



LOW ARABIC LITERACY CONTRIBUTES TO MISUNDERSTANDING OF ISLAMIC BANKING CONCEPTS IN RURAL INDONESIA

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Abstract

This study examines how low Arabic literacy contributes to the misunderstanding of Islamic banking concepts in rural Indonesia. The research addresses the gap between the growth of Islamic financial institutions and the limited public understanding of key Arabic-based financial terminology. The objective of this study is to analyse the role of Arabic literacy in shaping conceptual understanding and influencing the adoption of Islamic banking services. A qualitative descriptive approach was employed, involving in-depth interviews, participant observation, and document analysis among rural community members. The findings reveal that most participants rely on informal sources of information, such as family and social networks, rather than structured educational channels. Limited familiarity with Arabic terms such as akad, mudharabah, and riba leads to misconceptions, including the belief that Islamic banking is exclusively for Muslims. These misunderstandings contribute to a preference for conventional banking services due to greater accessibility and familiarity. Additionally, minimal educational outreach from Islamic banking institutions further limits public exposure to accurate conceptual explanations. The study concludes that Arabic literacy plays a critical role in shaping financial understanding and behaviour. Integrating Arabic language learning into financial literacy programs is essential to improve comprehension and promote inclusive access to Islamic banking services.

Keywords: Arabic literacy; Islamic banking; financial literacy; rural communities; language barriers

الملخص

تهدف هذه الدراسة إلى تحليل تأثير ضعف الكفاءة في اللغة العربية على سوء فهم مفاهيم المصرفية الإسلامية في المجتمعات الريفية في إندونيسيا. تنطلق الدراسة من وجود فجوة بين النمو السريع للمؤسسات المالية الإسلامية وضعف فهم المجتمع للمصطلحات المالية ذات الأصل العربي. وتهدف إلى استكشاف دور اللغة العربية في تشكيل الفهم المفاهيمي وتأثيره على تبني الخدمات المصرفية الإسلامية. اعتمدت الدراسة المنهج الوصفي النوعي من خلال إجراء مقابلات معمقة، والملاحظة الميدانية، وتحليل الوثائق مع أفراد المجتمع الريفي. أظهرت النتائج أن غالبية المشاركين يعتمدون على مصادر غير رسمية للحصول على المعلومات، مثل الأصدقاء والأسرة، بدلاً من المصادر التعليمية المنظمة. كما تبين وجود ضعف في فهم المصطلحات العربية مثل عقد ومضاربة وربا، مما أدى إلى ظهور تصورات خاطئة، منها الاعتقاد بأن المصرفية الإسلامية مخصصة للمسلمين فقط. وأسهم هذا الفهم المحدود في تفضيل البنوك التقليدية بسبب سهولة الوصول إليها. كما أن ضعف البرامج التوعوية من قبل البنوك الإسلامية يزيد من محدودية الفهم لدى المجتمع. وتخلص الدراسة إلى أن تنمية الكفاءة في اللغة العربية تُعد عاملاً أساسياً لتحسين الفهم وتعزيز استخدام الخدمات المصرفية الإسلامية.

الكلمات المفتاحية: الكفاءة اللغوية العربية؛ المصرفية الإسلامية؛ الثقافة المالية؛ المجتمعات الريفية؛ عوائق اللغة

INTRODUCTION

The development of Islamic banking in Indonesia has shown significant growth over the past decades. However, the level of Islamic financial literacy among the public remains relatively low compared to conventional financial literacy. Empirical evidence indicates that despite the rapid expansion of Islamic financial institutions, public understanding of fundamental Islamic banking principles is still limited (Faizi, 2024; Firdausi and Kasri, 2022). This condition highlights a critical gap between institutional development and societal comprehension of Islamic financial systems.

Furthermore, Islamic financial literacy is not solely an economic issue but is also closely related to linguistic competence, particularly in understanding Arabic-based terminology such as *riba*, *mudharabah*, and *musyarakah* (Alshammari, 2022). From a theoretical perspective, language functions as a primary medium in knowledge construction (language-mediated cognition). Therefore, limited language literacy can hinder the comprehension of abstract concepts. Recent studies suggest that Arabic, as the foundational language of Islamic finance, is often underemphasized in educational contexts, which consequently affects individuals' understanding of Islamic financial systems (Kamal, 2025).

In rural contexts, this issue becomes more complex due to limited access to formal education, structured financial literacy programs, and reliable information sources. As a result, communities tend to rely on informal channels such as social interactions and personal networks to obtain knowledge. This condition often leads to distorted or incomplete understanding of Islamic banking concepts, which ultimately influences financial preferences and behaviors. Thus, there exists a gap between literacy theories emphasizing the role of language in comprehension and the social reality of rural communities that experience limited Arabic literacy in understanding Islamic financial concepts.

A number of studies have examined Islamic financial literacy across different contexts. Several researchers (Rahayu et al., 2024; Dewi, 2022) found that Islamic financial literacy is influenced by factors such as education, socioeconomic background, and financial experience. Similarly, other studies indicate that higher levels of financial literacy significantly increase individuals' intention to use Islamic banking services, positioning literacy as a key determinant in the development of the Islamic finance industry.

In addition, bibliometric analyses reveal that research on Islamic financial literacy has expanded significantly, with major focus on knowledge, attitudes, and behavioral aspects toward Islamic financial services. (Ingale and Paluri, 2022; Mi'raj and Ulev, 2024) However, most of these studies primarily emphasize economic and social variables—such as income, education, and religiosity—while largely overlooking the linguistic dimension as a potential determinant of understanding.

On the other hand, research that explicitly links Arabic language literacy with the understanding of Islamic financial concepts remains scarce. Preliminary studies indicate that limited exposure to Arabic language education can influence individuals' preferences toward Islamic banking services (Al-Awlaqi & Aamer, 2023; ElMassah & Abou-El-Sood, 2022), these studies have not thoroughly explored how low Arabic literacy contributes to misconceptions of Islamic banking concepts, particularly in rural settings. Therefore, this study offers a novel contribution by integrating perspectives from language education (Arabic literacy) and Islamic financial literacy within a unified analytical framework.

This study aims to analyze how low Arabic literacy contributes to the misunderstanding of Islamic banking concepts among rural communities in Indonesia and to identify the mechanisms through which linguistic factors influence comprehension and the adoption of Islamic financial services.

This study argues that low Arabic literacy is not merely a linguistic issue but an epistemological factor that shapes how individuals construct knowledge of Islamic financial concepts. When key terms and concepts are not linguistically understood, misconceptions are likely to occur, which in turn directly affect the adoption of Islamic banking services.

This study is important both theoretically and practically. Theoretically, it expands the discourse on Islamic financial literacy by incorporating language as a critical variable in understanding financial concepts. Practically, the findings can inform the development of context-based Arabic language learning strategies to enhance Islamic financial literacy, particularly in rural areas, thereby supporting more inclusive growth of the Islamic finance industry.

METHOD

This study employed a qualitative descriptive design to explore how low Arabic literacy contributes to the misunderstanding of Islamic banking concepts in rural Indonesia. A qualitative approach was selected because the study aims to capture participants' lived experiences, interpretations, and meaning-making processes related to Arabic terminology embedded in Islamic financial concepts. (Ivey, 2023; Starr & Smith, 2023) Such an approach is appropriate for examining language-mediated cognition and socially constructed knowledge within real-life contexts. (Creswell, 2014; Merriam and Tisdell, 2016)

The research was conducted in a rural community, namely Desa Padang Tuju, Indonesia, which represents a typical setting with limited access to formal education and financial literacy programs. The population consisted of adult community members who are potential or actual users of banking services. Participants were selected using purposive sampling to ensure variation in educational background, occupation, and exposure to financial information. The inclusion criteria required participants to be at least 18 years old and to have basic experience or familiarity with banking services. Sampling continued until data saturation was reached, indicated by the repetition of themes and no emergence of new information, which is a standard principle in qualitative inquiry. (Guest, Bunce, and Johnson, 2006; Lim, 2025)

Data were collected through in-depth semi-structured interviews, participant observation, and document analysis. The interview protocol was designed to elicit participants' understanding of key Islamic banking concepts, their familiarity with Arabic terminology, and the sources through which they acquired such knowledge. Interviews allowed flexibility for participants to elaborate on their experiences while ensuring consistency across cases. Participant observation was conducted to examine real-life interactions and community practices related to financial decision-making, providing contextual validation of interview data. In addition, relevant documents such as informational materials from Islamic banks were analyzed to understand the extent to which Arabic terminology is presented to the public. These multiple techniques were employed to achieve data triangulation and enhance the credibility of the findings. (Denzin, 2012; Arias Valencia, 2022)

The research instrument primarily consisted of an interview guide developed based on theoretical constructs of language literacy and Islamic financial literacy. The guide included questions related to declarative knowledge, procedural understanding, and conditional use of Islamic banking concepts, as well as participants' ability to interpret Arabic terms. The validity of the instrument was established through expert review and pilot interviews, while trustworthiness was ensured through credibility, transferability, dependability, and confirmability procedures, including member checking and peer debriefing. (Lincoln and Guba, 1985; Bathran and Samuel, 2024; Mboweni, Mphasha, and Skaal, 2023)

Data analysis followed a thematic analysis approach to identify patterns and relationships between Arabic literacy and conceptual misunderstanding. (Altaher, 2023) The process began with data familiarization through repeated reading of interview transcripts, followed by open coding to generate initial categories. These codes were then organized into broader themes representing linguistic barriers, informal learning processes, and misconceptions of Islamic banking concepts. The analysis was iterative and interpretive, allowing the researcher to connect empirical findings with theoretical perspectives such as sociocultural theory and language-mediated cognition. This approach enables a deeper understanding of how linguistic limitations shape knowledge construction in rural contexts. (Braun & Clarke, 2006).

RESULTS AND DISCUSSION

The findings of this study are derived from in-depth interviews, participant observation, and document analysis conducted in a rural community in Indonesia. The results reveal consistent patterns indicating the presence of low Arabic literacy as a key factor influencing the misunderstanding of Islamic banking concepts.

The first finding shows that most participants acquired information about Islamic banking through informal channels such as family members, friends, and community conversations. Interview data indicate that participants rarely accessed formal educational sources or structured learning materials related to Islamic banking. Observational data further confirmed that discussions about financial matters typically occurred in social settings without reference to conceptual explanations or Arabic-based terminology. Supporting documents also revealed the absence of locally accessible educational materials that introduce Islamic banking concepts systematically.

The second finding highlights participants' limited understanding of key Arabic terms used in Islamic banking. Interview responses demonstrated that many participants were unfamiliar with fundamental concepts such as akad, mudharabah, and riba, or misunderstood their meanings. In several cases, participants associated these terms with general religious notions rather than specific financial mechanisms. Observations during interactions showed that participants tended to avoid using these terms or replaced them with simplified interpretations. Document analysis further indicated that existing informational materials often presented Arabic terminology without adequate explanation, contributing to comprehension difficulties.

The third finding reveals the presence of misconceptions regarding the nature of Islamic banking. A significant number of participants believed that Islamic banks are exclusively intended for Muslims. This perception emerged consistently across interviews and reflects a limited conceptual understanding of the inclusive nature of Islamic financial services. Observational data supported this finding, as participants frequently expressed uncertainty about whether non-Muslims could access such services. This misconception indicates a gap between institutional principles and public understanding.

The fourth finding shows that the majority of participants preferred conventional banking services. This preference was primarily influenced by factors such as ease of access, familiarity, and perceived simplicity. Interviews revealed that participants considered conventional banks more practical due to their widespread

availability and clearer procedures. At the same time, limited understanding of Islamic banking principles contributed to reluctance in adopting such services. Observational findings confirmed that daily financial practices were predominantly oriented toward conventional banking systems.

Table 1. Research Findings on Low Arabic Literacy and Misunderstanding of Islamic Banking Concepts

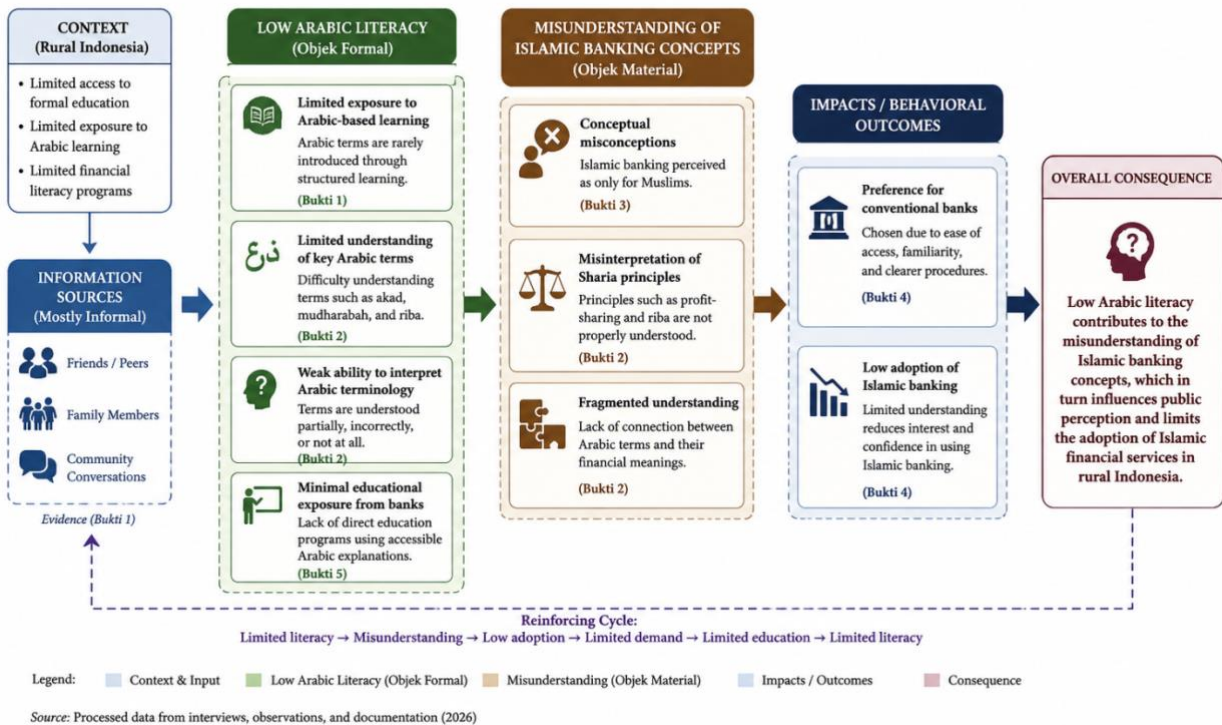
No.	Research Findings	Data Source	Description
1	Informal information sources dominate knowledge acquisition	Interview, Observation	Participants rely on family and friends to obtain information about Islamic banking rather than formal educational or structured sources.
2	Limited understanding of Arabic terminology	Interview, Observation, Documentation	Participants show low comprehension of key terms such as <i>akad</i> , <i>mudharabah</i> , and <i>riba</i> , often misinterpreting their meanings.
3	Misconception about Islamic banking exclusivity	Interview, Observation	Many participants believe Islamic banking is only for Muslims, indicating weak conceptual understanding.
4	Preference for conventional banking services	Interview, Observation	Conventional banks are preferred due to accessibility, familiarity, and clearer procedures compared to Islamic banking.
5	Lack of educational outreach from Islamic banks	Interview, Observation, Documentation	Minimal exposure to educational programs or literacy initiatives limits community understanding of Arabic-based financial concepts.

The fifth finding indicates that there is minimal direct educational outreach from Islamic banking institutions in the studied area. Participants reported rarely encountering educational programs, workshops, or community engagement initiatives conducted by Islamic banks. Observations showed no visible presence of structured literacy campaigns related to Islamic finance. Document analysis also revealed that informational materials were largely confined to bank offices located outside the village, limiting community exposure. This lack of educational intervention contributes to the persistence of low Arabic literacy and the misunderstanding of Islamic banking concepts.

Discussion

Figure 1 synthesizes the empirical findings by demonstrating that low Arabic literacy operates as a central mediating mechanism linking limited learning environments to the misunderstanding of Islamic banking concepts and, ultimately, to behavioral outcomes in rural communities. The model indicates that restricted access to formal education and the dominance of informal information sources shape the ways in which individuals acquire knowledge. In this context, learning occurs primarily through socially mediated interactions rather than structured instruction, which aligns with the sociocultural view that knowledge is constructed through everyday practices and community engagement. (Vygotsky, 1978) However, without adequate linguistic scaffolding, such informal learning processes tend to produce fragmented and inaccurate conceptual understanding.

Figure 1. Thematic Model: How Low Arabic Literacy Contributes to Misunderstanding of Islamic Banking Concepts in Rural Indonesia



The findings further suggest that language functions not merely as a communication tool but as a cognitive medium that structures understanding. As illustrated in Figure 1, limited exposure to Arabic-based terminology leads to difficulties in interpreting key Islamic banking concepts. This supports the notion of language-mediated cognition, where comprehension of abstract concepts depends heavily on linguistic competence. (Lantolf and Thorne, 2006; Du, Siu, and Shih, 2024) In the absence of sufficient Arabic literacy, participants were unable to connect technical terms such as akad, mudharabah, and riba with their functional meanings in financial contexts. Consequently, knowledge remains superficial, and misconceptions emerge as individuals rely on partial interpretations derived from informal sources.

Figure 1 also highlights the emergence of conceptual misconceptions as a direct consequence of linguistic limitations. One prominent example is the belief that Islamic banking is exclusively intended for Muslims. This misconception reflects a breakdown in the process of meaning construction, where individuals interpret unfamiliar terminology through pre-existing assumptions rather than accurate conceptual frameworks. From a cognitive perspective, this phenomenon can be explained by schema theory, which suggests that individuals interpret new information based on prior knowledge structures. (Anderson, 1984; Hamilton, 2022) When linguistic input is insufficient or unclear, these schemas may lead to distorted interpretations, reinforcing misunderstanding rather than correcting it.

The model further demonstrates that misunderstanding of Islamic banking concepts significantly influences behavioral outcomes, particularly the preference for conventional banking services. Participants tended to choose conventional banks due to their familiarity, accessibility, and perceived simplicity. This finding is consistent with prior research indicating that limited financial literacy reduces individuals' willingness to adopt Islamic financial services. (Firdausi and Kasri, 2022; Alharbi, Yahya, and Kassim, 2022) However, this study extends existing literature by showing that the issue is not solely rooted in general financial literacy but is deeply connected to linguistic barriers that hinder conceptual comprehension. In other words, even when financial services are available, they may not be adopted if the underlying concepts are not linguistically accessible.

Another critical insight derived from Figure 1 is the reinforcing cycle between low literacy, misunderstanding, and limited adoption. The absence of structured educational outreach from Islamic banking institutions contributes to minimal exposure to Arabic-based concepts, which in turn sustains low levels of literacy. This cyclical pattern reflects the dynamics of informal learning environments, where knowledge is continuously reproduced without significant transformation. (Marsick and Watkins, 2001; Lokhtina and Faller, 2024) Without targeted interventions, this cycle is likely to persist, limiting the effectiveness of financial inclusion initiatives in rural areas.

From a pedagogical perspective, these findings underscore the importance of integrating Arabic language literacy into Islamic financial education. The model suggests that improving understanding of key

terminology could serve as an entry point for enhancing broader financial literacy. This aligns with the concept of content-based language learning, where language instruction is embedded within domain-specific knowledge to facilitate deeper comprehension. (Brinton, Snow, and Wesche, 2003; Li et al., 2023) By contextualizing Arabic terminology within practical financial applications, educational programs can bridge the gap between linguistic competence and conceptual understanding.

In sum, Figure 1 provides a comprehensive explanation of how low Arabic literacy contributes to misunderstanding and shapes financial behavior in rural communities. The findings highlight the need to move beyond conventional approaches to financial literacy by incorporating linguistic dimensions into educational strategies. Addressing language barriers is not only essential for improving comprehension but also for promoting more inclusive access to Islamic financial services

CONCLUSION

This study concludes that low Arabic literacy plays a central role in shaping the misunderstanding of Islamic banking concepts in rural Indonesia. The findings demonstrate that limited exposure to Arabic-based terminology, combined with reliance on informal learning sources, leads to fragmented and inaccurate comprehension of key financial concepts such as akad, mudharabah, and riba. As a result, participants tend to construct meaning based on partial knowledge and social assumptions rather than structured understanding, which reinforces misconceptions, including the belief that Islamic banking is exclusively for Muslims.

Furthermore, the study reveals that these misunderstandings have direct implications for financial behavior, particularly the continued preference for conventional banking services. The lack of clear conceptual understanding reduces confidence in Islamic banking and limits its perceived relevance among rural communities. This condition is further exacerbated by minimal educational outreach from Islamic banking institutions, which restricts public exposure to accurate and accessible explanations of Arabic-based financial concepts. Consequently, a reinforcing cycle emerges in which low literacy leads to misunderstanding, which in turn contributes to low adoption and limited demand for Islamic banking services.

Based on these findings, this study highlights the importance of integrating Arabic language literacy into Islamic financial education as a strategic approach to improving public understanding. Educational interventions should be designed to contextualize Arabic terminology within practical financial applications, making concepts more accessible and meaningful for rural communities. In addition, stronger institutional engagement is needed to provide structured literacy programs that bridge the gap between language competence and financial knowledge. These efforts are expected not only to enhance comprehension but also to support broader financial inclusion and the sustainable development of Islamic banking in Indonesia.

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