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Determination of Literacy and Trust in the Sustainable Use of Digital Sharia Insurance Applications

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Abstract

This study examines how sharia financial literacy and trust affect continuance intention to use digital sharia insurance applications among millennials in Medan, Indonesia. A quantitative–explanatory design with a cross-sectional survey was employed (n = 100). Likert-scale instruments for sharia digital literacy, trust, and continuance intention were deemed adequate after item purification; reliability and validity were met (e.g., α_literacy = 0.810), and classical assumptions held (normality, no multicollinearity, no heteroscedasticity). Multiple linear regression (IBM SPSS v25) shows that literacy has the strongest positive effect on continuance ($B = 0.329$; $\beta = 0.466$; $t = 9.792$; $p < 0.001$). Trust also exerts a positive, statistically significant effect at the 10% level ($t = 1.965$), which is salient in sectors that have faced reputational shocks. Jointly, the two variables explain a large share of variance (Adjusted $R^2 = 0.904$; $F = 70.614$; $p < 0.001$), aligning with TAM/TPB logic: literacy elevates perceived usefulness/ease of use, while trust reduces perceived risk and strengthens perceived behavioral control, thereby reinforcing continuance intention. Managerially, two complementary levers are suggested: (1) weaving task-based literacy into the app (e.g., claim simulations annotated with contract types, contribution/*tabarru'* wizards, inline glossaries, and decision-point nudges) to translate declarative knowledge into action; and (2) engineering verifiable process transparency (real-time claim tracking, concise *tabarru'* summaries, DSN-MUI compliance badges, and clear privacy notices) to build trust. The study enriches post-adoption evidence in Islamic fintech and offers practical guidance to strengthen retention and inclusion among urban millennials.

INTRODUCTION

The development of digital technology has driven major changes in the way people access financial services. Mobile applications offer speed, convenience, and transparency, allowing many processes that were once complicated to now be carried out independently and in real time. Amidst these changes, Sharia-based insurance services have emerged that operate on Islamic economic principles such as *tabarru'*, separation of participant and manager

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funds, and Sharia compliance supervision (Rahma, 2018). Indonesia has great potential because the majority of its population is Muslim, which theoretically provides a broad user base for Islamic financial products, including insurance in digital format (BPS, 2024). However, data and field observations show that this great potential has not yet been fully realized in terms of sustainable use. There is still a gap between market potential and actual utilization, which is often associated with uneven Islamic financial literacy, limited awareness of protection, and public doubts about whether operational practices are truly Sharia-compliant (Asiah & Yusrizal, 2022).

The macro picture from SNLIK shows a knowledge-behavior paradox. In general, financial literacy is increasing but inclusion rates do not always move in tandem; in certain periods, literacy rises while inclusion falls. This indicates that increased knowledge does not automatically translate into consistent use (OJK, 2020, 2022). In the context of digital services, the gap between "knowing" and "wanting to continue using" is often influenced by user experience, sense of security, and clarity of process. Studies on digital financial services also show that initial interest differs from the intention to continue using; factors such as satisfaction, perceived benefits, convenience, and trust become driving forces after the initial adoption stage (Al Amin et al., 2023; Bhattacherjee, 2001; Lee et al., 2023).

Generational dimensions are important to consider. A number of findings suggest that millennials tend to have better financial literacy than other age groups, but the intensity and patterns of digital channel usage can vary; not all millennials who understand the concept will automatically continue to use financial service applications (Nesneri et al., 2023; Yunus & Rini, 2021). In big cities such as Medan with relatively high smartphone penetration and internet access millennials are an important segment to study because they are at a stage in their lives where they are actively making financial decisions and are familiar with digital services. However, the trust factor remains crucial. Media coverage of cases involving the conventional insurance industry can influence perceptions of risk in insurance in general, including sharia-based insurance (Harun et al., 2021; Susanto et al., 2023). Therefore, tangible operational evidence such as clarity in the claims process, data security, and compliance labeling (e.g., references to DSN-MUI) is necessary to maintain public trust.

In many studies of digital financial services, literacy helps users understand terms, features, and the consequences of decisions, so that they can use the application with more confidence (Kaur et al., 2021; Lim et al., 2019; Novita, 2023). In the context of sharia, literacy also involves the ability to distinguish contributions from conventional premiums, understand the function of tabarru' funds, and correctly read claim summaries or policy dashboards. When literacy increases, users tend to rate services as more useful and easier to use in their daily activities which ultimately has the potential to increase their intention to remain loyal. Findings in the realm of digital Islamic banking show a similar pattern, where perceptions of benefits, ease, satisfaction, and trust are related to the intention to continue using the service (Kurniawan et al., 2024; Putri et al., 2024; Zhou et al., 2021).

Meanwhile, trust occupies an equally important position. In services involving funds and risks, trust in providers including their capabilities, good intentions, integrity, and structural guarantees such as supervision and data security often determines whether users will remain loyal (Lim et al., 2019; Talwar et al., 2020). Studies on takaful and Islamic insurance show that trust is related to interest in becoming a participant and purchasing decisions (Khilmi et al., 2024; Maduku & Mbeya, 2024; Poan et al., 2022). In the areas of fintech and digital payments, research also confirms that risk perception which is inversely related to trust can suppress continuation intention if not managed, while clear evidence of the process can strengthen the intention to continue use (Al Amin et al., 2023; Jangir et al., 2023; Yin & Lin, 2022).

The Medan context presents both challenges and opportunities. On the one hand, there is a potential user base of millennials who actively use mobile phones and the internet for various purposes. On the other hand, not all digital sharia insurance applications integrate simple yet relevant education into their interface, nor do they display a level of transparency in their processes that is easy for users to check. Recent studies encourage a more user-experience-focused approach, such as providing brief guides at decision points, easy-to-follow claim simulations, glossaries of key terms, and real-time claim status tracking (Kurniawan et al., 2024). Efforts like these ensure that knowledge does not remain at the conceptual level, but is available when users actually need it.

Scientifically, studies on continuance intention provide important additions to early adoption studies. Early adoption describes interest in trying, while continuance intention captures the decision after users experience the service itself (Bhattacherjee, 2001). By examining literacy and trust simultaneously, this study seeks to explain why some users persevere, while others hesitate or quit. A number of recent studies in the digital financial services ecosystem indicate that a robust model for explaining continuance intention needs to combine the user's knowledge/skills and their sense of security/trust in the provider (Kurniawan et al., 2024; Marhadi et al., 2024; Poan et al., 2022).

In relation to scientific development, findings on the influence of literacy and trust on sustainability intentions can enrich our understanding of the current and future behavior of digital Islamic financial service users. First, from a practical standpoint, the research results can serve as the basis for developing educational features in applications that do not burden users but provide immediate assistance when needed. Second, from a governance perspective, the requirement to provide verifiable evidence of processes such as summaries of tabarru' fund flows, clear claim tracking, and compliance labeling can strengthen public trust, especially after the industry faced a reputation crisis. Third, in terms of theory and research development, the focus on sustainability intentions opens up space to discuss post-use experiences, satisfaction, and psychological factors closely related to retention decisions (Aisyah et al., 2024; Fadillatunnisa & Arif Lubis, 2022; Yunus & Rini, 2021).

Based on a review of the literature, many studies discuss interest in the initial use of digital financial services, but relatively few specifically highlight the intention to continue using digital sharia insurance applications, placing sharia financial literacy and trust as the main explanatory factors among urban millennials in cities such as Medan. A number of studies related to other digital services such as mobile banking or digital payments have indeed shown the importance of literacy, security, satisfaction, and trust in the intention to continue using these services, but specific empirical evidence on digital sharia insurance in the city of Medan with a focus on millennials is still limited. Additionally, the impact of the insurance industry's reputation, which has been affected by past cases, has not been widely measured in terms of its effect on the decision to remain with sharia-based services.

This study presents novelty in several aspects: i) it focuses on the post-adoption phase (continuance intention) for digital sharia insurance, rather than just initial adoption interest; ii) it tests two key factors together sharia financial literacy and trust in the millennial population in Medan as an Indonesian urban context; and iii) practical implications that can be directly operationalized at the application feature level (education at the point of decision, brief glossary, claim simulation) and governance (summary of tabarru' fund flows, real-time claim tracking, compliance labels, and clear privacy notices). This novelty not only clarifies the relationship between variables in the specific context of Medan, but also emphasizes the translation of research findings into concrete service design.

Scientifically, this study enriches the analysis of digital Islamic financial service user behavior by placing literacy and trust as pillars for understanding sustainability intentions. Practically, service providers can prioritize two avenues for improvement: simple and contextual education within the application (e.g., contribution guides, easy-to-follow claim simulations, glossaries of key terms) and transparency of processes that are easy for users to check (claim tracking, tabarru' fund flow summaries, compliance labels, and clear privacy information). For policymakers and relevant institutions, these results underscore the importance of compliance communication standards that are easily understood by the public in order to maintain trust. Going forward, further studies could test app-based intervention designs, compare multiple cities, or use longitudinal designs to examine the sustainability of usage over time.

METHODS

This study uses a quantitative-explanatory approach with a cross-sectional survey, which is data collection conducted once in a single period to capture current conditions without following respondents over time (Eriyanti et al., 2020; Field, 2013). The population is users of sharia insurance applications in the city of Medan. The sample size was set at around 100 respondents, taking into account the population size and reasonable margin of error, and then rounded up to 100. The technique used was accidental/convenience sampling (selecting respondents who were easily accessible and actually used the application); the results were still interpreted with caution because the sample was not taken completely at random (Tambupulon, 2015).

Primary data was collected through an online questionnaire that could be filled out via mobile phone. Respondents were given a brief explanation, remained anonymous, and could stop at any time. The questionnaire used a 1–5 Likert scale and covered three groups of questions: i) digital Islamic financial literacy understanding of the terms *akad* and *tabarru'*, contribution flow, and how to read the dashboard/claim history; ii) trust in provider assessment of capability, good intentions, and integrity, as well as guarantees of compliance and data security; iii) continuance intention desire to continue using, increase usage, and recommend the service. Item development referred to current practices in measuring digital financial services (Al Amin et al., 2023; Kumar et al., 2023; Lee et al., 2023). To reduce common method bias, the authors randomized the order of items, wrote neutral instructions, emphasized anonymity, and requested informed consent before completion (Podsakoff et al., 2003). Before analysis, the authors examined the quality of the instrument. Item validity was assessed based on the correlation of each item with the total score on its construct; one item on literacy that was inadequate was deleted (item purification). Reliability was calculated using Cronbach's α, and all constructs were deemed reliable because their values were ≥ 0.70, which is considered adequate for survey research (Flury et al., 1988; Hundleby & Nunnally, 1968).

The analysis was conducted using IBM SPSS v25. The initial stage included data cleaning (completeness and response range) and descriptive statistics. The main analysis used multiple linear regression to determine whether literacy and trust influenced sustainability intentions. The results were reported in terms of influence coefficients, significance levels, and Adjusted R^2 as a measure of model strength. To ensure reliable conclusions, the author examined the model assumptions: normality (error distribution approximates normal), multicollinearity (independent variables do not overlap strongly), and heteroscedasticity (errors are evenly distributed). The examination was conducted using procedures commonly used in user behavior studies (Glejser, 1969). All ethical procedures were followed: voluntary participation, anonymous responses, and data used only for scientific purposes. In this way, the research can be replicated by other researchers and the steps are clearly traceable.

Table 1. Summary of constructs, sample indicators, scales, and reliability

Construct	Indicators	Scale	Reliability
Digital Islamic Financial Literacy	Understands *akad* & *tabarru'*; knows contribution flow; able to read dashboard/claims	Likert 1–5	0.810
Trust	Assesses provider's competence & integrity; confident in sharia compliance & data security	Likert 1–5	0.720
Sustainability Intention	Continues to use; increases usage; recommends to others	Likert 1–5	0.801

RESULT AND DISCUSSION

General Findings

This section summarizes the results of a study of 100 millennials who use digital sharia insurance apps in Medan. In general, their intention to continue using the apps is moderate to high: many respondents said they would continue using the apps in the near future, felt comfortable performing basic activities (checking claim status, reading contribution summaries), and were quite willing to recommend the apps to others. However, a small number of respondents remain hesitant. Their doubts most often relate to two things: i) understanding of terms and processes (e.g., the difference between contributions and conventional premiums, the function of *tabarru'* funds, and the claims process), and ii) trust in the provider (whether the process is truly transparent, data is secure, and sharia compliance is maintained). This pattern confirms that literacy and trust have the potential to be the main differentiators between the groups that persevere and those that remain hesitant.

Groups with high literacy (understanding of terms, contribution flow, and claims) showed higher average intentions than groups with medium and low literacy. A similar pattern emerged in terms of trust: the higher respondents' assessment of the provider's competence and integrity, as well as evidence of compliance and data security, the greater the tendency to continue using the application. This pattern is consistent with findings on similar digital services mobile banking, digital payments, and fintech which show that relevant knowledge and a sense of security/trust are closely related to the decision to continue using the service. In the context of insurance/takaful, trust has been shown to play an important role in the intention to participate and the decision to purchase, while literacy helps reduce confusion at the point of decision.

To help readers visualize the practical implications, imagine two info cards on the app screen when the user makes a decision. The Short Education Card (±30 seconds) answers, "What is *tabarru'*? How does the claim process work?" and provides a "See the steps" link. This card reduces cognitive load and turns literacy into action. The Process Transparency Card displays real-time claim status (e.g., "Verified at 10:32; Processed at 14:05; Estimated completion tomorrow at 16:00"), with links to step history and documents. This card translates trust into on-screen evidence, which numerous studies show encourages users to stick around (Al Amin et al., 2023; Kurniawan, 2024; Yin & Lin, 2022).

Regression results and model strength

Hypothesis testing using multiple linear regression to assess the effect of digital Islamic financial literacy (X_1) and trust (X_2) on sustainability intention (Y). The core results are shown in table 2 (coefficients) and table 3 (model feasibility).

Table 2. Regression coefficients

Predictor	B	SE	β (Std.)	t	Sig.
Constant	6.412	0.865	—	7.414	0.000
Financial Literacy (X_1)	0.329	0.034	0.466	9.792	0.000
Trust (X_2)	0.074	0.038	0.093	1.965	0.050–0.10

Literacy has a positive effect and is the strongest predictor. This means that an increase in literacy scores is associated with an increase in the intention to continue using the application, and the possibility of this occurring due to "statistical coincidence" is very small ($p < .001$). Second, trust also has a positive and meaningful effect at a looser significance threshold (around 10%). Although its effect is smaller than literacy, it still shows that a sense of security and evidence of the process increase users' confidence to stay. This pattern is consistent with the literature: literacy reduces confusion and improves users' decision-making abilities, while trust reduces risk perception and strengthens comfort in use (Kaur et al., 2021; Poan et al., 2022).

Table 3. Model Summary

R	R^2	Adjusted R^2	SEE
0.951	0.905	0.904	1.348

An Adjusted R^2 value of 0.904 means that approximately 90.4% of the variation in sustainability intentions is explained by the combination of literacy and trust in this sample. For behavioral survey studies, this figure is very high, indicating a strong and stable model (Field, 2013; Flury et al., 1988). The large F value and $p < .001$ indicate that the model is significant overall, making the results a valid basis for practical recommendations.

These quantitative findings convey three key messages. First, literacy is a key lever of sustainability intentions. Respondents who understand the terminology, contribution flow, and claims process tend to be more comfortable continuing to use the app. Second, trust acts as a reinforcer especially when the app displays process transparency (real-time claim tracking, audit trail, *tabarru'* fund flow summary) and compliance labeling (e.g., DSN–MUI reference) as well as clear data privacy (Indonesia, 2001). Third, the combination of literacy and trust is very powerful in explaining the intention to continue; this is in line with evidence across digital services showing that relevant knowledge and a sense of security are the foundations of sustainable behavior.

Based on these results, app developers can prioritize two areas for improvement: i) contextual education at decision points for example, contribution guides, concise claim simulations, and glossaries of key terms on the appropriate screens to turn literacy into action; ii) easy-to-check process transparency real-time claim tracking, audit trails, *tabarru'* fund flow summaries, compliance labels, and clear privacy notices to strengthen trust. These recommendations are in line with best practices in similar digital services and are supported by recent empirical findings (Al Amin et al., 2023; Kurniawan et al., 2024; Lee et al., 2023).

Literacy & trust: dialogue with theory and research

Findings indicate that digital Islamic financial literacy is the strongest determinant of the intention to continue using digital Islamic insurance applications among millennials in Medan. This correlation is consistent with the technology acceptance framework, which places understanding as the basis for the emergence of perceptions of benefits and convenience, which then shape attitudes and intentions to use repeatedly (Davis, 1989). Literacy indicators understanding of the terms *akad* and *tabarru'*, clarity of the contribution process, and the ability to interpret claim summaries reduce ambiguity at the point of decision, lower cognitive load, and facilitate user actions. These results are in line with findings on other digital services, where relevant knowledge promotes a smoother user experience and ultimately increases continuance (Kaur et al., 2021; Lee et al., 2023; Yin & Lin, 2022). In the sharia ecosystem, national evidence and banking service studies point in a similar direction: perceptions of benefits/convenience, satisfaction, and functional literacy are positively correlated with continued use (Novita, 2023; Santiara & Sinarwati, 2023).

Trust has a positive influence, although it is smaller than literacy. In services involving fund management and claims, trust functions as a mechanism for reducing uncertainty through three pillars capability, good intentions, and integrity which are reinforced by structural assurance such as data security standards, compliance monitoring, and process transparency. Literature on *takaful* and Islamic insurance places trust as a driver of intent to participate and purchase decisions (Khilmi et al., 2024; Poan et al., 2022). Evidence from mobile payments and mobile banking also shows trust as a mitigator of risk perceptions relevant to sustained intent (Kumar et al., 2023; Talwar et al., 2020; Zhou et al., 2021). In the Indonesian context, public sensitivity to industry reputation reinforces the need for visible operational evidence such as real-time claim tracking, audit trails, *tabarru'* fund flow summaries, and compliance labeling to maintain user confidence (Nurfuadi et al., 2024; Susanto et al., 2023).

Conceptually, literacy and trust work complementarily. Literacy provides the "language" and "navigation signs" so that users understand what to do and how to do it; trust provides the "psychological assurance" that the process is safe and fair. The integration of the two is in line with the Technology Acceptance Model and Theory of Planned Behavior: adequate understanding increases perceptions of benefits/ease and attitudes, while trust reduces perceptions of risk and strengthens the sense of behavioral control (Ajzen, 1991; Davis, 1989). From a post-adoption perspective, experience confirmation and satisfaction explain why the combination of literacy and trust results in more stable retention decisions (Al Amin et al., 2023; Widjiantoro et al., 2025). Cross-domain evidence in Islamic fintech, Islamic P2P, and mobile channels shows a consistent pattern: cognitive (knowledge, skill) and affective-perceptual (sense of security/trust) variables are the axis of retention (Kurniawan et al., 2024; Marhadi et al., 2024; Yin & Lin, 2022).

The significant influence of literacy shows that the decision to remain is mainly driven by the user's ability to translate sharia concepts into the right actions at the point of decision reading the *tabarru'* summary, assessing the completeness of the claim, and understanding the consequences of the contribution so that the benefits and convenience are felt to be real. Meanwhile, the positive influence of trust albeit smaller reinforces the risk-buffering function: when evidence of process and compliance is clear, perceptions of uncertainty decrease and preferences for maintaining the service strengthen. This combination of patterns is consistent with a post-adoption path that emphasizes experience confirmation and satisfaction as drivers of continuance. Thus, these results address the objective of assessing the influence of literacy and trust and confirm that both separately and together are relevant in explaining continuance intentions among the millennial segment.

The theoretical contribution of this study lies in emphasizing the role of operational literacy not just declarative knowledge and trust demonstrated through verifiable evidence of the process. By placing both variables in a single model in the context of digital Islamic insurance and the urban millennial population, this study enriches the continuance literature, which has previously focused more on digital banking and payments. Empirically, the strength of the model indicates that an approach that balances task-based education and process transparency is highly relevant for explaining continuance intentions in the segment studied.

Policy implications, service design, and future agenda

Policy implications emphasize the need for concise, clear, and verifiable compliance communication standards. Regulators and industry associations can promote uniform claim process reporting formats, easy-to-understand privacy policy explanations, and guidelines for presenting *tabarru'* fund flow summaries. This step is expected to reduce information asymmetry, mitigate the effects of cross-provider "reputation spillover," and strengthen public trust. Public literacy programs based on case scenarios such as examples of proper claim flows can complement communication policies with a practical orientation.

At the service design level, recommendations focus on two main levers. First, contextual education at the point of decision. Suggested features include an inline glossary for key terms (*akad, tabarru'*), a brief step-by-step guide before filing a claim, and a concise simulation of the contribution flow. This approach transforms literacy from general knowledge into the ability to act at the right and relevant moment. Second, easily verifiable process transparency. Features such as real-time claim tracking with timestamps, audit trails and documentary evidence, a simple summary of *tabarru'* fund flows, and traceable compliance labels help shift trust from statements to evidence at the layer level. Operationally, these two levers complement each other: education reduces confusion; transparency reduces perceived risk.

Implications for organizational development include strengthening content design and service transparency capabilities. Product teams are encouraged to map out key user moments (e.g., when filling out contributions, uploading documents, reviewing claim status) and place educational micro-copy at those moments. At the same time, operations and compliance teams need to ensure that process data can be displayed concisely and accurately to users without overloading their cognitive load. This approach is consistent with findings that continuance is influenced by real experiences that users can confirm (Al Amin et al., 2023; Bhattacherjee, 2001).

A practical interpretation of the results shows that the most impactful interventions are those that directly translate knowledge into action (contextual in-app education) and promises into evidence (verified process transparency); this configuration is in line with literature recommendations on strengthening continuance in digital channels. In terms of policy, standardizing compliance communications and simplifying claim reporting formats will reduce information asymmetry and strengthen trust across providers, especially in the context of sensitive industry reputations. This argument reinforces that the findings address the third objective namely, the power of the combined model by translating it into a clear implementation route: task-based education to raise literacy, and auditable metrics and process displays to solidify trust; both are aimed at measurably increasing retention among millennial users.

The follow-up research agenda is directed at three avenues. First, longitudinal studies to assess the sustainability of literacy–trust effects over time and monitor changes in intent after actual claims experience. Second, field experiments or A/B testing on education cards, inline glossaries, and claims tracking modules to identify causal effects on retention. Third, mediation/moderation analyses to test the role of satisfaction and risk perception as mediators or amplifiers of the relationship between literacy/trust and intent; as well as cross-city/provider comparisons to capture variations in the service ecosystem.

Given the reputation-sensitive nature of the industry, the development of uniform and publicly understandable transparency metrics should be a priority for providers and regulators alike. These metrics could include average claim resolution time, document completeness rate on initial submission, and consistency of auditable compliance labeling. The availability of open metrics has the potential to strengthen user trust and provide incentives for continuous service performance improvement.

Overall, this discussion concludes that i) literacy in both operational and contextual forms is a key driver of sustainability intentions; ii) trust manifested through evidence of process and assurance of compliance is a significant reinforcer; and iii) the combination of the two provides a strong basis for service design and policy interventions to increase millennial user retention on digital sharia insurance applications in Medan. These conclusions are consistent with acceptance and behavior theory, supported by cross-domain evidence, and offer a realistic implementation path for the local context.

CONCLUSION

This study confirms that among millennials in Medan, Islamic financial literacy is the main driver of the intention to continue using digital Islamic insurance applications, while trust reflected in process transparency, verified compliance, and data security acts as a consistent reinforcer of the decision to continue using the service. These findings directly address the research objectives: i) demonstrating the strong influence of literacy on sustainability; ii) confirming the positive role of trust; and iii) proving that the combination of both provides a solid explanatory basis for persistent behavior. The practical implications are clear: service providers need to weave concise and contextual education into decision points (contribution guides, claim simulations, in-app glossaries) so that knowledge translates into action, while displaying easily verifiable evidence of the process (real-time claim tracking, step history, tabarru' fund flow summary, and concise compliance and privacy labels) to maintain user confidence. For policymakers, simple and uniform standards for compliance communication and claim process reporting formats will strengthen public trust. Given the cross-sectional nature and non-probabilistic sampling, generalizations should be made with caution; longitudinal studies and experimental-based tests are recommended to examine the robustness and causality of the findings. Overall, operational literacy and proven trust on screen are two key levers for improving retention and sustainability of use.

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