Volume 17 Number 2 (2025)
July-December 2025
Page: 1151-1164

E-ISSN: 2656-9779
P-ISSN: 1907-6355
DOI: 10.37680/qalamuna.v17i2.7664

QALAMUNA
JURNAL PENDIDIKAN, SOSIAL, DAN AGAMA

Optimizing Social Media Usage for Community Education and Islamic Financial Literacy Development at Islamic Banking Schools

Syamsiah Muhsin [1], Hasmawati [2], Dian Novianti [3], Nursyamsiah [4], Nur Annida Ahmad [5]

[1] Institut Agama Islam DDI Sidrap, Indonesia; syam.muhsin@gmail.com
[2] Institut Agama Islam DDI Sidrap, Indonesia; hasmawatitonji26@gmail.com
[3] Institut Agama Islam DDI Sidrap, Indonesia; diannoviantiv5@gmail.com
[4] Institut Agama Islam DDI Sidrap, Indonesia; syamsiahn880@gmail.com
[5] Institut Agama Islam DDI Sidrap, Indonesia; annidahmad344@gmail.com

Received: 29/06/2025 Revised: 19/09/2025 Accepted: 31/10/2025

Abstract

This study examines the effect of optimizing social media usage on community education and its impact on enhancing Islamic financial literacy among students at Islamic Banking Schools. Social media optimization is considered a strategic tool for disseminating financial knowledge and promoting Islamic values that align with the needs of younger generations. The research employed a quantitative approach using Structural Equation Modeling (SEM). Data were collected through surveys administered to 93 purposively sampled students from Islamic Higher Education Institutions in South Sulawesi. The results reveal that social media optimization has a significant positive effect on community education. Furthermore, community education is important in improving students' Islamic financial literacy. Another key finding indicates that community education partially mediates the relationship between social media optimization and Islamic financial literacy. In conclusion, the study highlights the importance of integrating well-managed social media platforms with structured educational programs to strengthen Islamic financial literacy in academic environments. Practical recommendations suggest that Islamic Banking Schools should invest in developing interactive and culturally relevant digital content, while also enhancing the capacity of educators and media managers to maximize engagement and ensure effective knowledge dissemination.

Keywords

Community Education; Islamic Banking Schools; Islamic Financial Literacy; Social Media Optimization; Structural Equation Modeling

Corresponding Author
Syamsiah Muhsin
Institut Agama Islam DDI Sidrap, Indonesia; syam.muhsin@gmail.com

1. INTRODUCTION

The rapid advancement of information and communication technology has reshaped various dimensions of human life, particularly in how individuals access, process, and utilize information. Initially, as entertainment and interpersonal communication tools, social media platforms have evolved into strategic channels for disseminating knowledge, influencing public opinion, and facilitating education (Creevey et al., 2019). Their role extends beyond mere interaction, becoming instruments that shape attitudes and behaviors, especially among younger generations who are digital natives. Within the educational domain, social media provides opportunities to deliver interactive, engaging, and culturally relevant content, enabling institutions to adapt their pedagogical strategies to contemporary learning preferences (Trivedi & Gupta, 2024).

This transformation is particularly significant in the context of Islamic financial literacy. As Islamic finance expands globally, financial literacy rooted in Sharia principles becomes essential for economic participation and ethical alignment. Islamic financial literacy is not only about understanding financial products but also about internalizing Islamic values that govern economic decision-making (Dwistia et al., 2022). In Indonesia, where the Islamic banking sector is projected to play an increasingly central role in national economic development, enhancing literacy is critical to ensuring financial inclusion. The Central Bureau of Statistics (BPS, 2021) reports that the population of Indonesia continues to grow, with a significant proportion being young people. This demographic is highly engaged with social media, making it an effective medium to disseminate knowledge and cultivate literacy.

Previous studies confirm the strong relationship between literacy and financial behaviors (Chen & Volpe, 1998). Demonstrated that personality traits influence saving behaviors among older adults, underscoring the role of psychological factors in financial decision-making. Similarly, (Copur & Gutter, 2019) Found that saving behavior in Turkey is shaped not only by economic conditions but also by sociological and psychological elements. These findings suggest that improving financial literacy must address technical knowledge and behavioral tendencies. Within an Islamic framework, this is particularly relevant as Sharia-compliant decision-making requires integrating ethical considerations into financial behaviors.

At the same time, marketing and consumer behavior research offer valuable insights into how attitudes toward financial products are shaped. Studies on influencer marketing highlight the importance of congruence between influencers, products, and audiences in generating trust and influencing behavior (Belanche et al., 2021); (Chopra et al., 2020); (Alaaraj & Bakri, 2020). Argue that influencer marketing operates through multiple functional components, such as trust-building and content resonance, which can strongly impact consumer behavior (Dean et al., 2021). Confirmed this in the Islamic banking context, showing that social media influencers significantly affect millennials' behavioral intentions to engage with Islamic banks. These findings are highly relevant for Islamic Banking Schools, which can leverage social media to educate and shape perceptions and behaviors toward Sharia-compliant financial products.

Digital marketing literature also emphasizes that outreach and engagement are maximized when campaigns are interactive, personalized, and visually appealing (Koskelainen et al., 2023). Showed that digital campaigns in financial education improved outreach and participation, indicating that strategic use of social media can significantly enhance the effectiveness of educational initiatives. Muhammad and Alota et al. (2025) further demonstrated that social media marketing directly influences consumer intentions, underscoring the potential of these platforms to shape awareness and decision-making. In Islamic finance, where trust and religious compliance are paramount, these strategies can be adapted to strengthen literacy efforts that align with cultural and ethical contexts (Negassa, 2023).

The cultural and religious dimension of financial literacy is particularly crucial (De Costa, 2019). Found that brand attitudes significantly affect millennials' financial decision-making in purchasing Shariah-compliant stocks in Malaysia. Their findings indicate that perceptions, trust, and alignment with values are central to financial behaviors in Islamic contexts. Similarly, Yusuf and Abdullah (2019) emphasized the role of cultural and religious environments in influencing financial literacy and the adoption of Islamic financial products. These studies affirm that literacy programs must be culturally tailored to ensure relevance and effectiveness.

Nevertheless, challenges remain in optimizing social media for educational purposes (Lusardi & Mitchell, 2014). Noted that many institutions use social media primarily as static information boards, which limits interactivity and engagement. This underutilization of features reduces the platforms' potential to foster meaningful learning experiences. Gunungkidul (2019) stressed the need for structured content planning, interactive features, and active feedback to optimize online education. Similarly, (Ajina, 2019) Emphasized that social media's role in education is effective only when institutions monitor and evaluate engagement consistently, ensuring that content reaches audiences and generates knowledge acquisition and behavioral change.

Islamic financial education requires this level of intentionality in content design (Creevey et al., 2019). Highlighted how Instagram can enhance student motivation when the content is creative and interactive (Verissimo & Borges Tiago, 2014). Confirmed this specifically in Islamic finance, showing that social media-based learning significantly improved comprehension among students (Weismueller et al., 2020). Remind us that the quality of educational outcomes also depends heavily on personnel capability. Without skilled educators and competent media managers, even the best-designed platforms and strategies may fail to achieve desired results.

From a methodological standpoint, Ishtiaq (2019) underscores the importance of aligning research design with objectives to ensure validity and reliability. Structural Equation Modeling (SEM) in evaluating social media's effect on literacy is consistent with this principle, as SEM enables researchers to assess complex relationships, including direct and indirect effects. Also reminds us that media influences human behavior in multifaceted ways; providing information alone is insufficient to drive meaningful change (Manzoor et al., 2020). Effective education must also engage learners cognitively and emotionally, stimulating reflection and encouraging application in real-life contexts.

Therefore, this study's findings align with a growing body of research across disciplines. In consumer studies, social media has been shown to affect brand perceptions, consumer engagement, and decision-making (Creevey et al., 2019). It has proven effective in improving motivation and learning outcomes when combined with structured and interactive approaches (Chen & Volpe, 1998). In finance, both psychological and sociological perspectives affirm that financial behavior is shaped by a combination of knowledge, attitudes, and external influences (Copur & Gutter, 2019). In Islamic contexts, the role of culture and values further underscores the need for tailored educational programs (De Costa, 2019).

In conclusion, optimizing social media for Islamic financial literacy is both an opportunity and a necessity. The convergence of digital habits, educational needs, and cultural contexts creates fertile ground for leveraging platforms like Instagram, YouTube, and TikTok to deliver financial education. However, success requires more than mere presence on these platforms. It demands structured content planning, interactive engagement, professional human resource management, and continuous evaluation. By integrating insights from prior studies in marketing, psychology, sociology, and education, Islamic Banking Schools can design programs that disseminate knowledge and transform behaviors, aligning them with Sharia principles. Such efforts will ultimately support developing a financially literate, inclusive, and ethically grounded Muslim community, contributing to the sustainability of Islamic finance in Indonesia and beyond.

2. METHODS

The research method should be included in the Introduction. The method explains the research approach, study subjects, the research procedure's conduct, materials and instruments, data collection, and analysis techniques.

This study employs a quantitative research approach utilizing Structural Equation Modeling (SEM) to simultaneously analyze the relationships among variables. The research type is a survey, where data are collected using closed-ended questionnaires distributed to selected respondents.

Population

The population comprises all students enrolled in the Islamic Banking Study Program at State Islamic Higher Education Institutions (PTN Islam) in South Sulawesi. Based on available data, the total number of students across several institutions is approximately 1,380. This figure includes around 1,283 students from IAIN Parepare (combined odd and even semesters in 2019), 44 students from IAIN Bone (2022), and 53 students from IAI DDI Sidenreng Rappang (2022). The population size may fluctuate depending on the academic year and updated institutional data.

Sample

Sampling was conducted using a purposive sampling technique by selecting active students who participate in educational activities and use social media for Islamic financial literacy learning. To determine the sample size, Slovin's formula was applied with a 10% margin of error (Hair et al., 2019): IAIN Parepare has around 1,283 students (combined odd and even semesters in 2019), IAIN Bone has as many as 44 students (2022), and IAI DDI Sidenreng Rappang has as many as 53 students (2022).

Slovin Formulas:

$$n = \frac{N}{1 + N\,x\,e^2}$$

Where :

n = Sample size

N = population size (1.380 students)

e = margin of error (0,10)

Dengan perhitungan:

$$N = \frac{1380}{1 + 1380 + 0.10^2} = \frac{1380}{1 + 13.8} = \frac{1380}{14.8} = 93$$

Therefore, the study samples 93 respondents to ensure data validity and reliability for SEM analysis.

Research Instrument

The instrument used is a closed-ended questionnaire developed based on the research variables: optimization of social media usage, community education, and development of Islamic financial literacy. Each variable is measured using several indicators rated on a 5-point Likert scale, ranging from "strongly disagree" to "strongly agree." The questionnaire underwent validity and reliability testing to ensure quality before data collection. Collected data will be analyzed using SEM software such as SmartPLS or AMOS to test the relationships among variables and the research hypotheses.

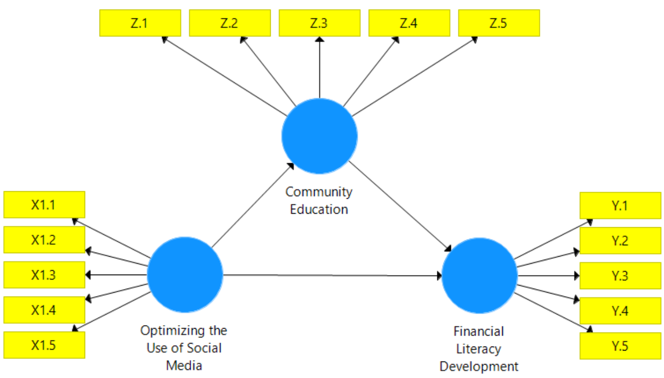

Figure 1. Conceptual Framework

Hypotheses

a. H1: Optimization of social media usage positively influences community education effectiveness in Islamic Banking Schools.
b. H2: Optimization of social media usage positively affects the development of Islamic financial literacy among students.
c. H3: Community education mediates the relationship between social media optimization and the development of Islamic financial literacy.
d. H4: Community education positively affects the development of Islamic financial literacy.

3. FINDINGS AND DISCUSSIONS

Findings

The study involved 93 respondents who are students of the Islamic Banking Program at various State Islamic Higher Education Institutions in South Sulawesi. Respondents were purposively selected based on their active involvement in educational programs and social media usage for Islamic financial literacy.

Gender

Table 1. Gender Distribution of Respondents

Gender	Number of Respondents	Percentage (%)
Male	55	59.1
Female	38	40.9
Total	**93**	**100**

Source: Data Processed (2025)

The first table presents the gender distribution of the 93 respondents participating in the study. It shows that most respondents are male, totaling 55 individuals or 59.1% of the sample. Female respondents account for 38 individuals, making up 40.9% of the sample. This indicates a somewhat balanced gender representation, with a slightly higher proportion of male students in the Islamic Banking program across the surveyed institutions.

Age

Table 2. Age Distribution of Respondents

Age Range	Number of Respondents	Percentage (%)
18–20	35	37.6
21–23	43	46.2
>23	15	16.2
Total	**93**	**100**

The second table illustrates the age distribution of respondents. The largest group falls within the 21 to 23 age bracket, comprising 43 respondents or 46.2%. The second-largest group is aged between 18 and 20, representing 35 respondents or 37.6%. Respondents older than 23 are the smallest group with 15 individuals or 16.2%. This distribution reflects that most respondents are typical college-aged students, predominantly in their early twenties.

Academic

Table 3. Academic Semester of Respondents

Semester	Number of Respondents	Percentage (%)
1–2	20	21.5
3–4	30	32.3
5–6	28	30.1
>6	15	16.1
Total	**93**	**100**

Source: Data Processed (2025)

This table provides insights into the academic progression of respondents by semester. The highest proportion of respondents is in semesters 3 to 4, with 30 students or 32.3%, followed closely by those in semesters 5 to 6, totaling 28 students or 30.1%. Students in semesters 1 to 2 account for 20 respondents (21.5%), while those beyond semester 6 comprise the smallest group at 15 respondents (16.1%). This suggests that most respondents are in the mid-stages of their academic program.

Experience

Table 4. Experience Using Social Media for Islamic Financial Education

Usage Level	Number of Respondents	Percentage (%)
Actively Using	54	58.1
Rarely Using	30	32.3
Never Used	9	9.7
Total	**93**	**100**

Source: Data Processed (2025)

This table categorizes respondents based on their experience using social media as a medium for Islamic financial education. A majority, 54 respondents (58.1%), report actively using social media for this purpose. Meanwhile, 30 respondents (32.3%) use it infrequently, and nine respondents (9.7%) have never used social media for Islamic financial education. This indicates a generally high level of engagement with social media educational content among the surveyed students.

Frequency of Accessing Educational Social Media

Table 5. Frequency of Accessing Educational Social Media

Frequency	Number of Respondents	Percentage (%)
Daily	48	51.6
Several Times/Week	35	37.6
Rarely	10	10.8
Total	**93**	**100**

Source: Data Processed (2025)

The last table details how often respondents access social media platforms for educational purposes related to Islamic finance. Over half of the respondents, 48 individuals (51.6%), access such content daily, indicating a strong habitual use of social media for learning. Thirty-five respondents (37.6%) access social media several times a week, while the remaining 10 (10.8%) rarely access educational social media content. These findings highlight the importance of social media as a consistent educational tool among the respondents.

Validity Test

Before analyzing the structural relationships among variables using Structural Equation Modeling (SEM), it is essential to ensure the validity and reliability of the measurement model. One of the key indicators used to assess convergent validity is the Average Variance Extracted (AVE). AVE measures the variance a construct captures from its indicators relative to the amount due to measurement error. A construct generally has adequate convergent validity if its AVE value is 0.50 or higher (Hair et al., 2019).

The following table presents the AVE values and validity status for the three main constructs used in this study: Community Education, Financial Literacy Development, and Optimizing the Use of Social Media.

Table 6. Validity Test

Variable	AVE	Validitas	Explanation
Community Education	0.679	0.5	Valid
Financial Literacy Development	0.556	0.5	Valid
Optimizing the Use of Social Media	0.655	0.5	Valid

Source: Data Processed (2025)

As shown in the table, all variables have AVE values exceeding the recommended threshold of 0.50. This indicates that each construct adequately explains more than 50% of the variance in its indicators, demonstrating good convergent validity. In other words, the measurement items for each variable consistently represent their underlying constructs, allowing for reliable interpretation in subsequent structural analysis.

Therefore, the measurement model meets the convergent validity criteria, which supports the validity of the data collected and justifies proceeding with hypothesis testing and evaluation of relationships among the variables.

Reliability Test

In addition to establishing validity, assessing the reliability of the measurement scales is crucial to ensure consistency and stability of the constructs over repeated measurements. Cronbach's Alpha is widely used as an indicator of internal consistency reliability. A Cronbach's Alpha value of 0.60 or higher is generally considered acceptable to indicate that the items within a construct reliably measure the same underlying concept.

The following table summarizes the Cronbach's Alpha values and the reliability status for the three constructs in this study: Community Education, Financial Literacy Development, and Optimizing the Use of Social Media.

Table 7. Validity Test

Variable	Cronbach Apha	Reliability	Explanation
Community Education	0.881	0.6	Valid
Financial Literacy Development	0.796	0.6	Valid
Optimizing the Use of Social Media	0.869	0.6	Valid

The table shows that all variables exhibit Cronbach's Alpha values well above the acceptable threshold of 0.60, indicating strong internal consistency among the measurement items. This confirms that the items within each construct consistently represent the same concept, supporting the reliability of the data collected.

Given these reliability results, the measurement instruments used in this research can be trusted to provide stable and consistent data. Thus, the research can proceed confidently to test the structural relationships and hypotheses based on these constructs.

Hypothesis Results Framework

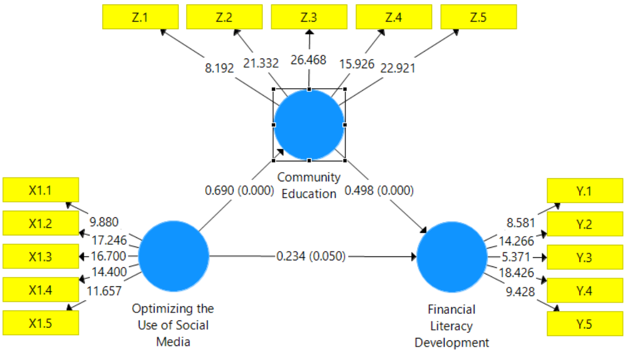

Figure 2. SMART-PLS Result

After confirming the validity and reliability of the measurement model, the next step is to evaluate the structural model to test the hypothesized relationships among variables. This involves assessing the path coefficients, t-statistics, and significance values (p-values) obtained from the SEM analysis.

The table below presents the estimated path coefficients, corresponding t-test values, and significance levels for the relationships among the constructs: Optimizing the Use of Social Media, Community Education, and Financial Literacy Development.

Table 8. Structural Model Evaluation and Hypothesis Testing

Variable	Coefficient	T-Test	Sig
Community Education -> Financial Literacy Development	0.498	3.930	0.000
Optimizing the Use of Social Media -> Community Education	0.690	8.654	0.000
Optimizing the Use of Social Media -> Financial Literacy Development	0.234	1.967	0.050
Optimizing the Use of Social Media -> Community Education -> Financial Literacy Development	0.344	3.719	0.000

Source: Data Processed (2025)

As shown in the table, all hypothesized paths have positive coefficients and are statistically significant at the 5% level ($p < 0.05$), except the direct path from Optimizing the Use of Social Media to Financial Literacy Development, which is significant at exactly $p = 0.050$, indicating a borderline significant effect.

Specifically, the path coefficient of 0.690 from Optimizing the Use of Social Media to Community Education is strong and highly significant ($t = 8.654$, $p = 0.000$), suggesting that better social media optimization strongly enhances community education efforts. Subsequently, Community Education positively influences Financial Literacy Development with a path coefficient of 0.498 ($t = 3.930$, $p = 0.000$), confirming that effective community education improves financial literacy among participants.

Moreover, the indirect effect of Optimizing the Use of Social Media on Financial Literacy Development through Community Education is also significant (coefficient = 0.344, $t = 3.719$, $p = 0.000$), indicating that community education partially mediates this relationship. While positive, the path from Optimizing the Use of Social Media to Financial Literacy Development is weaker and marginally significant (coefficient = 0.234, t = 1.967, p = 0.050).

These results validate the hypothesized model, highlighting the critical role of social media optimization in enhancing financial literacy directly and indirectly via community education programs.

Discussion

The findings of this study confirm that optimizing social media significantly enhances community education and, in turn, improves Islamic financial literacy among students at Islamic Banking Schools. Moreover, the mediating role of community education underscores that literacy is not merely the outcome of exposure to financial information but results from structured, interactive, and culturally embedded educational processes. These results resonate with a growing body of scholarship highlighting the importance of digital engagement, financial literacy, and socio-cultural contexts in shaping financial behavior.

First, the positive association between social media optimization and community education aligns with prior research highlighting engagement's role in the banking and financial services sector. (Ajina, 2019) Demonstrated that social media engagement positively influences customer loyalty in the Saudi banking industry, suggesting that interactive platforms enhance trust and knowledge transfer. Similarly, Santini et al. Customers' engagement on social media is a central determinant of brand loyalty across industries. In the educational domain, this implies that students' engagement with interactive financial content on platforms such as Instagram, TikTok, or YouTube can create stronger attachment and trust toward Islamic financial institutions, making them more receptive to Sharia-compliant financial education.

Second, the evidence that community education mediates the effect of social media optimization on literacy reinforces the idea that structured and contextualized education is necessary for meaningful knowledge acquisition (Albaity & Rahman, 2019). Demonstrated that Islamic financial literacy directly influences individuals' intention to use Islamic banking, showing that literacy is a cognitive asset and a behavioral driver (Albaity & Rahman, 2019). Similarly confirmed that financial literacy significantly shapes investment decision-making, while (Amegbe et al., 2023). Showed that socio-demographic factors combined with financial education predict saving behavior. These studies validate the argument that education is a crucial link between digital content and financial decision-making, ensuring that social media campaigns translate into tangible literacy outcomes.

The findings of this study also converge with the literature, emphasizing that digital engagement strategies are powerful tools for influencing financial behaviors (Alalwan et al., 2017). Highlighted the importance of social media as a driver of customer engagement within sales organizations, proposing a research agenda for leveraging platforms to strengthen organizational performance. In parallel, Djaked & Raza (2023) confirmed that consumer trust and brand attachment mediate the relationship between engagement and loyalty in tourism, showing how digital interactions build long-term commitment. By translating these insights into the context of Islamic financial education, interactive social media content fosters student engagement, strengthening their trust in Sharia-compliant financial products.

Influencer marketing has also emerged as a central driver of consumer behavior, which is relevant to Islamic financial literacy efforts. (Belanche et al., 2021) and (De Veirman et al., 2017) Stressed the importance of congruence between influencers, products, and consumers in building credibility (Dean et al., 2021). Applied this perspective to Islamic banking, showing that social media influencers significantly shape millennials' behavioral intentions to adopt Islamic banks (De Veirman et al., 2017). Further, the number of followers and perceived credibility strongly affect consumer attitudes toward brands. In the context of this study, Islamic Banking Schools can harness the power of credible influencers aligned with Islamic values to disseminate financial knowledge and encourage the adoption of Sharia-compliant products.

The mediating role of education identified in this study also complements consumer behavior theories that highlight the interplay between knowledge, trust, and decision-making. (Castillo & Sánchez-Fernández, 2019) Found that digital influencers shape engagement, perceived value, and purchase intention, while (Tutberidze et al., 2020) Showed that social media engagement positively impacts consumer trust and purchasing behavior. Similarly, (Weismueller et al., 2020) Revealed that source credibility and disclosure in influencer endorsements significantly influence purchase intention. These findings align with the current study's results, suggesting that credibility and trust are critical mediators in translating digital engagement into behavioral outcomes. For Islamic financial literacy, religious alignment further reinforces credibility, ensuring that the knowledge transmitted resonates with rational and spiritual dimensions of decision-making.

Broader economic studies further underscore the importance of financial literacy in shaping economic behavior (Lusardi & Mitchell, 2014). Emphasized that financial literacy has significant theoretical and empirical importance for economic decision-making and well-being. Their conclusion echoes findings from (Wardani & Lutfi, 2019), who showed that financial literacy, regret experience, risk tolerance, and motivation shape household investment decisions in Bali (Rachmatulloh & Solekah, 2021). Also demonstrated that Islamic financial literacy, religiosity, and service quality directly influence saving decisions in Sharia banks. Together, these studies affirm that literacy is multidimensional, shaped not only by information exposure but also by values, religiosity, and service interactions. The results of the current study strengthen this perspective by highlighting how education acts as the mechanism through which social media optimization drives literacy.

Another dimension highlighted by the findings is financial education's cultural and generational context. Generation Z as the future workforce with unique digital habits and expectations. Luntungan et al. emphasized the need for tailored strategies to manage Generation Y in the banking industry (Mirakhor, 2013). These generational cohorts, which dominate student populations in Islamic Banking Schools, are highly engaged with digital platforms and require adaptive educational approaches. The findings also echo (Marzuki & Nurdin, 2020), who argued that cultural and religious contexts play decisive roles in shaping Islamic financial literacy and adoption. For Islamic Banking Schools, content must be technologically appealing, culturally resonant, and religiously grounded.

The role of trust and satisfaction, long established in relationship marketing literature, also supports the study's findings (Koskelainen et al., 2023). Demonstrated that trust, commitment, and conflict handling shape customer retention through satisfaction, while Ajina (2019) showed that personnel capability and customer satisfaction predict loyalty in the banking sector. These insights reinforce the argument that engagement and education must be supported by trustworthy and competent educators and media managers to generate sustainable literacy outcomes. In Islamic Banking Schools, the professional capacity of educators to design, manage, and evaluate digital content is as important as social media platforms' technological features.

Finally, this study's emphasis on the mediating role of community education reflects (Amegbe et al., 2023). A broader conclusion is that media influences cognition and behavior in complex ways, and that information alone cannot produce change. Effective social media-based education requires interactive strategies that stimulate reflection, encourage feedback, and promote behavioral transformation. This aligns with (Singh & Dangmei, 2016), who argued that digital marketing and social media are indispensable not because of their reach alone but because of their ability to build relationships and foster engagement. For Islamic financial literacy, this implies that the design of educational interventions must go beyond one-way communication to create two-way, participatory learning environments.

In summary, the current study contributes to the literature by empirically demonstrating that social media optimization enhances Islamic financial literacy, primarily through the mediating role of community education. This extends earlier findings in marketing, consumer behavior, and education by situating them in Islamic finance, where cultural and religious factors are critical. Practically, the results suggest that Islamic Banking Schools should invest in professional training for educators and media managers, adopt influencer-based strategies that align with Islamic values, and design culturally relevant content that combines digital appeal with ethical grounding. By doing so, they can ensure that social media not only disseminates information but also transforms knowledge into Sharia-compliant financial behaviors, thereby supporting the development of a literate, inclusive, and sustainable Islamic financial ecosystem.

Implications

Theoretically, this study broadens the understanding of Islamic financial literacy development by incorporating insights from economic growth literature (Eden et al., 2024) and learning technology research (Joshi et al., 2025). It underscores the multidimensional role of social media not only as an information channel but also as an academic and behavioral catalyst.

Practically, Islamic Banking Schools should leverage findings from digital marketing and consumer behavior studies (Santini et al., 2020) To design tailored social media strategies that resonate with their audiences' cultural and religious backgrounds. Enhancing digital content quality and interactivity, as recommended by Permata et al. (2023), is crucial to maximizing learning outcomes.

Additionally, institutions must recognize that effective educational design requires rigorous methodological frameworks (Ishtiaq, 2019) and an understanding of human communication dynamics (Alota et al., 2025) To avoid information overload and to foster meaningful engagement.

Policy-wise, stakeholders should support capacity building for educators and media managers to apply evidence-based digital marketing and educational strategies (Artha et al., 2022). This will help address barriers related to misinformation and inconsistent user engagement on social media platforms.

In conclusion, integrating social media optimization with structured community education programs, supported by culturally relevant content, is paramount to advancing Islamic financial literacy and promoting sustainable economic participation.

4. CONCLUSION

This study concludes that optimizing the use of social media significantly enhances community education efforts, positively influencing the development of Islamic financial literacy among students. The findings highlight the crucial mediating role of structured community education in strengthening the impact of social media optimization on financial literacy outcomes. Therefore, it is recommended that Islamic Banking Schools and related institutions invest in developing high-quality, interactive, and culturally relevant social media content while integrating it with comprehensive educational programs. Additionally, capacity building for educators and media managers is essential to maximize engagement and ensure accurate dissemination of Islamic financial knowledge. Future research may explore longitudinal impacts and expand to diverse demographic groups to validate these findings.

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