related to the theme of Islamic bank digital services and Islamic financial literacy. Bright yellow indicates the most frequently occurring keywords, while green indicates medium intensity, and blue indicates low frequency. From this visualization, it appears that the words "literacy," "Islamic bank," and "Islamic banking" are the most dominant terms in scientific discourse, indicating that the issue of literacy is a central point in studies related to Islamic finance, especially in the context of digitizing services.

In addition, keywords such as "services," "Indonesia," "digital marketing," and "sharia financial literacy" appeared with moderate intensity, suggesting that while they are not yet the main focus, these topics are gaining a place in recent research. The strategic position of the terms "services" and "Indonesia" in this map also shows the linkage between the development of Islamic bank digital services and local needs in Indonesia. This signals that future research has the potential to develop towards strengthening the integration of Sharia service technology and increasing community literacy based on local values. This map as a whole gives a strong picture that the development of Islamic bank digital services is not only a technological issue, but also an issue of education, cultural context, and a literacy-based strategic approach.

The dominance of the appearance of the words "services" and "Indonesia" in strategic positions in bibliometric maps shows that Indonesia has become a very significant locus of study in research related to Islamic financial services. This is inseparable from Indonesia's position as the country with the largest Muslim population in the world, which structurally provides a wide potential market for the development of Islamic financial services. This condition encourages increased academic attention to the dynamics of services, quality, accessibility, and innovation of Islamic banking and finance in Indonesia compared to other Muslim countries.

In addition to demographic factors, Indonesia's dominance is also influenced by a relatively progressive national regulatory and policy framework in encouraging the development of the Islamic finance industry. The presence of the Islamic economic and finance master plan, the active role of authorities such as OJK and Bank Indonesia, and the integration of Islamic finance with the financial inclusion and digital transformation agenda have created a conducive research ecosystem. This makes Indonesia an attractive empirical laboratory for researchers, especially in the study of digital services, Islamic financial literacy, and technology-based financial inclusion.

CONCLUSION

This research shows that Islamic bank digital services have great potential in encouraging the improvement of people's Islamic financial literacy. Through the Systematic Literature Review (SLR) approach and bibliometric analysis with VOSviewer, it was found that the topic of integrating digitalization and Islamic finance education has developed rapidly, especially after 2021. This is reflected in the increasing number of publications and the dominance of keywords such as "literacy," "Islamic banking," and "digital services."

The results of the researcher's collaborative mapping show that the academic network on this topic is still fragmented. The limitations of collaboration between researchers are a challenge in broadening perspectives and strengthening the impact of policy research. On the other hand, there is still a gap between the availability of digital services and the level of understanding of Sharia finance, indicating that digital transformation has not fully answered the educational needs of the people.

An integrative approach between technological innovation and strengthening Islamic financial literacy is needed to ensure that digitalization is not only a means of transactions but also a tool for the economic empowerment of the people. Islamic bank digital services must be able to bridge public understanding of Islamic values in finance to realize an inclusive, fair, and sustainable Islamic financial system.

OJK and Bank Indonesia need to encourage the integration of educational content based on microlearning *in* Islamic banking applications. This content should ideally be presented in a short, contextual, and interactive format, such as infographics, short-form videos, and educational pop-ups that appear when customers use certain features in order to improve Islamic financial literacy in the community.

It is recommended that Islamic financial institutions, academics, and policymakers strengthen synergy in designing digital services that not only function as a transaction tool but also as an educational medium that encourages the improvement of Islamic financial literacy. Digital services need to be equipped with informative content that is easy to understand by the wider community, including the younger generation and MSME actors. In addition, strategic policies are needed that support the development of an inclusive and sustainable Islamic digital ecosystem, so that financial literacy is not only a discourse, but is truly internalized in the financial practices of the people.

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