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The Influence of Trust and Risk Perception on Interest in Using Sharia Mobile Banking: A Literature Study

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Abstract: *The digitalization of Islamic financial services presents challenges as well as opportunities in increasing financial inclusion based on Islamic principles. This study aims to analyze the influence of trust and perceived risk on the interest in using Islamic mobile banking through a literature review approach. Data sources were obtained from reputable scientific journal articles published between 2015 and 2024, focusing on relevant empirical studies in the context of Islamic banking. The review results show that trust, which includes technological reliability, bank reputation, and compliance with Islamic principles, has a significant effect on user interest. Meanwhile, high risk perceptions related to data security, doubts about Islamic compliance, and technological uncertainty are inhibiting factors.*

Keyword: *Trust, risk perception, Islamic mobile banking, interest in using, literature review.*

INTRODUCTION

Digital transformation has brought significant changes to the financial industry, including the Islamic banking system. Islamic mobile banking is now one of the solutions to improve service efficiency and reach people who previously had not been optimally accessed (Kusuma & Putri, 2021). However, the adoption of this technology is not without challenges, especially in building user trust and minimizing perceived risks. In the context of Islamic economics, trust is the main foundation because it is related to the principles of honesty (amanah), responsibility, and certainty of Islamic law (Rahman, 2020). Therefore, understanding the influence of trust and risk perception on interest in using Islamic mobile banking services is important.

A number of studies have shown that trust is a major predictor in the use of technology-based services, especially in the financial sector (Haider et al., 2022). In the Islamic banking system, trust is not only related to technological performance but also to the integrity of sharia guaranteed by the institution. Meanwhile, risk perception includes user concerns about possible financial losses, privacy violations, and non-compliance with Islamic law (Yusoff & Janor, 2019). These factors can hinder users' intention to adopt new services, even though they are technically efficient and easily accessible. Therefore, it is important to examine the results of empirical studies related to these two variables.

This literature review aims to identify and analyze scientific findings related to the influence of trust and risk perception on the interest in using Islamic mobile banking. Previous studies have been conducted in Southeast Asia and the Middle East, reflecting the relevance of

this theme in the global Muslim community. In addition, this study is expected to provide a conceptual basis for Islamic financial institutions in designing digital marketing strategies based on value and security. The literature review approach provides a comprehensive overview of various methodological approaches and diverse findings. Thus, this article contributes academic and practical perspectives in the development of Islamic digital banking.

METHOD

This article was compiled using library research and systematic literature review (SLR) methods. Data were collected from reputable scientific journals available in databases such as Google Scholar, Scopus, and ScienceDirect. Keywords used in the search include: "Islamic mobile banking", "trust", "perceived risk", "intention to use", and "Shariah compliance". The selected articles were published in 2015–2024, written in English or Indonesian, and relevant to the research topic. Data were analyzed qualitatively to identify patterns of findings, differences in approaches, and theoretical contributions. In qualitative research, the literature review should align with the underlying methodological framework. One of the key motivations for applying qualitative analysis is its suitability for exploring phenomena in depth (Ali & Limakrisna, 2013).

RESULTS AND DISCUSSION

Result

Table 1. Summary of Reviewed Relevant Articles on Trust, Perceived Risk, and Intention to Use Islamic Mobile Banking

No	Author(s) & Year	Country	Key Variables	Key Findings
1	Yusoff & Janor (2019)	Malaysia	Trust, Intention	Trust in Islamic principles significantly increases adoption intention.
2	Amin et al. (2020)	Malaysia	Perceived Risk, Intention	High perceived risk reduces willingness to use mobile Islamic banking.
3	Haider et al. (2022)	Pakistan	Trust, Shariah Compliance	Trust is enhanced by perceived Shariah alignment and user experience.
4	Khan et al. (2021)	Pakistan, UAE	Trust, Perceived Risk	Trust mediates the negative effect of risk on adoption.
5	Raza et al. (2022)	Multi-country	Trust, Perceived Risk	Meta-analysis confirms trust as dominant factor in adoption.
6	Shankar et al. (2021)	India, Indonesia	UI/UX, Trust	User interface and religious labeling increase trust levels.
7	Alalwan (2020)	Jordan	Perceived Risk, Literacy	Education campaigns reduce perceived security risk.
8	Ramayah et al. (2018)	Malaysia	Religiosity, Trust	Religiosity amplifies trust's impact on intention.
9	Al-Qudah & Al-Tarawneh (2019)	UAE	Islamic Value, TAM	Perceived Islamic value is the strongest predictor of adoption.
10	Almajali & Nik Kamariah (2020)	Saudi Arabia	Financial Risk, Trust	Transparency and security features reduce financial risk.
11	Mansour & Benmohamed (2021)	Tunisia	Ethics, Trust	Ethical perception strengthens trust in Islamic mobile services.
12	Khalil et al. (2022)	Egypt	Social Influence, Risk	Community and scholar endorsement reduce risk and build trust.
13	Sfenrianto et al. (2020)	Indonesia	UI/UX, Trust, Risk	Shariah symbols and education features improve perception.
14	Aziz & Ammar (2021)	Multi-country	Regulation, Trust	Strong legal framework enhances trust and reduces non-compliance fear.
15	Nawaz et al. (2023)	Pakistan	Transparency, Trust	Clear communication increases trust, vague terms elevate risk.

16	Latifah & Fadilah (2022)	Indonesia	Literacy, Risk	Islamic financial literacy buffers perceived risk.
17	Bashir et al. (2019)	Saudi Arabia	Reputation, Trust	Strong branding leads to higher trust regardless of tech familiarity.
18	Ibrahim & Ghani (2020)	Malaysia	Trust Dimensions	Trust is technological, social, and religious in nature.
19	Jamaluddin et al. (2021)	Malaysia	Technology, Risk	Blockchain and security innovation reduce both secular and Shariah-related risks.
20	Yusuf & Ariffin (2023)	Malaysia	Fatwa Integration, Innovation	Religious tech features promote adoption and reduce risk perception.

Research by Yusoff and Janor (2019) shows that trust in the Islamic banking system has a significant impact on user intentions to adopt Islamic-based mobile banking. This is supported by the understanding that the Islamic system upholds honesty and trustworthiness as basic values. This trust is strengthened by service transparency and the institution's commitment to Islamic principles. This study used the SEM-PLS method and involved more than 200 Muslim respondents in Malaysia. These findings provide an empirical basis that trust is a major factor in the decision to adopt Islamic technology.

A study by Amin et al. (2020) emphasized that risk perception is a major barrier to the use of Islamic mobile banking. Perceived risks include potential data privacy violations and doubts about the security of digital-based transactions. This study also highlights the importance of data protection and certification of digital systems by Islamic authorities. High risk perceptions are negatively correlated with interest in use, even in respondents who previously had experience using digital services. Therefore, risk mitigation is an important agenda in Islamic digital marketing strategies.

According to Haider et al. (2022), trust is formed through a combination of financial institution reputation, user experience, and sharia guarantees. The study found that users who have confidence in the sharia compliance of a service are more likely to maintain their use of mobile banking. This trust is also driven by external factors such as the opinions of scholars and the clarity of fatwas from the Sharia Council. The existence of halal certification for digital financial systems is considered to be able to strengthen positive user perceptions. This indicates that sharia trust is not just a technical factor, but also a socio-religious factor.

Research by Khan et al. (2021) compared the influence of trust and risk among Muslim users in Pakistan and the United Arab Emirates. The results showed that although risk perception was relatively high in both countries, trust had greater predictive power on the intention to use mobile banking. This indicates that trust can act as a mediating variable that reduces the negative influence of risk. This cross-country study emphasizes the importance of a local and contextual approach in sharia digital service strategies. Adjusting culture and religious norms is an important element in building an Islamic digital ecosystem.

Study by Raza et al. (2022) conducted a meta-analysis of 25 articles discussing the factors of Islamic mobile banking adoption and found that trust had the highest correlation coefficient with intention to use. In contrast, perceived risk had a significant negative relationship, especially in terms of security risk and doubts about Islamic authentication. This meta-analysis provides a broad overview of the consistency of findings across countries and methodological approaches. These findings support that trust is the most stable variable influencing the adoption of Islamic mobile banking. Therefore, strengthening trust should be a priority in the development of Islamic digital financial products.

Research by Shankar et al. (2021) in India and Indonesia emphasized that users' trust in Islamic banking platforms increases significantly when there is a strong history of service quality and alignment with fatwa. Their findings indicated that a trustworthy interface, clear Shariah label, and quick customer response play critical roles. The implication is that trust can be systematically engineered via good UI/UX and institutional transparency. Respondents

avored institutions that collaborated with religious councils and were audited by third-party Islamic scholars. This reinforces the multidimensional aspect of trust beyond technology.

In a qualitative study by Alalwan (2020), interviews with 30 Islamic banking customers in Jordan revealed that security risk is the most feared among all perceived risks. Participants expressed concern over phishing, data leakage, and the misuse of zakat-related transaction records. However, the study also found that continuous education campaigns and digital literacy programs could reduce this risk perception. When clients were reassured of encryption and Shariah compliance, their willingness to adopt mobile banking services increased. Hence, perception is partly shaped by the level of understanding.

According to Ramayah et al. (2018), religiosity moderates the relationship between trust and intention to use. Muslim consumers who scored higher on religiosity indices showed a stronger correlation between trust in Islamic banks and mobile banking usage. This suggests that religious commitment intensifies sensitivity to compliance and thus amplifies the role of trust. The authors propose that marketing strategies should be included grater religious language and messages to appeal to such consumers. Therefore, religiosity is not merely a demographic variable but a behavioral driver.

In the UAE, research by Al-Qudah and Al-Tarawneh (2019) tested the Technology Acceptance Model with added Islamic variables. Their SEM analysis found that perceived usefulness, perceived ease of use, and perceived Islamic value all contributed significantly to adoption intent. Notably, perceived Islamic value showed the strongest influence, highlighting that perceived risk can be offset when the service is clearly compliant. This suggests a pathway for managing risk through reinforcing Islamic branding.

Almajali and Nik Kamariah (2020) studied the impact of perceived financial risk on mobile banking adoption among Islamic banking users in Saudi Arabia. They concluded that financial risk—especially regarding hidden fees, digital fraud, and mistaken fund transfers—negatively impacts intention to use. However, the presence of real-time transaction verification features and transparent fee policies significantly reduced that risk perception. These findings point to operational improvements as risk mitigators.

A study by Mansour and Benmohamed (2021) in Tunisia emphasized that trust is built not only through system quality but also through perceived ethical commitment of the institution. Respondents were more inclined to use mobile Islamic banking if they believed the bank upheld Islamic business ethics in both online and offline operations. System security, data integrity, and a visible ethical framework were considered inseparable. This study reinforces the view that trust in sharia mobile banking must be cultivated holistically. Ethical reputation appears to have similar weight as technical security in the minds of users.

Research conducted by Khalil et al. (2022) in Egypt assessed the impact of social influence on perceived risk and trust. The results showed that positive word-of-mouth and endorsements by Islamic scholars significantly reduced risk perception and increased trust. Peer recommendation and family use were also strong predictors of mobile banking adoption. This implies that trust can be socialized through community-level advocacy. Therefore, the dissemination of good experiences becomes essential in reducing psychological barriers.

Sfenrianto et al. (2020) examined Indonesian Islamic mobile banking applications and found that user experience, especially in terms of perceived ease of use and interface familiarity, greatly influenced both trust and risk perception. Mobile banking apps with Shariah-aligned terminology and symbols were more trusted than generic apps. Moreover, trust increases when apps offered features like zakat calculators and Islamic finance education. Hence, app design plays a crucial role in shaping perceptions.

In their empirical study, Aziz and Ammar (2021) highlighted the importance of regulatory frameworks in supporting trust in mobile Islamic finance. Countries with strict digital financial regulations and active Shariah supervisory boards see higher trust levels. Conversely, weak regulatory oversight led to greater fear of non-compliance and digital fraud.

Their findings emphasize the synergy between law enforcement and Shariah institutions in creating a secure environment for users. This suggests that risk perception is influenced by institutional strength.

The research by Nawaz et al. (2023) using a structural equation model in Pakistan revealed that transparency in terms and conditions was a key antecedent to trust. Users who could clearly understand transaction procedures, fees, and dispute resolution mechanisms were more likely to trust and use mobile Islamic banking. On the contrary, vague or overly technical language increased skepticism and risk avoidance. Transparency therefore serves as a strategic tool to convert potential users into loyal customers.

Based on a study by Latifah and Fadilah (2022) in Indonesia, the integration of Islamic financial literacy within mobile banking apps contributed to increased user trust and reduced perceived risk. Apps that provided educational modules or FAQs about *riba*, *zakat*, and *halal* transactions were seen as more credible. Educated users also tended to evaluate digital services more positively. This shows that knowledge enhancement can buffer against negative risk interpretation.

According to Bashir et al. (2019), perceived reputation of Islamic banks mediates the relationship between institutional trust and behavioral intention. Reputable banks with strong Islamic branding instilled greater confidence in users, even when users were unfamiliar with the specific app technology. This underscores the importance of institutional branding in digital environments. Consistency between offline reputation and online presence builds trust sustainably.

A comprehensive literature review by Ibrahim and Ghani (2020) concluded that trust in mobile Islamic banking is a multidimensional construct involving technological, social, and religious elements. They emphasized that trust should be treated as a dynamic, evolving attribute that requires ongoing maintenance. Regular updates, responsive customer service, and transparent Shariah auditing were identified as best practices. This synthesis aligns with empirical evidence that user confidence must be continuously cultivated.

In a Malaysian context, Jamaluddin et al. (2021) found that perceived risk could be neutralized by offering dual authentication systems and blockchain-backed transactions. Users responded positively when digital platforms communicated clear anti-fraud strategies. This suggests that technological innovation in security can address concerns tied to both secular and Shariah-related risks. Institutions that fail to adapt technologically are at a disadvantage.

Lastly, a study by Yusuf and Ariffin (2023) shows that users are more likely to accept sharia mobile banking when they perceive both institutional commitment to Sharia and a proactive risk management culture. Features such as digital fatwa integration, Shariah chatbot guidance, and real-time Islamic compliance indicators were associated with higher adoption rates. These findings suggest that dynamic and user-centric innovations are central to both building trust and reducing perceived risk in mobile Islamic banking environments.

Discussion

The results of the study show that trust is a dominant factor in determining user interest in Islamic mobile banking. Trust is formed from perceptions of institutional integrity, sharia compliance, technological security, and institutional reputation (Yusoff & Janor, 2019; Haider et al., 2022). In addition, the presence of sharia symbols, *halal* certification, and support from religious authorities also strengthen the perception of trust (Sfenrianto et al., 2020). This aspect shows that in the context of Islamic finance, trust is not only technical, but also moral and spiritual.

Perceived risk emerges as the main obstacle that can reduce user interest. Perceived risks include technical aspects such as data security and financial risks, as well as religious risks such as uncertainty of sharia compliance (Amin et al., 2020; Nawaz et al., 2023). Research shows that risk perception can be minimized through educational strategies, transparency, and

digital security features (Latifah & Fadilah, 2022; Jamaluddin et al., 2021). Thus, risk management requires a comprehensive approach between technology and sharia.

Social roles such as peer influence and support from scholars have been shown to strengthen trust and reduce risk (Khalil et al., 2022). Trust can also be built through community approaches and regular public education. This reflects the importance of a participatory approach in improving sharia financial literacy. In addition, strict regulations and strong sharia supervision provide legal guarantees and increase user confidence (Aziz & Ammar, 2021).

The studies analyzed show that a user-friendly technological approach, such as sharia-compliant UI/UX, can strengthen positive perceptions of services (Sfenrianto et al., 2020). Users tend to trust applications that provide educational features and transparency in financial transactions more. Therefore, the development of sharia mobile banking applications needs to pay attention to interactive designs that are in accordance with Islamic values.

Most of the results show that trust has a mediating role that can reduce the negative impact of perceived risk (Khan et al., 2021). This means that even though the risk remains, users are still willing to use the service if trust in the system and institution has been formed. This concept is important in the context of promoting digital services that are still relatively new among conservative Muslim communities. Therefore, trust is key in managing resistance to innovation.

Cross-country studies show that local culture and religiosity levels influence how much trust and perceived risk affect intention to use (Ramayah et al., 2018; Al-Qudah & Al-Tarawneh, 2019). In countries with high levels of religiosity, Islamic values are the basis for evaluating the feasibility of a financial product. Therefore, a local approach must be used in the marketing strategy of Islamic mobile banking. The use of sharia terms, halal symbols, and the involvement of local clerics have proven effective.

The literature analysis also found that institutional reputation greatly determines user intentions. Users are more likely to trust institutions that have been operating for a long time and have a good reputation in Islamic finance (Bashir et al., 2019). This reputation is formed through consistency between offline and online services. Institutions that fail to maintain this alignment tend to experience a decline in public trust.

The aspect of Islamic financial literacy is also an important theme in many studies (Latifah & Fadilah, 2022; Ibrahim & Ghani, 2020). The higher the literacy, the lower the risk perception and the higher the trust in the system. Therefore, Islamic banks need to provide educational features continuously through applications. Digital literacy based on Islamic values must be part of the financial inclusion strategy.

Recent studies have shown that the adoption of technologies such as blockchain, dual authentication, and digital fatwa integration increase user interest (Jamaluddin et al., 2021; Yusuf & Ariffin, 2023). Technology can be an effective tool to reduce risk and build trust, as long as it is managed within a sharia-compliant framework. The combination of innovation and Islamic principles is the key to the success of the development of Islamic mobile banking in the future.

Thus, this discussion confirms that trust and risk perception are two key factors that are interrelated in shaping the intention of Islamic mobile banking users. Both can be optimized through a multidimensional approach: technological, social, educational, and spiritual.

CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results and discussions in this literature review, it can be concluded that trust and risk perception play an important role in influencing the interest in using Islamic mobile banking. Trust that includes system reliability, compliance with Islamic principles, and institutional reputation has been shown to encourage increased user intentions. Conversely, high risk perceptions regarding security, privacy, and compliance can hinder the adoption of

Islamic-based digital services. However, these risks can be minimized through an educational approach, adaptive technology, information transparency, and support from religious institutions. Therefore, the combination of digital innovation and strengthening Islamic values is a strategic key in increasing the adoption of Islamic mobile banking.

Suggestions

Islamic financial institutions are advised to develop communication strategies that emphasize transparency, digital security, and compliance with sharia principles. Islamic mobile banking applications should be equipped with educational features such as zakat calculators, explanations of halal transactions, and Islamic financial guides to improve user literacy. Further researchers are expected to conduct empirical studies with quantitative and qualitative approaches to enrich the results of this study in the local Indonesian context. Collaboration between banking institutions, scholars, and technology experts needs to be strengthened in order to create innovations in sharia services that are safe, modern, and have spiritual value.

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