

The Role of Online Communities in Improving Islamic Financial Literacy: A Systematic Literature Review

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ABSTRACT

Keywords:

Online
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Background: Islamic financial literacy plays an important role in developing the Islamic finance industry. In 2025, Indonesia's national financial literacy index reached 66.46 percent, while the national financial inclusion index reached 80.51 percent. However, the Islamic finance literacy index was only 43.41 percent and Islamic finance inclusion was 13.41 percent. Indonesia has 212 million internet users with a penetration rate of 74.6 percent, and globally 77 percent of internet usage is for social media where many online communities are formed. A new approach is needed to increase Islamic financial literacy, namely through the online community approach.

Research Gap: Studies on Islamic financial literacy still focus on financial education, financial behavior, and Islamic financial regulations, yet not many discuss the role of online communities in Islamic financial literacy. The role of online communities in shaping Islamic financial literacy and the factors requiring attention to maximize their impact remain insufficiently explored.

Novelty: This study uniquely explores the link between online communities and Islamic financial literacy using a systematic literature review approach, identifying how digital space functions as a crucial social-cognitive ecosystem in shaping societal financial behavior, acting as a strengthening moderation factor between financial literacy and Islamic financial inclusion, and serving as the strongest predictor for individual intention to adopt Islamic finance products.

Method: This study employed a systematic literature review approach based on the Preferred Reporting Items for Systematic Reviews and Meta-Analyses guidelines. Articles were collected from Scopus, ScienceDirect, and Google Scholar using keywords such as online communities, social media, and Islamic financial literacy. After screening, 35 articles were found suitable for analysis. Content analysis was used to reveal key themes, patterns, and relationships.

Results: Online communities serve as dynamic networks for dialogue, knowledge exchange, and collective meaning creation specifically related to sharia finance. Online communities also function as social norm formers based on Islamic law and shape consumer attitudes toward sharia finance. Online communities can be strengthened with social media as a moderation factor and participation in pushing adoption of financial technology use. Challenges include potential conflict between members due to differences in understanding of certain issues related to Islamic finance, skills gaps in technology use, and technical disruptions especially in remote areas.

Conclusion: The role of online communities in Islamic financial literacy shows that digital space is not just a means of communication, but rather a crucial social-cognitive ecosystem in shaping societal financial behavior, acting as a strengthening moderation factor connecting financial literacy and Islamic financial inclusion, as the strongest predictor for individual intention to adopt Islamic finance products, and as a dynamic network for dialogue, exchange of resources, and collective meaning creation about sharia principles.

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INTRODUCTION

Currently (2025) there are 8.20 billion humans living on earth (United Nations, 2025) , increasing by 70 million people (0.9%) compared to year previously . Happened increase amount internet users as many as 136 million (2.5%) during 2024 and now This as much as 5.58 billion using the internet at the beginning 2025 (67.9% of the total population) (We Are Social, 2025). In period 35 years last (1990 – 2025) occurred improvement huge internet usage where in 1990, internet users in the world were only amounting to 2.61 million people and currently this is as of 2025 as many as 5.58 billion people in the world use the Internet (increasing) by 2.136%) as shown in chart as following (We Are Social, 2025).

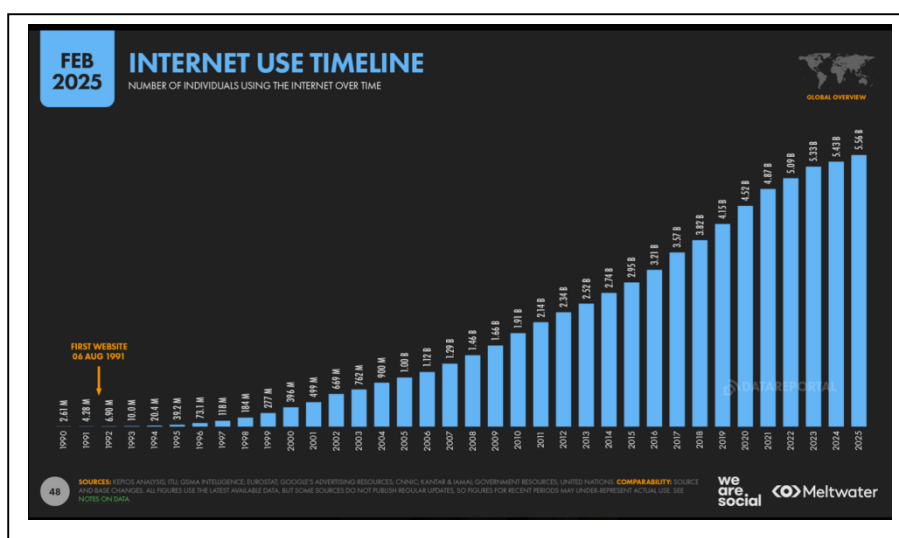


Figure 1. Global Internet usage data 1990 – 2025

Source: We Are Social, 2025

Rapid development this is followed with smartphone usage is also experiencing increase. According to the data there is as many as 5.78 billion people use telephone mobile moment this, which is equivalent with 70.5 percent of the total world population (datareportal.com). Conditions This describe happen comparable pattern straight between rapid internet technology with increase deep smartphone use its use use internet technology.

In Indonesia, there are 212 million individuals who used the internet at the beginning 2025, with level Internet penetration reached 74.6 percent (datareportal.com). Data from GSMA Intelligence show that there are 356 million connection cellular in Indonesia in the beginning 2025. As overview, many people use more from One connection mobile, so No seldom number connection mobile Far exceed number for the total population . According to other data it is known that internet penetration in Indonesia is increasing from year to year Where translucent up to 80.66 % or a total of 229.43 million people (APJII, 2025).

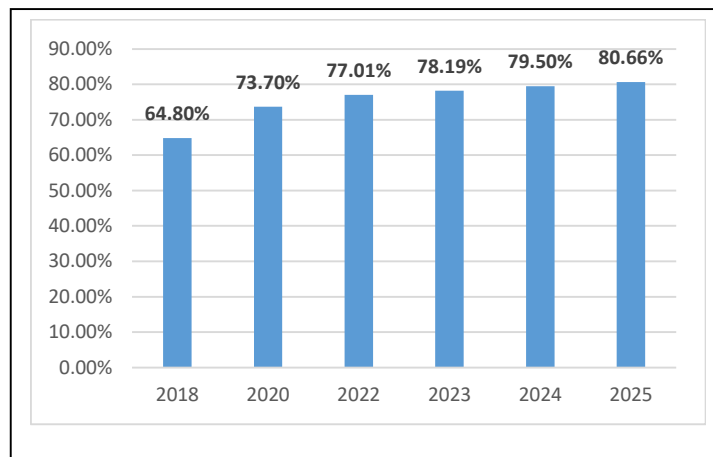


Figure 2. Development of Internet Penetration Rate in Indonesia (2018-2025)

Source: APJII

Can seen in the data that happen development level internet penetration in Indonesia in general significant in period time 2018 to by 2025 where in 2018 the level internet penetration is 64.80% and in 2025 it will be 80.66% (increasing by 15.86%) and from side objective internet usage in Indonesia based on objective use can seen in chart following:

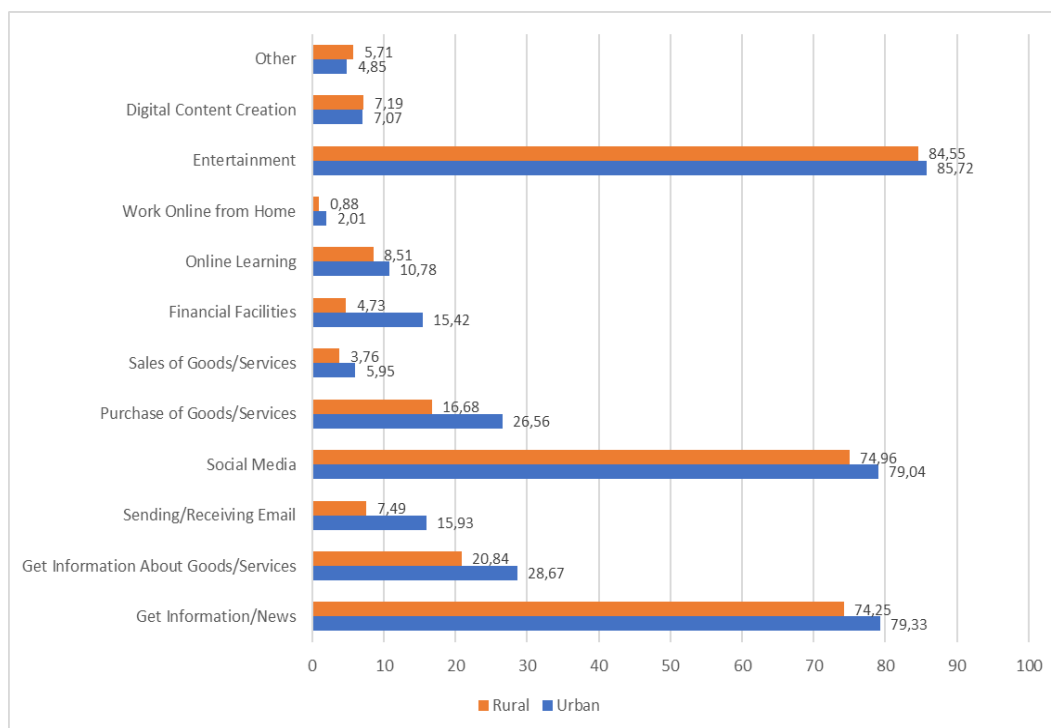


Figure 3. Internet usage in Indonesia based on the purpose of use

Source: BPS, 2024

On the graph mentioned above seen clear that there are 3 types the highest internet usage in urban areas that is for entertainment by 85.72%, followed by use for get information by 79.33% and for social media by 79.03%. Meanwhile in rural areas there are 3 types most internet users is for entertainment by 84.55%, social media by 74.96% and got information by 74.25%. In context improvement literacy Islamic finance goals use of 3 sequences the biggest it is very relevant where is the literacy strategy Islamic finance can be modified use method entertainment, providing information and use of social media added Again use of the internet for online learning with presentation by 10.78% for urban and 8.51% for rural areas.

In the public there are 2 relationships social namely community based bond natural and feeling, and a society based on interest personal and will rational (Tönnies & Samples, 2017). According to the data, in Indonesia there are as many as 2,161 communities customs (dataindonesia.id, 2022), 886 literary communities (goodstats, 2025), 344,039 mass organizations (Community Organizations (setkab.go.id, 2017) and 4,994 communities culture and customs (Ministry of Education and Culture, 2023). Online communities today this is also formed in the digital world but Not yet known in a way Certain How many amount existing online communities moment this. However indication many online communities can seen from social media users in Indonesia. According to the data, there are four big social media the most popular in Indonesia is WhatsApp in the ranking first (35.5%), followed by TikTok (19.9%), Instagram (18.8%) and Facebook (12.7%) (data.goodstats.id, 2025). A growing trend Lots community that was originally stand offline then Then transform become online community so that you can reach more members many and not limited by factors geographically. Online communities are defined as group interacting individuals through digital media around interests, values, or concern together, often forming network dynamic and participatory for dialogue, exchange knowledge and understanding together (Mariani et al., 2026). Community play a role important in promote development literacy and learning throughout life (Novrita et al., 2025)

Indonesia is a country with resident Muslim the largest in the world. According to data in Indonesia there are as many as 249.82 million soul this population is Muslim equivalent with 87.14% of the total number Indonesian population (dataindonesia.id). With amount as big as This makes Indonesia a big market in development industry Islamic finance. The Islamic finance sector in Indonesia is growing significant good in the sector Islamic banking, Islamic capital markets and financial industry non- Islamic banks, namely increase by 11.8% (yoy) reaching 9,927 trillion. (mediakeuangan.kemenkeu.go.id). One of the factor affecting development Islamic finance is literacy Islamic finance in society. In 2025 the index literacy finance national by 66.46% (up 1.03% compared to 2024) and index inclusion finance national by 80.51% (up by 5.49% compared to in 2024) (SNLIK, 2025). Ascension index literacy and inclusion finance the is something positive However matter This No happen with index literacy Islamic finance which only by 43.41% and inclusion Islamic finance sector is 13.41% (OJK, 2025). Globally, according to the State of the Global Islamic Economy (SGIE) Report 2024/2025, Indonesia ranks 3rd in terms of ecosystem Islamic economy in the world, Malaysia is in 1st place and Saudi Arabia is 2nd order. This is show anomaly between Indonesia's population Muslim the largest in the world but Still is in 3rd place in ecosystem Islamic economics in the world. Conditions This become A serious attention that is How how can Indonesia rise in ranking in ecosystem Islamic economy in the world. One of ways that can done is increase literacy Islamic finance through optimization There are a huge number of online communities in Indonesia.

Literacy Islamic finance has role important in development business and industry Islamic finance. Literacy finance and skills management business in a way significant increase sustainability business perpetrator business Woman (Aripin & Zuhriyah, 2025). In the current era of digital technology This literacy finance also plays a role in development industry digital finance (Fintech). The adoption of FinTech positive influence behavior saving, especially If supported literacy strong financial literacy (Başar et al., 2025). finance also plays a role in increase behavior investment (Shah et al., 2024). Variable knowledge and motivation relate positive with skills and capabilities digital finance (Uthaileang & Kiattisin, 2023).

When This study about literacy Islamic finance is still focuses on financial education, financial behavior, and Islamic financial regulations (Thoha, 2025) However Not yet Lots discuss about role online community towards literacy Islamic finance. The main objective from study This is for understand How role online communities in literacy Islamic finance and what only what is necessary be noticed so that you can impact maximum to literacy Islamic finance.

METHOD

This study employed the systematic literature review approach in exploring the links that connect online communities, social media, Islamic Financial Literacy. The systematic literature review approach was carried out based on the Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) guidelines. Articles were collected from several academic databases, including Scopus, ScienceDirect, and Google Scholar, using keywords such as online communities, social media, Islamic

financial literacy. The search for literature was limited to full-text articles published between 2022 and 2026 in English and Indonesian languages. Other literature was also found by searching associated references manually. After removing duplicate literature and literature that was beyond the scope of the research, the literature was then filtered using their titles and abstracts to assess their relevance to the study. After conducting the eligibility assessment of all the literature, 35 literature were found to be suitable for analysis. Content analysis of this literature was then used to reveal key themes, patterns, and relationships associated with digital fatigue and innovative performance.

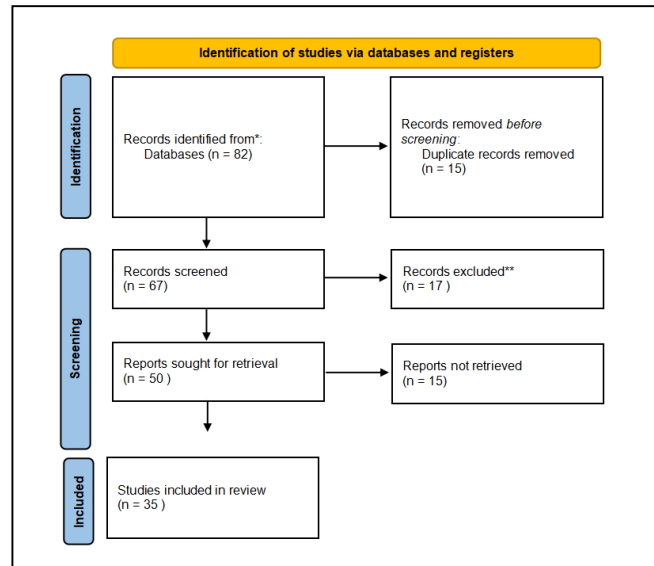


Figure 4. PRISMA 2020 Flow Diagram

RESULTS

Based on search article 35 relevant articles were found with study This namely as following:

Author Name	Year	Article Title	Method	Research result
(Aripin & Zuhriyah, 2025)	2025	Empowering women through financial literacy and business management skills: The role of access to capital in business sustainability	Approach quantitative use method cross-sectional survey (120 respondents).	Literacy finance and skills management business in a way significant influence sustainability business businessman women , with access to capital as a moderator.
(Urhan et al., 2024)	2024	Social media use and social capital: Social media usage habits and perceptions of school administrators	Study exploratory and descriptive , online survey (1,280 participants), analysis factors (varimax), T-test, ANOVA, and correlation .	Identifying factors perception like trust and advocacy ; there is correlation positive between habit use (research , entertainment , recognition) with school administrators' perceptions .
(Mariani et al., 2026)	2026	Understanding legitimacy construction through online	Longitudinal analysis using social media data (X/Twitter) and analysis sentiment .	Analyze How discourse online community building legitimacy For

		community discourse: A longitudinal analysis of a controversial project		the controversial Turin–Lyon project .
(Dineva et al., 2025)	2025	Communication accommodation for de-escalating consumer tensions in online brand communities	Quantitative study based scenarios (Study 1a, 1b, and 2), chi-squared test , and Tukey HSD.	Moderation strategy conflict divergent best For governance objectives community , while convergent strategy more Good For brand interpersonal outcomes .
(Başar et al., 2025)	2025	Digital financial literacy and savings behavior	Study multi-country comparative approach quantitative standard , Hierarchical Linear Modeling (HLM), SEM, and XGBoost .	Framework regulations country level significant moderate connection between individual FinTech adoption with behavior save .
(Mayor & Bietti, 2024)	2024	Language use on Twitter reflects social structure and social disparities	Spatial lag regression on ~30 million tweets aggregated at the country level .	Indicator lexical depression at the county level is related positive with regional disparities and percentages group ethnicity minority .
(Kalmar et al., 2022)	2022	The COVID-19 paradox of online collaborative education: when you cannot physically meet, you need more social interactions	Study scale small in team interdisciplinary during the lockdown period .	Investigate effect change consequence lockdown to learning collaborative and experiential students at the university.
(Gebremariam et al., 2024)	2024	Digital socialization: Insights into interpersonal communication motives for socialization in social networks among undergraduate students	Questionnaire (ICM and DS scales), discussion group focused group (FGD), EFA, CFA, and analysis thematic .	Pleasure , affection , and inclusion is a significant motive student For do digital socialization .
(Mansoor, 2024)	2024	Media and information literacy as a model of societal balance: A grounded meta-synthesis	Grounded meta-synthesis qualitative against 101 literature elected (period 1922–2022).	Proposing a new model Media and Information Literacy (MIL) for reach balance functional in communication public .

(Zhang et al., 2023)	2023	Problematic use of social media: The influence of social environmental forces and the mediating role of copresence	survey in China (462 valid respondents), Structural Equation Modeling (SEM).	Strength environment social (mimetic , normative) influences use problematic social media through role mediation copresence .
(Novrita et al., 2025)	2025	Making Sustainable 'Reading Parks': lessons learned from community-based non-formal education in Aceh, Indonesia	Qualitative methods studies case double in 10 Community Reading Parks (TBM) in Aceh, FGD, interviews in-depth , and observation .	Founders who have social capital strong , leadership based value , and partnership strategically very important For sustainability of TBM.
(Kubelka et al., 2026)	2026	Community Education for Sustainable Mobility - The Role of Online Learning	Method details in quote limited , but is part from the "MOBIREG" project in Austria.	Highlighting role education community and online learning in promote sustainable mobility .
(Marhadi et al., 2024)	2024	Continuance intention of Fintech Peer-to-Peer (P2P) financing Shariah: Moderating role of brand schematicity and digital financial literacy	Approach quantitative , survey (386 respondents), PLS-SEM, and multigroup analysis (PLS-MGA).	Commitment to the status quo has an impact straight to the point sustainable ; relationship behavior use reinforced by schematicity brand and condition facility .
(Bueloth et al., 2026)	2026	Community participation, governance, and environmental education	Research design explanatory-correlational , survey (quantitative), analysis documents (qualitative), and PLS-SEM.	Measure connection between source Power nature , participation community , policy conservation and education environment to development local sustainable .
(Wojcicki et al., 2025)	2025	The strength of adult community education as a professional field	Analysis complementary macro-quantitative data (66 countries) and interviews micro-qualitative with experts .	Decentralization fiscal found as predictor strong for strength field research and professional based community .
(Shabur & Siddiki, 2024)	2024	Investigating social media's impact on the new era of interactive learning: A case study of Bangladesh	survey (350 students), SEM using SPSS and AMOS.	Use of social media For Study together relate with improvement interaction lecturer , interactivity colleague colleagues , and practice share knowledge .
(Thoha, 2025)	2025	Islamic Financial Literacy: A Hybrid Systematic Literature Review	approach : Systematic Literature Review (SLR) with PRISMA and analysis bibliometrics	Happen improvement publication significant since 2020; Indonesia and Malaysia have

		and Bibliometric Analysis	(26 Scopus documents).	become center attention main study literacy Islamic finance .
(Van Nguyen et al., 2022)	2022	The role of social capital in enhancing community participation for sustainable agritourism development	Analysis bibliometrics against 634 documents (1976–2025) using VOSviewer and Biblioshiny .	Identifying 5 clusters topic main , including social capital / sustainability , participation stakeholders interests , and resilience food in agrotourism .
(Aminnuddin & Amin, 2026)	2026	Theory of Planned Behavior versus Islamic Financial Literacy: Predicting Shari'ah -compliant banking adoption among Malay Muslims in Malaysia	survey (2,071 Malay Muslims), SEM with SPSS and AMOS.	Socio-cognitive factors (TPB) have influence more big in predict adoption Islamic banking compared literacy Islamic finance (IFL).
(Yang & Pesonen, 2025)	2025	Does language make a difference- Exploring the hiking experience of online hiking community	Analysis statistics descriptive (approach) geodemolinguistics) and analysis content qualitative (ZW framework).	Revealing How difference linguistics influence method community share experience climbing on the TripAdvisor platform.
(Oktari et al., 2025)	2025	Enhancing coastal community preparedness: The role of education, experience, and exposure to information	Cross-sectional survey (932 respondents), Covariant-Based SEM, and CFA.	Education level , experience disaster previously , and exposure information in a way significant increase preparedness public coast to disaster .
(Obenaus-Emler et al., 2026)	2026	Community-Engaged Learning in Engineering Education 5.0	Approach triangulation methodological : qualitative (interviews , citizen dialogue) and quantitative (surveys , experiments).	SAFE methodology in Living Lab facilitate acquisition knowledge , problem solving strategies problems and innovation technical at the level public .
(Nic An Bhreithiúnaigh & Kenny, 2026)	2026	Teacher communities supporting arts education-A systematic review	Review literature systematic (PEO framework , PRISMA guidelines) and analysis thematic against 40 studies .	Identifying three theme big : factor contextual in art teacher community , practice community , and conditions For learning professional .
(Al-shami et al., 2024)	2024	Financial and digital financial literacy through social media use towards financial	Quantitative study , survey (535 managers / owners of batik SMEs	Literacy finance and literacy digital finance is influential significant to inclusion finance ; use of social media

		inclusion among batik small enterprises in Indonesia	in Solo), PLS-SEM with SmartPLS .	strengthen connection the .
(Banuri et al., 2024)	2024	The power of religion- Islamic investing in the lab	Experimental design use lab version of investment funds (mutual funds).	Analyze How religious preferences and fund parameters (risk / reward results) affect decision investment individual .
(Shah et al., 2024)	2024	Financial literacy and investment behavior of individuals in Pakistan	Cross-sectional design, online survey , PLS-SEM with SmartPLS software .	Financial self-efficacy and attitudes to risk mediate / moderate connection between literacy finance and behavior investment oriented objective .
(Trinh et al., 2026)	2026	Leveraging online video discourse for semi-automated mapping of community gardens	Video detection method and use of Large Language Model (LLM) prompts .	Succeed detecting TBM/ plantations the previous community No registered (such as garden school) through analysis online video discourse .
(Yin et al., 2023)	2023	Chinese students' perceptions of social networks and their academic engagement in technology-enhanced classrooms	Survey use questionnaire use network social & engagement academic (591 EFL students in China), SEM.	There is connection significant positive between use network social (components socialization and entertainment) with involvement academic student .
(Chen, 2026)	2026	Optimizing prompt frequency in a brief online emotion regulation training	Trials controlled in a way random (Randomized Controlled Trial), Linear Mixed-effects Modeling (LMM).	Summary results show effect frequency prompt to clarify training and results regulations emotion participant in term time certain .
(Uthaileang & Kiattisin, 2023)	2023	Developing the capability of digital financial literacy in developing countries: A Case of online loans for small entrepreneurs	Systematic Literature Review and Structural Equation Model (SEM-PLS).	Literacy digital finance is influential positive on attitude and efficacy self , which then increase skills and capabilities digital finance actors business small .
(Yue, 2024)	2024	Research on the path of local colleges participating in community education of affordable rental	Survey through questionnaire with convenient samples .	Citizens have desire higher education ; college tall recommended participate through a sharing model source

		housing in industrial parks		power and services community cross age .
(Liu, 2024)	2024	Social network influence based on SHIR and SLPR	Construction of propagation model SHIR emotions and SLPR models with characteristics network .	Give outlook deep about dynamics transmission emotions and influences structure network to behavior communication social media users .
(Dover & Oreg, 2026)	2026	Tell me who the founders are and I'll tell you what your online community is	Survey to Reddit participants (age >18) who posted in Language English .	Personality traits founders (such as awareness / conscientiousness) provides mark real predictions to sustainability and engagement member online community .
(Zhan et al., 2026)	2026	Students interaction patterns of online dialogue peer feedback from a Community of Inquiry perspective	Epistemic Network Analysis (ENA) and T-test.	Presence social predict integration presence cognitive ; pattern interaction different in a way significant based on age , type gender and literacy bait come back .
(Sun et al., 2026)	2026	Adolescent identity and social worlds in online fan community- Evidence from China	Approach Grounded Theory .	Exploring consequence empowerment and maladaptive from online idol worship as well formation identity teenagers in the community fan .

DISCUSSION

Based on available resources, roles online community towards Literacy Islamic Finance can analyzed through a number of dimensions main, start from as an educational platform interactive until as factor amplifier inclusion finance. The following is analysis depth:

Exchange Platform Knowledge and Education Interactive

Online communities work as network dynamic for dialogue, exchange knowledge, and creation meaning collective.

- **Socialization Media:** Digital technology has replace source socialization traditional and become tool strong For influence view as well as action society. In context this, individual can share source power, develop, and exchange knowledge and practice Islamic finance in communities (communities of practice) .
- **Spread Information:** Through platforms such as Facebook, Instagram, and Twitter, information about principle Islamic finance (such as prohibition usury, gharar, and maysir) can disseminated in a way wide and fast.
- **Non-formal Education:** In Indonesia, the center Study public or Community Reading Parks (TBM) utilize digital technology and social media for promote literacy and sharing programs story inspirational to encourage public do kindness, including in matter literacy Islamic finance

Formation of Social Norms and Attitudes Consumer

Online communities play a role important in form intentions and behavior individual through subjective norms.

- **Influence Community:** Research to Muslim community in Malaysia shows that factor socio-cognitive, including influence family and community (subjective norms), are driver main in intention adopt Islamic banking.
- **Assessment Arena:** Digital space is the place where the narrative about products (including product financial) are formed, debated, and negotiated. Online communities can strengthen narrative supporting and aligning concern local with discourse a more diverse society wide about sharia compliance.

Inclusion Moderator Islamic Finance

Use of social media found own role strong moderation in increase impact literacy finance to inclusion finance.

- **Strengthening Literacy:** In Indonesia, especially in MSMEs, the use of social media strengthen connection between literacy finance and inclusion finance. Social media become strengthening catalyst effort inclusion, especially in areas with knowledge limited finances.
- **Access to Capital:** Through online network, perpetrator business can more easy access information about procedure bank loans or financing platforms Peer-to-Peer (P2P) Sharia.

Driver Adoption Technology Sharia Finance (Fintech)

Literacy digital finance in online communities are crucial for navigation service modern finance.

- **Trust and Status Quo:** Established trust in interaction online communities encourage adoption sustainable towards Sharia P2P Fintech. Consumers who feel comfortable and confident in the platform used tend maintain use technology the.
- **Skills:** Literacy Islamic finance provides individual with knowledge about contracts (such as murabahah, mudharabah, musharakah) required for interact with Sharia Fintech services in general safe.

Challenge in Online Community

Although play a role positive, there is challenges that must be note:

- **Incivility:** Conflict between members online communities can lower enjoyment community and cause withdrawal self from interaction.
- **The gap Skills:** Not all member community own sufficient skills For use technology advanced in a way effective, which is often hampered by problems internet connectivity in the area remote

CONCLUSION

The role of online communities in Literacy Islamic Finance shows that digital space is not just a means of communication, but rather ecosystem crucial social - cognitive in form behavior finance society. The following is bullet points conclusion mainly:

- **Catalyst Inclusion through Moderation Literacy:** Online communities in action as factor strengthening moderation connection between literacy finance and inclusion Islamic finance. In Indonesia, the use of social media proven amplify impact literacy finance to access service formal finance, especially for perpetrator business small previously own knowledge banking limited.
- **Forms of Subjective Norms and Intentions Adoption:** In perspective psychology consumers (Theory of Planned Behavior), influence community or subjective norms is one of the predictor strongest for intention individual for adopt product Islamic finance. Online communities accelerate the formation of this norm with provide support social and evidence real sharia compliance of member community other.

- Exchange Container Knowledge and "Communities of Practice": Online communities function as network dynamic for dialogue, exchange source power, and manufacturing meaning collective about sharia principles. Digital technology has replace source socialization traditional (such as school or place work), allows individual For develop knowledge technical about sharia contracts (such as murabahah or mudharabah) through interaction peer - to-peer.
- Builder Trust in Sharia Fintech Ecosystem: Literacy fostered digital finance in online communities are very important for Sharia P2P Fintech Financing Navigation. Building trust through transparency information and interaction in online communities become driver main for consumer for Keep going use (continuance intention) of the service finance based on sharia.
- Arena of Social Assessment and Legitimacy: Digital space is the place where the narrative about product Islamic finance is formed and negotiated. Online communities play a role active in build legitimacy through distribution opinion positive.

The role of online communities is transformative; they change knowledge Islamic finance which is of a nature theoretical become practice internalized social success. literacy The future of Islamic finance depends heavily on how this digital ecosystem managed for build trust, educate public in a way interactive, and expanding range inclusion finance until to remote areas

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AUTHOR CONTRIBUTION STATEMENT

Conceptualization, research design, methodology development, and the formulation of the systematic literature review framework based on PRISMA guidelines were carried out by Hafifuddin, Ujang Sumarwan, and Popy Novita Pasaribu. Literature search, article screening, data extraction, and eligibility assessment were conducted by Hafifuddin. Formal analysis, including content analysis, thematic classification, and synthesis of findings, was performed by Hafifuddin, Ujang Sumarwan, and Popy Novita Pasaribu. Original draft preparation and writing were conducted by Hafifuddin, while review, editing, and revision were performed by Ujang Sumarwan and Popy Novita Pasaribu. All authors have read and approved the final version of the manuscript and agree to be accountable for all aspects of this work.

AI DISCLOSURE STATEMENT

During the preparation of this work, the author(s) used AI-assisted tools, such as grammar checkers and language enhancement software, solely for the purpose of improving readability and refining the language of the manuscript. No generative AI tools were used for literature search, article screening, data analysis, thematic synthesis, conceptual framework development, or core scientific writing. The authors take full responsibility for the originality, accuracy, and integrity of the research findings and the final content of this article.

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CONFLICTS OF INTEREST

The authors declare that there are no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper. The research was conducted independently, and the results are presented objectively and without bias. The authors have no affiliation with or financial interest in any online community platform, social media company, or Islamic financial institution that could be perceived as influencing the analysis or conclusions of this study.

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