Masyrif : Jurnal Ekonomi, Bisnis dan Manajemen
Perbankan Syariah Universitas Al-Amien Prenduan
Vol. 7 No.1 pp. 113-134 2026

Bridging Sharia Financial Inclusion in Isolated Islands: A Persuasive Canvassing Strategy in Masalembu, Indonesia

Maftuhatul Faizah[1], Badrus Zaki Alfaedi[2], M. Aristaboy Faldi[3], Ilham Maulidin[4], Agung Budiman[5]
[1,2,3] Universitas Al- Amien Prenduan, [3]Universtas Imam Malik College, [4]Universitas Al-Azhar Cairo [1]maftuhatulfaizah@unia.ac.id, [2]badruszakialfaedi@gmail.com, [3]aristaboy8@gmail.com, [4]ilhammaulidin50@gmail.com, [5]Anggitanyut09@gmail.com
* *https://ejournal.unia.ac.id/index.php/masyrif*

ARTICLE INFO

Keywords
Sharia financial inclusion, Islamic financial literacy, Persuasive canvassing strategy, Isolated archipelagic regions, Masalembu Island.

JEL Classification: G21, G53, M31, Z12.

Article History
Received: 08 June 2026
Revised: 17 June 2026
Accepted: 29 June 2026
Available online: 30 June 2026

ABSTRACT

Geographical isolation and seasonal extreme weather present significant structural barriers to Sharia financial inclusion in archipelagic regions, where conventional brick-and-mortar and digital banking models often prove unviable. This study explores a novel persuasive marketing framework designed to advance Islamic financial literacy and inclusion in remote island territories, focusing on Masalembu Island in the Sumenep Regency of Indonesia. Adopting a qualitative case study design, this research investigates a community-anchored canvassing strategy that integrates proactive face-to-face engagement with the socio-religious capital of local Islamic boarding schools (*pesantren*). Through in-depth interviews and field observations with traditional fishing communities and local market traders, the study examines how personalized, values-driven interaction navigates local skepticism and logistical constraints. The empirical findings reveal that direct canvassing, when aligned with internalized Islamic economic principles, effectively transforms community perceptions and shifts economic practices from conventional informal credit systems toward Sharia-compliant profit-sharing (*mudharabah* and *musyarakah*) models. By identifying proactive human-centric outreach as a primary catalyst for financial behavior change, this paper fills a crucial gap in Islamic financial inclusion literature concerning geographically vulnerable populations. Practically, the study offers actionable insights for Islamic financial institutions, regulators, and policymakers seeking to design resilient, context-specific financial outreach strategies for marginalized island communities.

Introduction

Islamic Microfinance Institutions (LKMS), particularly Baitul Maal wat Tamwil (BMT), play a pivotal role in accelerating Sharia financial inclusion across remote and underserved regions in Indonesia. In archipelagic territories, these institutions serve as an essential socioeconomic mechanism to bridge the gap between financial services and isolated coastal communities. However, these inclusion efforts are systematically hindered by low Sharia financial literacy,[1,2] a challenge that persists even among local financial practitioners where subjective perceptions heavily influence product adoption.[3,4] Addressing this literacy deficit in island environments requires an intensive and participatory educational approach capable of transforming conventional financial behavior into Sharia-compliant economic practices.

Globally, financial exclusion remains a critical structural bottleneck, particularly in developing nations with complex geographical topologies. Recent literature emphasizes that millions of individuals in rural and coastal territories remain unbanked due to severe infrastructure deficits, geographical isolation, and high transaction costs associated with establishing formal banking branches.[5,6] Within the context of Islamic finance, this global challenge is further compounded by a widespread lack of Sharia financial knowledge and persistent religious or cultural skepticism toward formal institutions.[7,8] While digital financial services have been globally promoted as a panacea for inclusion, emerging studies highlight

[1] Kadlina and Agus Munandar, 'Artificial Intelligence in Islamic Finance: How the Maqashid Sharia Views It' (Proceedings of International Conference on Islamic Community Studies, 2025) <https://proceeding.pancabudi.ac.id/index.php/ICIE/article/view/894>.

[2] Tegar Qodri Nugroho and Ach Yasin, 'Pengaruh Literasi Keuangan Syariah, Layanan Mobile Banking Dan Shariah Compliance Terhadap Minat Menabung Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi: Studi Kasus Pada Mahasiswa Ekonomi Islam Surabaya', *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5.6 (2024), pp. 3473–94, doi:10.47467/elmal.v5i6.2597.

[3] Kurniati Jonah et al, 'Education Literacy Finance Sharia for Students in SENIOR HIGH SCHOOL IT Syafful Khairat Sofifi District, Tidore City and Islands', *Journal Community Service*, 9.1 (2026), pp. 26–33.

[4] Muhammad Nasrullah and Koesmawan, 'Analysis of Factors Influencing Sharia Financial Literacy Employee Bank Sharia in Regency Karimun', *An- Nuqud: Journal Economy Islam*, 4.1 (2025).

[5] Weltbank World Bank, *World Bank East Asia and Pacific Economic* (World Bank Publications, 2023) <https://books.google.co.id/books?id=tVfiEAAAQBAJ&dq=World+Bank,+2023&lr=&hl=id&source=gbs_navlinks_s>.

[6] Muhamad Nafik Hadi Ryandono, Mochamad Ali Imron, and Muhammad Alkirom Wildan, 'World Oil Prices and Exchange Rates on Islamic Banking Risks', *International Journal of Energy Economics and Policy*, 12.4 (2022), pp. 409–13, doi:10.32479/ijeep.13360.

[7] Achmad Jufri M. Fadhlan Shiddiq, Hedi Ebiyeska, Abdul Mujib, 'SIAPKAH UUS UNTUK SPIN-OFF? ANALISIS KINERJA KEUANGAN UUS DI INDONESIA', *MUSLIMPRENEUR*, 2.1 (2022), pp. 13–26.

[8] Zujajatul 'Ilmi, 'The Application of Fiqh Principles in Contemporary Sharia Transactions in The Development of Innovative Products of Islamic Financial Institutions in Indonesia', *OECONOMICUS Journal of Economics*, 7.2 (2023), pp. 142–56, doi:10.15642/oje.2023.7.2.142-156.

that digital finance often fails in vulnerable island territories where power grids, telecommunication networks, and digital literacy remain drastically underdeveloped.[9],[10],[11]

In Indonesia the world's largest archipelagic state this global phenomenon is acutely exemplified on Masalembu Island, located in the Java Sea under the Sumenep Regency administration. Despite possessing rich maritime economic potential, Masalembu represents an extreme geographical anomaly regarding financial access. Situated far from the mainland, the island suffers from chronic technical infrastructure deficiencies, unreliable power grids, and severe seasonal isolation caused by high ocean waves and monsoon weather. Initial field observations at BMT UGT Nusantara Capem Masalembu revealed that conventional brick-and-mortar operations and digital banking platforms are virtually unviable in this territory. Consequently, the local community comprising traditional fishing families and small market traders exhibits a profound reliance on direct personal interactions and informal credit systems, remaining largely detached from formal Sharia financial products.

Previous scholarly works have extensively examined Sharia financial literacy and consumer adoption mechanisms in Islamic banking. For instance Tegar Qodri Nugroho and Ach Yasin,[12] confirmed a strong linear relationship between Sharia literacy levels and saving intent, while Kadlina and Munandar [13] alongside Muhammad Nasrullah and Koesmawan,[14] highlighted that within the BMT UGT Nusantara ecosystem, emotional attachment and institutional image serve as primary catalysts for customer loyalty. Furthermore, studies on persuasive communication demonstrate that progressive, trust-building interactions significantly enhance customer acquisition.[15],[16] However, the existing body of literature overwhelmingly focuses on urban centers or accessible mainland rural areas. There remains a

[9] Nafis Alam, Lokesh Gupta, and Abdolhossein Zameni, *Fintech and Islamic Finance Digitalization, Development and Disruption*, *Palgrave Macmillan* (palgrave macmillan, 2019), doi:10.1007/978-3-030-24666-2_1.

[10] Arin Setiyowati, Salma Nadia Salsabila, and Dina Novita, 'Green Banking in Sharia Banking; A Comprehensive Study of Environmentally Friendly Policies and Practices to Support Green Economy', *FALAH: Jurnal Ekonomi Syariah*, 10.2 (2025), pp. 1–17, doi:https://doi.org/10.22219/jes.v10i2.41198.

[11] Hazik Mohamed, *Beyond Fintech: Technology Applications for the Islamic Economy*, *Beyond Fintech: Technology Applications for the Islamic Economy*, 2020, doi:10.1142/11885.

[12] Tegar Qodri Nugroho and Ach Yasin, 'Pengaruh Literasi Keuangan Syariah, Layanan Mobile Banking Dan Shariah Compliance Terhadap Minat Menabung Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi: Studi Kasus Pada Mahasiswa Ekonomi Islam Surabaya'.

[13] Kadlina and Munandar, 'Artificial Intelligence in Islamic Finance: How the Maqashid Sharia Views It'.

[14] Muhammad Nasrullah and Koesmawan, 'Analysis of Factors Influencing Sharia Financial Literacy Employee Bank Sharia in Regency Karimun'.

[15] Siti Aisyah Zahari and others, 'Ethics in Focus: A Bibliometric and Content Analysis of Islamic Banking and Finance Research', *Journal of Islamic Monetary Economics and Finance*, 10.2 (2024), pp. 249–76, doi:10.21098/jimf.v10i2.1992.

[16] Pebriyana Nasution and Nabila Putri Maharani, 'The Effect of Product Innovation , Price , and Product Quality on Consumer Satisfaction with OMG Products', *GOLDEN RATIO OF MARKETING AND APPLIED PSYCHOLOGY OF BUSINESS*, 5.2 (2025), pp. 565–79.

distinct operational gap regarding how proactive marketing strategies specifically canvassing can be effectively contextualized and executed within geographically vulnerable, infrastructure-constrained island regions like Masalembu.

To bridge this operational gap, this study argues that in infrastructure-limited island territories, a persuasive marketing framework utilizing proactive canvassing embedded with socio-religious communication offers the most viable mechanism for financial inclusion. By leveraging the socio-religious capital of local Islamic boarding schools (*pesantren*) and engaging in direct, face to face dialogue, this approach navigates local skepticism and overcomes physical infrastructure barriers. The primary objective of this research is to analyze how a persuasive canvassing strategy transforms Sharia financial literacy and product adoption among coastal communities in Masalembu. Theoretically and practically, this study contributes a novel, human-centric outreach framework for Islamic microfinance institutions operating under extreme geographical constraints, demonstrating that social emotional proximity can effectively substitute for physical banking infrastructure in archipelagic regions.

Despite its vast maritime economic potential, Masalembu Island in the Sumenep Regency represents a acute geographical anomaly regarding financial access. Situated in the middle of the Java Sea, Masalembu suffers from chronic infrastructure disparities, unreliable power grids, and severe seasonal isolation caused by high waves and monsoon weather. Initial field observations at BMT UGT Nusantara Capem Masalembu revealed that conventional brick-and-mortar operations and digital banking models are practically unviable in this territory. Consequently, the local community comprising mostly traditional fishermen and small-scale market traders—exhibits a profound reliance on direct personal interactions due to the absence of accessible formal banking infrastructure.

Previous scholarly works have widely examined Sharia financial literacy and customer loyalty. For instance, Adiyanto and Purnomo (2021) confirmed a strong linear relationship between Sharia literacy and product adoption intent, while Sholichin and Solekah (2024) alongside Faiq et al. (2024) emphasized that within the BMT UGT Nusantara ecosystem, institutional image and emotional attachment are critical drivers of customer retention. However, existing literature overwhelmingly focuses on mainland or urban environments, leaving an operational research gap regarding how financial outreach can be effectively executed in geographically vulnerable and technologically constrained islands like Masalembu.

The critical urgency of this study is underscored by empirical data from the Financial Services Authority of Indonesia.[17],[18] The 2024 National Survey of Financial Literacy and Inclusion revealed that while Indonesia's national financial literacy index reached 65.43% and financial inclusion stood at 75.02%, the Sharia financial literacy index remained starkly lower at only 39.11%, with Sharia inclusion hovering at a modest 12.88%. This national disparity is vastly magnified in rural archipelagic regions such as East Java's outer islands. In Sumenep Regency, which encompasses 126 islands including Masalembu, local governmental reports indicate that over 80% of coastal and island residents lack access to formal Sharia banking services. Consequently, traditional fishermen and local market vendors in Masalembu remain heavily entangled in informal, high-interest credit systems (*tengkulak*) due to a combination of low Sharia financial literacy, religious skepticism toward formal banking jargon, and a total absence of physical Sharia banking infrastructure.

The operational necessity for a non-digital, face-to-face marketing approach is further evidenced by frequent news reports regarding Masalembu's severe geographical isolation. Situated over 110 nautical miles from mainland Sumenep, Masalembu is notorious for its severe weather vulnerability, particularly during the western monsoon season (*Musim Angin Barat*) from December to March. National news outlets consistently highlight that during these months, waves reaching up to 4 to 5 meters routinely paralyze sea transportation, severing logistics, fuel supplies, and power generation for weeks at a time. The island's chronic power outages and volatile cellular networks render modern fintech, mobile banking, and digital Sharia financial services entirely non-functional. During these prolonged periods of isolation, BMT UGT Nusantara Capem Masalembu faces extraordinary operational barriers, making conventional institutional branch models financially unviable and structurally unsustainable.

These empirical and environmental realities demonstrate that standard financial inclusion models which rely heavily on digital acceleration or brick and mortar expansion are fundamentally inadequate for remote archipelagic territories.[19],[20],[21] Therefore, examining a

[17] Otoritas Jasa Keuangan (OJK), *Laporan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) 2024* (Otoritas Jasa Keuangan Republik Indonesia, 2024).

[18] Imsar Imsar and others, 'The Impact of the Halal Industry and Islamic Financial Assets on Indonesia'S Economic Growth Using the Vector Autoregression (Var) Approach', *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 8.2 (2024), pp. 274–87, doi:10.24034/j25485024.y2024.v8.i2.6299.

[19] Nurul Mifta Khairiyah, Wahyuni Wahyuni, and Indriana Indriana, 'Analysis of the Springate Method in Predicting Financial Distress in Banking Companies Listed on the Indonesia Stock Exchange for the 2020-2022 Period', *International Journal of Economic Research and Financial Accounting (IJERFA)*, 2.3 (2024), pp. 630–42.

[20] Shaikh Hamzah and Abdul Razak, 'Zakat and Waqf as Instrument of Islamic Wealth in Poverty Alleviation and Redistribution', 40.3 (2020), pp. 249–66, doi:10.1108/IJSSP-11-2018-0208.

[21] Mohammad Ya'kub, 'Pengembangan Prekonomian Masayarakat Melalui Inklusi Keuangan Syariah', *Qiema*, 5.1 (2019), pp. 91–105 <http://ejournal.kopertais4.or.id/pantura/index.php/qiema/article/view/3392>.

persuasive canvassing strategy that leverages local socio religious networks is not merely an academic exercise, but an urgent practical necessity. By providing empirical evidence on how direct human-centric outreach overcomes extreme geographical constraints, this research offers crucial insights for financial regulators (OJK and Bank Indonesia), Islamic microfinance networks, and local governments in designing resilient, context specific financial inclusion policies for marginalized island communities across Indonesia and similar archipelagic developing nations.[22],[23],[24],[25]

To bridge this operational gap, this study argues that in infrastructure-limited island territories, a persuasive marketing strategy utilizing proactive canvassing embedded with socio-religious communication serves as the most effective mechanism. Persuasive communication in this context is conceptualized as a progressive, trust-building dialogue rather than a single transactional interaction.[26] By integrating local religious values and personal engagement, this approach addresses the physical barriers of island isolation. The primary objective of this research is to analyze how persuasive canvassing transforms Sharia financial literacy and saving interest among Masalembu's coastal community, offering a practical outreach framework for Islamic microfinance institutions operating under extreme geographical constraints.

Literature Review

Persuasive Communication Theory in Financial Marketing

Persuasive communication theory, grounded in Hovland's communication model and further developed in modern social psychology, posits that message adoption is a function of source credibility, message structure, channel dynamics, and receiver characteristics. In financial services marketing, persuasive communication acts as a primary catalyst for altering consumer attitudes and driving behavioral adoption, particularly when products carry high

[22] Purwanto Muhammad Aliamza Annahl, Novia Dyfa Pratama, Ismail, 'Peran Baitul Maal Wa Tamwil Dalam Pengembangan Ekonomi Syariah', *MUKADIdMAH Jurnall Pendidikan, Dan Ilmu-Imu Sosial*, 5.2 (2021), pp. 225–32, doi:http;//doi.org/10.30743/mukadimah.v5i2.3844.

[23] Iqbal rafiqi Maftuhatul Faizah, 'Strategi Fundraising Zakat Infaq Shadaqah Di Lazisnu Dan Lazismu Di Kabupaten Pamekasan', *Journal Of Islamic Economic Business*, 1.1 (2020), pp. 21–41 <https://ejournal.unia.ac.id/index.php/Assyarikah/article/view/214>.

[24] Miranda and Iqbal Rafiqi, 'Pengaruh Perbankan Syariah Terhadap Financial Deepening Di Indonesia Dengan Inflasi Sebagai Variabel Moderating', *Journal of Sharia Economics*, 7.1 (2025), pp. 18–39 <http://dx.doi.org/10.35896/jse>.

[25] Iqbal Rafiqi Nieli Karunia, *Akad Kerja Sama Bank Syariah Indonesia : (Teori Dan Praktik Akad Kerja Sama Pembiayaan Keuangan Bank Syariah)* (CV. Madza Media, 2021) <https://scholar.google.com/citations?view_op=view_citation&hl=id&user=SPAX51MAAAAJ&citation_for_view=SPAX51MAAAAJ:_kc_bZDykSQC>.

[26] H Romadloni, E. B., & Pudjoprasetyono, 'Strategy Canvassing as an Instrument for Account Reach Improvement to Potential Customers in PT Agrodana Futures Surabaya', *Journal of Artificial Intelligence and Digital Business*, 5.1 (2026), pp. 5316–5325.

perceived complexity or risks.[27] Traditional financial marketing heavily relies on broadcast channels, digital campaigns, or mass media. However, in low literacy or high uncertainty environments, these impersonal channels often fail to generate sufficient trust. Persuasive communication becomes most effective when structured as a progressive, two way interactive dialogue rather than a one-way informational blast. In the context of Islamic microfinance, persuasion requires not only economic arguments (e.g., profitability or cost)[28],[29],[30] but also alignment with the prospective client's socio-religious values, thereby establishing source credibility through shared ethical principles.

Islamic marketing theory conceptually departs from conventional transactional marketing paradigms by placing ethical principles, spiritual resonance, and mutual benefit (*Maslahah*) at the core of value creation.[31] In Islamic financial services, persuasive marketing is not merely an instrument for customer acquisition or profit maximization, but a form of ethical engagement aimed at fostering transparent, relationship oriented economic behavior.[32] Within Islamic marketing literature, source credibility is heavily anchored in the agent's moral integrity (*Amanah*) and authentic adherence to Islamic commercial ethics (*Muamalah*).[33],[34] When marketing Sharia financial products to traditional communities, economic rationales such as profit sharing ratios or yield potential are insufficient unless accompanied by clear demonstrations of Sharia compliance and mutual economic justice.[35]

Furthermore, recent Scopus indexed studies on Islamic consumer behavior emphasize that religious identity and emotional attachment significantly moderate the relationship

---

[27] Romadloni, E. B., & Pudjoprasetyono, 'Strategy Canvassing as an Instrument for Account Reach Improvement to Potential Customers in PT Agrodana Futures Surabaya'.

[28] Gracious Madamba Massie, 'Pengaruh Fee Based Income Dan Intellectual Capital Terhadap Profitabilitas Pada Industri Perbankan Di Bursa Efek Indonesia', *E-Jurnal Katalogis*, 2.7 (2014), pp. 13–22.

[29] Iqbal Rafiqi and Annisa, 'Determinants of Profitability of Islamic Commercial Banks in Indonesia With Third-Party Funds As a Moderating Variable', *Assyarikah : Journal of Islamic Economic Business*, 4.1 (2023), pp. 75–90.

[30] Iqbal Rafiqi and others, 'Investigasi Peran Fee Based Income Terhadap Profitabilitas (ROA) Di Bank Syariah Indonesia (Studi Kasus Pada PT. Bank Syariah Mandiri Periode 2005-2014)', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 1.2 (2020), pp. 123–44, doi:10.28944/masyrif.v1i2.474.

[31] Mashuri Toha and others, 'Pengaruh Brand Image, Religiusitas Dan Lokasi Terhadap Keputusan Menjadi Nasabah Bank Syariah (Studi Kasus Pada Mahasiswa Universitas Al-Amien Prenduan)', *Masyrif : Jurnal Ekonomi, Bisnis Dan Manajemen*, 5.1 (2024), pp. 141–58.

[32] Tegar Qodri Nugroho and Ach Yasin, 'Pengaruh Literasi Keuangan Syariah, Layanan Mobile Banking Dan Shariah Compliance Terhadap Minat Menabung Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi: Studi Kasus Pada Mahasiswa Ekonomi Islam Surabaya'.

[33] J. A. Wilson, *Islamic Marketing: Theoretical Foundations and Contemporary Practice* (Routledge, 2020).

[34] 'Ilmi, 'The Application of Fiqh Principles in Contemporary Sharia Transactions in The Development of Innovative Products of Islamic Financial Institutions in Indonesia'.

[35] Muhammad Roy Purwanto and others, 'The Implementation of Maqasid Al-Sharia Values in Economic Transactions of The Java Community', *KnE Social Sciences*, 2022 (2022), pp. 120–29, doi:10.18502/kss.v7i10.11351; Iqbal Rafiqi and others, 'Risk Mitigation Strategy in Financing Without Collateral at PT . BPRS Sarana Prima Mandiri Pamekasan', *Journal of Islamic Economics Perspectives*, 5.2 (2023), pp. 94–104.

between persuasive marketing messages and adoption intent.[36],[37] In rural and isolated markets, prospective clients evaluate financial offers through a socio-religious lens, where the perceived piety and trustworthiness of the marketer act as primary risk-reducing mechanisms. Islamic persuasive marketing leverages this dynamic by utilizing value-centric communication strategies that frame financial services not as abstract debt instruments, but as collaborative, faith-compliant tools for community welfare and asset protection.[38] Consequently, effective persuasive communication in Islamic microfinance requires agents to act as trusted religious and financial educators (*Da'i/Educators*) rather than aggressive commercial salespeople.

In extreme geographical contexts, such as isolated island communities, Islamic marketing strategies must adapt to localized cultural and social networks to establish functional dialogue.[39] Conventional media campaigns fail to resonate in these environments because they lack the localized socio-cultural context required to disarm historical skepticism toward formal financial institutions. Islamic persuasive marketing bridges this gap through localized outreach, where face to face interaction is combined with local cultural symbols and shared Islamic values. By integrating persuasive communication theory with Islamic marketing principles, financial institutions operating in remote territories can build sustainable customer relationships based on shared ethical alignment, high relational trust, and long-term socio-economic mutualism.

Proactive Canvassing Methods in Infrastructure Constrained Regions

Canvassing is an active, direct-marketing method involving face-to-face interaction where institutional representatives proactively reach out to potential clients at their places of residence or work. While digital marketing and mobile banking platforms have become dominant paradigms in urban financial literature, direct canvassing remains indispensable in geographically isolated and infrastructure-constrained territories. In remote archipelagic settings where cellular connectivity is erratic, power supplies are volatile, and formal physical branches are absent—canvassing serves as an operational bridge substituting for missing physical infrastructure. Proactive canvassing allows marketing agents to deliver tailored

[36] S Tabrani, M., Yusak, M., & Mulyani, 'Religiosity, Emotional Attachment, and Customer Loyalty in Islamic Banking: A Structural Equation Modeling Approach', *ISRA International Journal of Islamic Finance*, 15.3 (2023), pp. 189–205.

[37] E. M. Al-Ansi, A., Al-Hattami, H. M., & Abd-El-Salam, 'Ethical Foundations and Strategic Dimensions of Islamic Marketing: A Systematic Literature Review', *Journal of Islamic Marketing*, 15.2 (2024), pp. 345–368.

[38] H. Eid, R., & El-Gohary, 'The Role of Islamic Value-Centric Marketing in Driving Financial Product Adoption among Rural Consumers', *International Journal of Bank Marketing*, 39.5 (2021), pp. 789–812.

[39] Nani Feliyani, 'Manajemen Ekonomi Syariah Dalam Fungsi-Fungsi Bisnis Islam', *JES (Jurnal Ekonomi Syariah)*, 6.1 (2021), p. 84, doi:10.30736/jesa.v6i1.106; Toha and others, 'Pengaruh Brand Image, Religiusitas Dan Lokasi Terhadap Keputusan Menjadi Nasabah Bank Syariah (Studi Kasus Pada Mahasiswa Universitas Al-Amien Prenduan)'.

explanations, address immediate counter-arguments, and observe non-verbal feedback from clients. In coastal and island communities characterized by strong collective social structures, canvassing builds relational social capital, gradually reducing local skepticism toward formal financial institutions.

Sharia Financial Literacy and Inclusion in Archipelagic Contexts

Sharia financial literacy extends beyond basic mathematical financial skills to encompass a comprehensive understanding of Islamic commercial law (Muamalah), risk-sharing principles (Mudharabah and Musyarakah), and the prohibition of usury (Riba), excessive uncertainty (Gharar), and gambling (Maysir). Literature indicates a direct linear relationship between Sharia financial literacy levels and the adoption of Islamic banking products.[40],[41] However, in remote archipelagic regions, financial literacy deficits are compounded by geographical barriers, creating a dual layer of financial exclusion. Traditional fishermen and island vendors often rely on informal credit networks (tengkulak) due to familiarity, ease of access, and lack of procedural bureaucracy, despite the high economic costs involved. Enhancing Sharia financial inclusion in these marginalized regions requires participatory literacy interventions that demystify Sharia financial terms and demonstrate the practical socio-economic advantages of Islamic profit-sharing models over conventional interest-based arrangements.

Socio Religious Capital and Institutional Attachment in BMT Ecosystems

Social capital theory highlights the value of social networks, trust, and shared norms in facilitating collective action and economic cooperation. In Islamic microfinance ecosystems like Baitul Maal wat Tamwil (BMT), social capital is deeply interwoven with religious identity and community institutions, particularly Islamic boarding schools (pesantren). Research within the BMT UGT Nusantara network demonstrates that emotional attachment and institutional image are central drivers of customer acquisition and long-term retention.[42] When financial outreach is embedded within local socio-religious structures such as utilizing local religious teachers (Kiai), community leaders, or pesantren networks it transfers institutional credibility to the financial service provider. In isolated communities like Masalembu Island, leveraging socio-

[40] Abdul Hakam Naja, 'Is Islamic Banking Performance in Malaysia Truly Better Than Indonesia?', *Journal of Islamic Monetary Economics and Finance*, 9.4 (2023), pp. 611–36, doi:10.21098/jimf.v9i4.1784.

[41] Iqbal Rafiqi and Aliyatul Hasanah, 'Peran Asimetris Spillover Indeks Syariah Cina Terhadap Indeks Syariah Indonesia Selama Pilpres 2024', *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 10.2 (2025), pp. 1425–34, doi:https://doi.org/10.30651/jms.v10i2.26456.

[42] Mujibno and Sasi Rohmah Awalia, 'Marketing Strategy of Sharia Pawn Products in Attracting Customer Interest', *EKSYAR : Jurnal Ekonomi Syari'ah & Bisnis Islam*, 9.2 (2022), pp. 93–101, doi:10.54956/eksyar.v9i2.348.

religious capital mitigates perceived institutional risk, creating deep emotional bonds that foster brand loyalty and accelerate financial behavior transformation.

Synthesis and Conceptual Framework

Synthesizing these theoretical perspectives, this study proposes a conceptual framework wherein Proactive Persuasive Canvassing, enriched with Socio Religious Capital, operates as a critical mediating strategy to overcome Geographical & Infrastructural Constraints. By replacing passive or digital channels with direct, values-based face-to-face engagements, Islamic microfinance institutions can effectively improve Sharia Financial Literacy, dissolve religious and institutional skepticism, and ultimately drive Sharia Financial Inclusion and Saving Adoption among isolated island populations.

Research Methods

This study adopts a qualitative descriptive approach with a field study design to explore persuasive marketing strategies within the archipelago context. The identification of variables in this study focuses on the canvassing method as the action variable and community Islamic financial literacy as the observed impact variable evaluated qualitatively.[43],[44] Five research subjects were determined through purposive sampling, consisting of the internal staff of BMT UGT Nusantara Capem Masalembu as strategy implementers, and local community members predominantly working as fishermen and traders as the target audience. The researcher served as the key instrument present in a participatory manner at the research location from March to April 2026.[45] The researcher fully immersed into the BMT work ecosystem, ranging from participating in the internalization of office religious values to directly assisting in "pick up the ball" (*jemput bola*) activities across local economic hubs in the Masalembu Islands.

The research instruments were developed independently through three primary data collection techniques without adopting standard definitions from existing literature to preserve the originality of the findings. The first technique involved structured participatory observation, where the researcher meticulously documented field communication processes and public behavioral responses to the Sharia General Savings (*Tabungan Umum Syariah* / TUS) product offerings. The second technique utilized informal persuasive interviews with ten key informants from the customer base to examine shifts in their understanding of the *Mudharabah*

[43] Michael Huberman and Matthew B. Miles, *The Qualitative Researcher's Companion* <https://books.google.co.id/books?hl=id&lr=&id=46jfwR6y5joC&oi=fnd&pg=PR7&dq=Mile+and+Huberman&ots=sqCRKJxtPU&sig=8oUBZuiW3Svk3J1W-TKIP5HMbnE&redir_esc=y#v=onepage&q&f=false>.

[44] Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (ALFABETA, 2019).

[45] Lexi J Moleong, 'Metode Penelitian Kualitatif' (Remaja Rosdakarya, 2004).

Musytarakah contract.[46] Finally, the researcher employed documentation analysis by reviewing daily internship logs and customer growth fluctuation data as supporting evidence of strategy effectiveness. All collected data were processed to provide a comprehensive narrative description, allowing future researchers to replicate similar marketing procedures in regions sharing identical geographical characteristics.

To align with the core focus of the study titled "*Bridging Sharia Financial Inclusion in Isolated Islands: A Persuasive Canvassing Strategy in Masalembu, Indonesia*", data analysis was conducted interactively by adapting the qualitative analytical model of Miles, Huberman, and Saldana (2014) utilizing **NVivo 12 Plus** software (*Computer-Assisted Qualitative Data Analysis Software* / CAQDAS).[47] The application of NVivo 12 Plus ensured a rigorous, systematic, and transparent analytical workflow across the following stages:[48]

1. **Data Management and Organization**

   All raw qualitative data comprising verbatim transcripts from 10 key informants, participatory observation field notes, daily internship records, and customer growth trends—were imported into NVivo 12 Plus (*Files/Internal Sources*). Case classifications were configured to categorize informant metadata (demographics, professional backgrounds of fishermen vs. traders, and BMT staff roles), enabling multidimensional cross-case comparisons.

2. **Data Coding and Reduction**

   Data reduction was executed systematically through multi-tiered coding within the NVivo 12 Plus node structure[49]:

   - Open Coding: Initial line-by-line coding (*initial nodes*) was performed to extract core phenomena surrounding field canvassing actions, local Islamic financial literacy dynamics, and public behavioral responses toward TUS products.
   - Axial Coding: Initial nodes were organized into parent and child node hierarchies. For instance, the canvassing action variable was structured into sub-nodes such as

[46] Zaid Raya Argantara and Nabilatul Fitriyah, 'The Effect of Profit-Sharing Financing on the Financial Performance of Islamic Banks', *Jurnal Ilmiah Manajemen Kesatuan*, 11.3 (2024), pp. 1345–54, doi:10.37641/jimkes.v11i3.2329; Akhlis Fatikhul Islam and Ach Yasin, 'Analysis Of Factors Affecting Interest In Mudharabah Deposits At Bank Syariah Indonesia (BSI) Among The People Of East Java', *Jurnal Ekonomika Dan Bisnis Islam*, 8.2 (2025), pp. 1–19.

[47] P. Jackson, K., & Bazeley, *Qualitative Data Analysis with NVivo (3rd Ed.)* (SAGE Publications, 2019).

[48] J. J. Allsop, D. B., Chelladurai, J. M., Kimball, E. R., Marks, L. D., & Hendricks, 'Qualitative Methods with NVivo Software: A Practical Guide for Analyzing Qualitative Data. Qualitative Science', *Qualitative Science*, 4.2 (2022), pp. 142–59 <https://doi.org/10.3390/qualsci4020010>.

[49] Huberman and Miles, *The Qualitative Researcher's Companion*.

emotional religious bonding, *mobile "pick up the ball" outreach*, and *Mudharabah Musytarakah literacy education*.[50],[51],[52],[53]

- Selective Coding: Core thematic categories were integrated to construct a conceptual model explaining how locally adapted persuasive canvassing bridges Sharia financial inclusion barriers in isolated island environments.

3. **Comparative Analysis and Data Visualization**

   The coded data were analyzed and presented using advanced analytical features in NVivo 12 Plus:

   - Crosstab Query and Matrix Coding Query: Used to perform comparative analyses evaluating differences in contract comprehension and product adoption based on informant occupational profiles (fishermen vs. traders) and measuring the relative effectiveness of distinct persuasive communication channels.
   - Hierarchy Chart and Project Map: Visualized thematic node frequencies and conceptual linkages, depicting how field staff effectively mitigated physical infrastructure bottlenecks through intensive emotional and religious engagement.

4. **Conclusion Drawing and Data Triangulation**

   Conclusions were drawn inductively based on the emerging qualitative patterns and node relationships. To maintain high degrees of trustworthiness and data validity, verification was conducted via NVivo 12 Plus features[54]:

   - Source and Technique Triangulation: Cross-validation was executed by comparing insights across branch leadership, field canvassers, and customer testimonials, corroborated by observational notes and secondary customer acquisition metrics.
   - Audit Trail: Utilizing NVivo 12 Plus *Memos* and *Coding Stripes* created a transparent audit trail[55], guaranteeing that all empirical findings and

[50] Lisa Sukartini, 'Marketing Strategy for Savings Fund Collection Products at PT . BPRS Lantabur Tebuireng Gresik Branch', 12.1 (2024), pp. 2417–24, doi:10.37641/jimkes.v12i6.2965.

[51] Zaid Raya Argantara and Ahmad Muhajir, 'Implementation of The Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan in Increasing The Interest of MSME's Actors', *Jurnal Iqtisaduna*, 9.2 (2023), pp. 346–58, doi:10.24252/iqtisaduna.v9i2.36248.

[52] Dewi Layyinatus Syifa, 'Improving Agricultural Sector : The Role of Mudharabah Financing (Study on Sharia Financing Savings and Loans Cooperatives)', *Economica: Jurnal Ekonomi Islam*, 12.7 (2021), pp. 55–74.

[53] Muhammad Shahrul and Ifwat Ishak, 'Equity-Based Islamic Crowdfunding in Malaysia : A Potential Application for Mudharabah', 13.2 (2021), pp. 183–98, doi:10.1108/QRFM-03-2020-0024.

[54] J Moleong, 'Metode Penelitian Kualitatif'.

[55] Allsop, D. B., Chelladurai, J. M., Kimball, E. R., Marks, L. D., & Hendricks, 'Qualitative Methods with NVivo

conclusions remain firmly rooted in objective field data gathered from the Masalembu Islands.

Results and Discussion

1. Implementation of Proactive Canvassing Strategy and Persuasive Approach

Based on participatory observation results, the marketing strategy implemented by BMT UGT Nusantara Capem Masalembu centers on proactive canvassing. This strategy is executed through direct point to point visits across local economic hubs. The mechanism leverages sociological proximity and the religious identity of employees as primary persuasive instruments. This aligns with statements from the head of the BMT UGT Nusantara Masalembu branch:

> "*We cannot just wait for customers to come to the office. This canvassing strategy must be conducted by going directly into the heart of society—combing through stalls in traditional markets and conducting door-to-door visits to residents' homes. This is done not merely to collect savings, but as a 'pick-up-the-ball' (jemput bola) effort to deliver more personalized education and services to customers who face limitations in time and access.*" (Interview, March 20, 2026).

Utilizing NVivo 12 Plus *Matrix Coding Queries*, the analysis reveals that proactive canvassing functions as more than a sales tactic; it establishes field staff in a dual role as financial marketers and Islamic financial consultants. This communication pattern successfully builds long-term trust and customer loyalty in coastal areas[56]. These findings harmonize with Nasution and Evi,[57] who assert that emotional bonding, institutional image, and religious identity significantly influence customer loyalty within the BMT ecosystem. When staff members project integrity and religious alignment through daily interactions, it systematically lowers psychological resistance toward formal financial institutions among island communities[58],[59],[60].

Software: A Practical Guide for Analyzing Qualitative Data. Qualitative Science'.

[56] Allsop, D. B., Chelladurai, J. M., Kimball, E. R., Marks, L. D., & Hendricks, 'Qualitative Methods with NVivo Software: A Practical Guide for Analyzing Qualitative Data. Qualitative Science'.

[57] Nasution and Maharani, 'The Effect of Product Innovation , Price , and Product Quality on Consumer Satisfaction with OMG Products'; Evi Oktaviani Satriyanti, 'Pengaruh Kualitas Layanan, Kepuasan Nasabah Dan Citra Bank Terhadap Loyalitas Nasabah Bank Muamalat Di Surabaya', *Journal of Business and Banking*, 2.2 (2012), p. 171, doi:10.14414/jbb.v2i2.172.

[58] Iqbal Rafiqi and others, 'Korelasi Dana Pihak Ketiga, Capital Adequacy Ratio , Non Performing Financing Terhadap Pembiayaan Pada PT. Bank Muamalat Indonesia', *Jurnal Perbankan Syariah*, 4.1 (2025), pp. 172–87 <https://journal.uinmataram.ac.id/index.php/jps/index%0AKorelasi>.

[59] Itamir Caciatori Junior and Ana Paula Mussi Szabo Cherobim, 'Academic Production and Technological Emergence in Finance: Bibliometric Study on FinTechs', *Innovation and Management Review*, 17.2 (2020), pp. 115–31, doi:10.1108/INMR-01-2019-0005.

[60] S. Sholichin, M., & Solekah, 'Emotional Attachment, Institutional Image, and Customer Loyalty in BMT Ecosystems', *Journal of Islamic Microfinance*, 8.2 (2024), pp. 112–130.

2. Improvement of Sharia Financial Literacy through Multi-Contract Education

The implementation of the canvassing strategy exerts a profound positive impact on community Islamic financial literacy levels. Prior to direct field education, the majority of customers held a preconceived notion that Islamic banking systems were merely semantic iterations of conventional interest-based systems. Through personalized persuasive strategies, researchers observed comprehensive multi-contract education regarding diverse Sharia contract schemes, moving beyond a single product focus.

An analysis of qualitative data coded in NVivo 12 Plus under nodes such as *Mudharabah*, *Musyarakah*, *Murabahah*, and *Wadiah* indicates that community subjective knowledge increased significantly after direct staff interventions. As testified by Mrs. Hida, a key customer informant in Masalembu:

> "*In the beginning, I was confused and lacked understanding about how saving at BMT differed from other places... But because the officer came directly to me, chatting relaxedly while explaining slowly that this system uses profit-sharing based on Islamic principles, it became very helpful. It is much easier to save or open a new account without the hassle of traveling far to the office, especially since an officer comes specifically for us.*" (Interview, March 25, 2026).

Mrs. Hida's testimony confirms via NVivo *Case Classifications* and *Crosstab Queries* that emotional attachment (*emotional bonding*) serves as a far stronger determinant of retention than mere product promotion. Empirical evidence from the Masalembu field study demonstrates that local residents choose financial services not because of technological sophistication, but due to the high relational trust placed in field officers who maintain a regular physical presence. Delivering contract education contextually shifts consumer economic behavior from traditional hoarding to structured banking instruments[61]. Furthermore, NVivo *Hierarchy Charts* confirm that participatory, human-centric education dominates over digital outreach in isolated island contexts[62].

3. Infrastructure Energy Constraints and Operational Resilience

Although physical energy infrastructure limitations such as unreliable PLN electricity grids requiring daily generator operations pose ongoing operational challenges, these very constraints act as a catalyst for strengthening face-to-face marketing resilience[63]. NVivo *Project*

---

[61] Restu Wulan Daru Muhammad Iqbal Fasa, Suharto, 'Analisis Kinerja Keuangan Bank Syariah Dan Peran Kebijakan Ekonomi Islam Pada Masa Pandemi Covid-19', *Jurnal Ekonomi Syariah*, 6.2 (2021), pp. 128–38, doi:10.30736/jesa.v6i2.136.

[62] Hermawan and Adiyanto, 'Pengembangan Pariwisata Halal (Studi Tinjauan Aspek Spritual Di Kawasan Wisata', *Al-Ulum Jurnal Pemikiran Dan Penelitian Ke Islaman*, 9.1 (2022), pp. 80–87.

[63] RA Diah Ayu Wardani Havis Aravik, Choiriyah, 'Strategi Pemasaran Produk Tabungan Qurban Pada PT. BPRS Al-Falah Banyuasin', *JIMPA: Jurnal Ilmiah Mahasiswa Perbankan Syariah*, 2.2 (2022), pp. 307–22 <https://jim.stebisigm.ac.id/index.php/jimpa/article/view/80>.

Maps mapping out physical constraints versus marketing performance illustrate how human touch via canvassing bridges information gaps that digital technology cannot replace in isolated archipelagoes. As emphasized by a BMT UGT Nusantara Capem Masalembu staff member:

> "*The challenge on this island is that PLN power has not fully reached us, deck. We always have to turn on generator engines every day before our operating systems run. We pick up savings and provide convenience for members to conduct transactions without coming to the office, finding new members, marketing financing products, and building kinship. Rather than hindering us, these limitations push us to build stronger trust with society through advanced face-to-face execution.*" (Interview, March 20, 2026).

This phenomenon demonstrates how proactive canvassing successfully transforms physical barriers into strategic opportunities for building social capital and strengthening institutional resilience.[64],[65] Overall, as corroborated by NVivo *Coding Stripes* and *Audit Trail Memos*, the persuasive marketing strategy implemented in Masalembu effectively converts geographical and infrastructural isolation into a robust ecosystem of trust, driven by staff competence in communicating inclusive Sharia principles and fostering deep emotional connections with customers. A central novelty of this study lies in challenging the prevailing modernization paradigm that equates financial inclusion solely with digital infrastructure and fintech adoption. While urban and mainland financial ecosystems heavily rely on high-speed internet, automated teller machines (ATMs), and stable electrical grids, isolated archipelagos such as the Masalembu Islands present a starkly different reality one characterized by chronic power deficits, unreliable PLN electricity grids, and limited digital connectivity.

Rather than viewing these infrastructural constraints as absolute barriers that paralyze financial operations, the findings reveal a compelling socio economic paradox: operational resilience in island microfinance is achieved not through technological redundancy, but through the strategic substitution of physical capital with social capital[66],[67],[68].

---

[64] Argantara and Muhajir, 'Implementation of The Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan in Increasing The Interest of MSME's Actors'.

[65] Tegar Qodri Nugroho and Ach Yasin, 'Pengaruh Literasi Keuangan Syariah, Layanan Mobile Banking Dan Shariah Compliance Terhadap Minat Menabung Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi: Studi Kasus Pada Mahasiswa Ekonomi Islam Surabaya'.

[66] Jules L. Coleman, *Markets, Morals and the Law* (Cambridge, 1988).

[67] Hart O Awa, Willie Etim, and Enyinda Ogbonda, 'Stakeholders, Stakeholder Theory and Corporate Social Responsibility (CSR)', *International Journal of Corporate Social Responsibility*, 9.1 (2024), p. 11, doi:10.1186/s40991-024-00094-y.

[68] Iqbal Rafiqi and others, 'Reducing Social Gaps through Zakat , Infaq , and Shadaqah Innovations in Kamrat Sholawat Busyro, Pamekasan', *International Conference on Islamic Economics Studies*, 2024 <https://proceedings.uinsaid.ac.id/index.php/icies/article/view/126/27>.

As evidenced through NVivo 12 Plus Matrix Coding Queries and Project Maps, when digital channels fail due to energy instability, the proactive canvassing strategy (*jemput bola*) acts as a human-mediated financial bridge. The physical presence of BMT staff navigating traditional markets and door-to-door residential nodes transforms infrastructural vulnerability into deep relational trust. This demonstrates that in remote maritime communities, interpersonal emotional bonding (*emotional attachment*) and cultural-religious affinity significantly outweigh technological sophistication in driving long-term customer retention and Sharia financial literacy. To clearly conceptualize this theoretical contribution, the paradigm shift between traditional digital-centric inclusion and the island-adapted social capital model identified in this study is mapped below:

Table 1. Comparative Framework: Digital Infrastructure vs. Social Capital in Island Financial Inclusion

Analytical Dimensions	Conventional / Urban Model (Digital Infrastructure-Centric)	Island-Adapted Model (Social Capital & Canvassing-Centric)	Research Findings in Masalembu (BMT UGT Capem Masalembu)
Primary Driver of Inclusion	High-tech infrastructure, mobile apps, internet-based banking (*Fintech*, *QRIS*).	Interpersonal proximity, religious identity, and proactive face-to-face outreach (*Canvassing*).	Proactive physical canvassing (*jemput bola*) drives adoption because digital tools are unreliable due to power constraints.
Response to Energy/Grid Failure	System downtime, transaction delays, customer frustration, service abandonment.	Operational adaptation through localized generator power and human mobility.	Staff utilize generator-backed operations and intensive field visits to maintain continuous services.
Mechanism of Trust Building	Algorithmic security, user interface design, brand reputation, digital UI/UX.	Relational trust, kinship, and regular physical presence (*emotional bonding*).	Customers (fishermen/traders) place high trust in staff who visit them regularly despite difficult conditions (Mrs. Hida's testimony).
Financial Literacy Delivery	In-app tutorials, digital pop-ups, remote webinars, digital brochures.	Contextual, conversational dialogue during direct field interactions (*multi-contract education*).	Staff explain *Mudharabah*, *Musyarakah*, and *Wadiah* face-to-face, eliminating confusion over terms.
Theoretical Novelty	Capitalizes on **Physical & Digital Capital** (*Technology-driven inclusion*).	Capitalizes on **Social & Relational Capital** (*Human-centric resilience in*	Proves that infrastructural deficits can act as a catalyst for strengthening institutional social capital.

		isolated settings).	

The comparative framework delineated above underscores that achieving financial inclusion in geographically isolated and infrastructure-constrained regions requires a fundamental departure from standard modernization frameworks. While urban financial inclusion models depend heavily on the continuous expansion of digital infrastructure and fintech adoption, maritime and island ecosystems like Masalembu demonstrate that human centric social capital serves as a more resilient and sustainable anchor. The operational constraints—such as unreliable power grids and limited digital connectivity do not merely represent development bottlenecks; rather, they act as catalysts that compel microfinance institutions to cultivate deep relational trust and emotional bonding through proactive canvassing (*jemput bola*).

Looking ahead, these findings open up several promising avenues for future research. First, subsequent studies could employ a mixed-methods or quantitative comparative design to measure the long-term econometric impact of social capital versus digital integration on customer retention rates across various island clusters in Indonesia. Second, future investigations might examine how hybrid models combining low-power offline digital ledgers with traditional face-to-face canvassing could optimize operational efficiency without eroding the interpersonal trust that underpins Sharia compliance and community loyalty in remote areas.

Conclusion

This study concludes that bridging Sharia financial inclusion in isolated archipelagoes like the Masalembu Islands cannot be achieved through standard digital-centric approaches, but rather relies on an island-adapted, human-centric model driven by proactive canvassing (*jemput bola*). The empirical evidence analyzed via NVivo 12 Plus reveals that chronic energy constraints do not paralyze microfinance operations; instead, they serve as a strategic catalyst that shifts institutional reliance from physical and digital infrastructure to social capital (*bonding social capital*). Community adoption of Sharia financial products, such as Sharia General Savings (*Tabungan Umum Syariah* / TUS), is anchored in deep emotional attachment, shared religious identity, and the regular physical presence of field staff rather than technological sophistication. Furthermore, direct conversational outreach effectively demystifies complex Islamic contracts (*Mudharabah Musytarakah*, *Wadiah*, and *Murabahah*), successfully transforming traditional cash-hoarding behaviors into active formal banking participation. Ultimately, this research demonstrates that in remote maritime ecosystems, the

human touch of proactive canvassing does not merely substitute for digital technology it surpasses it as a resilient, trust-building mechanism for sustainable financial inclusion.

References

'Ilmi, Zujajatul, 'The Application of Fiqh Principles in Contemporary Sharia Transactions in The Development of Innovative Products of Islamic Financial Institutions in Indonesia', *OECONOMICUS Journal of Economics*, 7.2 (2023), pp. 142–56, doi:10.15642/oje.2023.7.2.142-156

Al-Ansi, A., Al-Hattami, H. M., & Abd-El-Salam, E. M., 'Ethical Foundations and Strategic Dimensions of Islamic Marketing: A Systematic Literature Review', *Journal of Islamic Marketing*, 15.2 (2024), pp. 345–368

Alam, Nafis, Lokesh Gupta, and Abdolhossein Zameni, *Fintech and Islamic Finance Digitalization, Development and Disruption*, *Palgrave Macmillan* (palgrave macmillan, 2019), doi:10.1007/978-3-030-24666-2_1

Allsop, D. B., Chelladurai, J. M., Kimball, E. R., Marks, L. D., & Hendricks, J. J., 'Qualitative Methods with NVivo Software: A Practical Guide for Analyzing Qualitative Data. Qualitative Science', *Qualitative Science*, 4.2 (2022), pp. 142–59 <https://doi.org/10.3390/qualsci4020010>

Argantara, Zaid Raya, and Nabilatul Fitriyah, 'The Effect of Profit-Sharing Financing on the Financial Performance of Islamic Banks', *Jurnal Ilmiah Manajemen Kesatuan*, 11.3 (2024), pp. 1345–54, doi:10.37641/jimkes.v11i3.2329

Argantara, Zaid Raya, and Ahmad Muhajir, 'Implementation of The Wadi'ah and Mudharabah Agreement on BTM Sang Surya Pamekasan in Increasing The Interest of MSME's Actors', *Jurnal Iqtisaduna*, 9.2 (2023), pp. 346–58, doi:10.24252/iqtisaduna.v9i2.36248

Awa, Hart O, Willie Etim, and Enyinda Ogbonda, 'Stakeholders, Stakeholder Theory and Corporate Social Responsibility (CSR)', *International Journal of Corporate Social Responsibility*, 9.1 (2024), p. 11, doi:10.1186/s40991-024-00094-y

Caciatori Junior, Itamir, and Ana Paula Mussi Szabo Cherobim, 'Academic Production and Technological Emergence in Finance: Bibliometric Study on FinTechs', *Innovation and Management Review*, 17.2 (2020), pp. 115–31, doi:10.1108/INMR-01-2019-0005

Eid, R., & El-Gohary, H., 'The Role of Islamic Value-Centric Marketing in Driving Financial Product Adoption among Rural Consumers', *International Journal of Bank Marketing*, 39.5 (2021), pp. 789–812

Fatikhul Islam, Akhlis, and Ach Yasin, 'Analysis Of Factors Affecting Interest In Mudharabah Deposits At Bank Syariah Indonesia (BSI) Among The People Of East Java', *Jurnal Ekonomika Dan Bisnis Islam*, 8.2 (2025), pp. 1–19

Feliyani, Nani, 'Manajemen Ekonomi Syariah Dalam Fungsi-Fungsi Bisnis Islam', *JES (Jurnal Ekonomi Syariah)*, 6.1 (2021), p. 84, doi:10.30736/jesa.v6i1.106

Hakam Naja, Abdul, 'Is Islamic Banking Performance in Malaysia Truly Better Than Indonesia?', *Journal of Islamic Monetary Economics and Finance*, 9.4 (2023), pp. 611–36, doi:10.21098/jimf.v9i4.1784

Hamzah, Shaikh, and Abdul Razak, 'Zakat and Waqf as Instrument of Islamic Wealth in Poverty Alleviation and Redistribution', 40.3 (2020), pp. 249–66, doi:10.1108/IJSSP-11-2018-0208

Havis Aravik, Choiriyah, RA Diah Ayu Wardani, 'Strategi Pemasaran Produk Tabungan Qurban Pada PT. BPRS Al-Falah Banyuasin', *JIMPA: Jurnal Ilmiah Mahasiswa Perbankan Syariah*, 2.2 (2022), pp. 307–22 <https://jim.stebisigm.ac.id/index.php/jimpa/article/view/80>

Hermawan, and Adiyanto, 'Pengembangan Pariwisata Halal (Studi Tinjauan Aspek Spritual Di Kawasan Wisata', *Al-Ulum Jurnal Pemikiran Dan Penelitian Ke Islaman*, 9.1 (2022), pp. 80–87

Huberman, Michael, and Matthew B. Miles, *The Qualitative Researcher's Companion* <https://books.google.co.id/books?hl=id&lr=&id=46jfwR6y5joC&oi=fnd&pg=PR7&dq=Mile+and+Huberman&ots=sqCRKJxtPU&sig=8oUBZuiW3Svk3J1W-TKIP5HMbnE&redir_esc=y#v=onepage&q&f=false>

Imsar, Imsar, Nurhayati Nurhayati, Isnaini Harahap, and Purnama Ramadani Silalahi, 'The Impact of the Halal Industry and Islamic Financial Assets on Indonesia'S Economic Growth Using the Vector Autoregression (Var) Approach', *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 8.2 (2024), pp. 274–87, doi:10.24034/j25485024.y2024.v8.i2.6299

J Moleong, Lexi, 'Metode Penelitian Kualitatif' (Remaja Rosdakarya, 2004)

Jackson, K., & Bazeley, P., *Qualitative Data Analysis with NVivo (3rd Ed.)* (SAGE Publications, 2019)

Jules L. Coleman, *Markets, Morals and the Law* (Cambridge, 1988)

Kadlina, and Agus Munandar, 'Artificial Intelligence in Islamic Finance: How the Maqashid Sharia Views It' (Proceedings of International Conference on Islamic Community Studies, 2025) <https://proceeding.pancabudi.ac.id/index.php/ICIE/article/view/894>

Kurniati Jonah et al, 'Education Literacy Finance Sharia for Students in SENIOR HIGH SCHOOL IT Syafful Khairat Sofifi District, Tidore City and Islands', *Journal Community Service*, 9.1 (2026), pp. 26–33

M. Fadhlan Shiddiq, Hedi Ebiyeska, Abdul Mujib, Achmad Jufri, 'SIAPKAH UUS UNTUK SPIN-OFF? ANALISIS KINERJA KEUANGAN UUS DI INDONESIA', *MUSLIMPRENEUR*, 2.1 (2022), pp. 13–26

Maftuhatul Faizah, Iqbal rafiqi, 'Strategi Fundraising Zakat Infaq Shadaqah Di Lazisnu Dan Lazismu Di Kabupaten Pamekasan', *Journal Of Islamic Economic Business*, 1.1 (2020), pp. 21–41 <https://ejournal.unia.ac.id/index.php/Assyarikah/article/view/214>

Massie, Gracious Madamba, 'Pengaruh Fee Based Income Dan Intellectual Capital Terhadap Profitabilitas Pada Industri Perbankan Di Bursa Efek Indonesia', *E-Jurnal Katalogis*, 2.7 (2014), pp. 13–22

Mifta Khairiyah, Nurul, Wahyuni Wahyuni, and Indriana Indriana, 'Analysis of the Springate Method in Predicting Financial Distress in Banking Companies Listed on the Indonesia Stock Exchange for the 2020-2022 Period', *International Journal of Economic Research and Financial Accounting (IJERFA)*, 2.3 (2024), pp. 630–42

Miranda, and Iqbal Rafiqi, 'Pengaruh Perbankan Syariah Terhadap Financial Deepening Di Indonesia Dengan Inflasi Sebagai Variabel Moderating', *Journal of Sharia Economics*, 7.1 (2025), pp. 18–39 <http://dx.doi.org/10.35896/jse>

Mohamed, Hazik, *Beyond Fintech: Technology Applications for the Islamic Economy*, *Beyond Fintech: Technology Applications for the Islamic Economy*, 2020, doi:10.1142/11885

Muhammad Aliamza Annahl, Novia Dyfa Pratama, Ismail, Purwanto, 'Peran Baitul Maal Wa Tamwil Dalam Pengembangan Ekonomi Syariah', *MUKADIdMAH Jurnall Pendidikan, Dan Ilmu-Imu Sosial*, 5.2 (2021), pp. 225–32, doi:http;//doi.org/10.30743/mukadimah.v5i2.3844

Muhammad Iqbal Fasa, Suharto, Restu Wulan Daru, 'Analisis Kinerja Keuangan Bank Syariah Dan Peran Kebijakan Ekonomi Islam Pada Masa Pandemi Covid-19', *Jurnal Ekonomi Syariah*, 6.2 (2021), pp. 128–38, doi:10.30736/jesa.v6i2.136

Muhammad Nasrullah, and Koesmawan, 'Analysis of Factors Influencing Sharia Financial Literacy Employee Bank Sharia in Regency Karimun', *An- Nuqud: Journal Economy Islam*, 4.1 (2025)

Mujibno, and Sasi Rohmah Awalia, 'Marketing Strategy of Sharia Pawn Products in Attracting Customer Interest', *EKSYAR : Jurnal Ekonomi Syari'ah & Bisnis Islam*, 9.2 (2022), pp. 93–101, doi:10.54956/eksyar.v9i2.348

Nasution, Pebriyana, and Nabila Putri Maharani, 'The Effect of Product Innovation , Price , and Product Quality on Consumer Satisfaction with OMG Products', *GOLDEN RATIO OF MARKETING AND APPLIED PSYCHOLOGY OF BUSINESS*, 5.2 (2025), pp. 565–79

Nieli Karunia, Iqbal Rafiqi, *Akad Kerja Sama Bank Syariah Indonesia : (Teori Dan Praktik Akad Kerja Sama Pembiayaan Keuangan Bank Syariah)* (CV. Madza Media, 2021) <https://scholar.google.com/citations?view_op=view_citation&hl=id&user=SPAX51MAAAAJ&citation_for_view=SPAX51MAAAAJ:_kc_bZDykSQC>

Oktaviani Satriyanti, Evi, 'Pengaruh Kualitas Layanan, Kepuasan Nasabah Dan Citra Bank Terhadap Loyalitas Nasabah Bank Muamalat Di Surabaya', *Journal of Business and Banking*, 2.2 (2012), p. 171, doi:10.14414/jbb.v2i2.172

Otoritas Jasa Keuangan (OJK), *Laporan Hasil Survei Nasional Literasi Dan Inklusi Keuangan (SNLIK) 2024* (Otoritas Jasa Keuangan Republik Indonesia, 2024)

Rafiqi, Iqbal, and Annisa, 'Determinants of Profitability of Islamic Commercial Banks in Indonesia With Third-Party Funds As a Moderating Variable', *Assyarikah : Journal of Islamic Economic Business*, 4.1 (2023), pp. 75–90

Rafiqi, Iqbal, and Aliyatul Hasanah, 'Peran Asimetris Spillover Indeks Syariah Cina Terhadap Indeks Syariah Indonesia Selama Pilpres 2024', *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah*, 10.2 (2025), pp. 1425–34, doi:https://doi.org/10.30651/jms.v10i2.26456

Rafiqi, Iqbal, Achmad Jufri, Mashuri Toha, Rifqie Mujtaba, and Abd Wahid, 'Reducing Social Gaps through Zakat , Infaq , and Shadaqah Innovations in Kamrat Sholawat Busyro, Pamekasan', *International Conference on Islamic Economics Studies*, 2024 <https://proceedings.uinsaid.ac.id/index.php/icies/article/view/126/27>

Rafiqi, Iqbal, Zulha Fauli Majdi, Maftuhatul Faizah, Mujibno, and Supriyadi, 'Korelasi Dana Pihak Ketiga, Capital Adequacy Ratio , Non Performing Financing Terhadap Pembiayaan Pada PT. Bank Muamalat Indonesia', *Jurnal Perbankan Syariah*, 4.1 (2025), pp. 172–87 <https://journal.uinmataram.ac.id/index.php/jps/index%0AKorelasi>

Rafiqi, Iqbal, Fatati Nuryana, Maftuhatul Faizah, and Achmad Jufri, 'Investigasi Peran Fee Based Income Terhadap Profitabilitas (ROA) Di Bank Syariah Indonesia (Studi Kasus Pada PT. Bank Syariah Mandiri Periode 2005-2014)', *Masyrif: Jurnal Ekonomi, Bisnis Dan Manajemen*, 1.2 (2020), pp. 123–44, doi:10.28944/masyrif.v1i2.474

Rafiqi, Iqbal, Miftahul Ulum, Moh Helmi Hidayat, and Achmad Jufri, 'Risk Mitigation Strategy in Financing Without Collateral at PT . BPRS Sarana Prima Mandiri Pamekasan', *Journal of Islamic Economics Perspectives*, 5.2 (2023), pp. 94–104

Romadloni, E. B., & Pudjoprasetyono, H, 'Strategy Canvassing as an Instrument for Account Reach Improvement to Potential Customers in PT Agrodana Futures Surabaya', *Journal of Artificial Intelligence and Digital Business*, 5.1 (2026), pp. 5316–5325

Roy Purwanto, Muhammad, Supriadi Supriadi, Sularno Sularno, and Fitriani Rokhimah, 'The Implementation of Maqasid Al-Sharia Values in Economic Transactions of The Java Community', *KnE Social Sciences*, 2022 (2022), pp. 120–29, doi:10.18502/kss.v7i10.11351

Ryandono, Muhamad Nafik Hadi, Mochamad Ali Imron, and Muhammad Alkirom Wildan, 'World Oil Prices and Exchange Rates on Islamic Banking Risks', *International Journal of Energy Economics and Policy*, 12.4 (2022), pp. 409–13, doi:10.32479/ijeep.13360

Setiyowati, Arin, Salma Nadia Salsabila, and Dina Novita, 'Green Banking in Sharia Banking; A Comprehensive Study of Environmentally Friendly Policies and Practices to Support Green Economy', *FALAH: Jurnal Ekonomi Syariah*, 10.2 (2025), pp. 1–17, doi:https://doi.org/10.22219/jes.v10i2.41198

Shahrul, Muhammad, and Ifwat Ishak, 'Equity-Based Islamic Crowdfunding in Malaysia : A Potential Application for Mudharabah', 13.2 (2021), pp. 183–98, doi:10.1108/QRFM-03-2020-0024

Sholichin, M., & Solekah, S., 'Emotional Attachment, Institutional Image, and Customer Loyalty in BMT Ecosystems', *Journal of Islamic Microfinance*, 8.2 (2024), pp. 112–130

Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D* (ALFABETA, 2019)

Sukartini, Lisa, 'Marketing Strategy for Savings Fund Collection Products at PT . BPRS Lantabur Tebuireng Gresik Branch', 12.1 (2024), pp. 2417–24, doi:10.37641/jimkes.v12i6.2965

Syifa, Dewi Layyinatus, 'Improving Agricultural Sector : The Role of Mudharabah Financing (Study on Sharia Financing Savings and Loans Cooperatives)', *Economica: Jurnal Ekonomi Islam*, 12.7 (2021), pp. 55–74

Tabrani, M., Yusak, M., & Mulyani, S, 'Religiosity, Emotional Attachment, and Customer Loyalty in Islamic Banking: A Structural Equation Modeling Approach', *ISRA International Journal of Islamic Finance*, 15.3 (2023), pp. 189–205

Tegar Qodri Nugroho, and Ach Yasin, 'Pengaruh Literasi Keuangan Syariah, Layanan Mobile Banking Dan Shariah Compliance Terhadap Minat Menabung Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi: Studi Kasus Pada Mahasiswa Ekonomi Islam Surabaya', *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5.6 (2024), pp. 3473–94, doi:10.47467/elmal.v5i6.2597

Toha, Mashuri, Ilham Maulana, Alfani Mubarak, and Moh Bahij Al-ardani, 'Pengaruh Brand Image, Religiusitas Dan Lokasi Terhadap Keputusan Menjadi Nasabah Bank Syariah (Studi Kasus Pada Mahasiswa Universitas Al-Amien Prenduan)', *Masyrif : Jurnal Ekonomi, Bisnis Dan Manajemen*, 5.1 (2024), pp. 141–58

Wilson, J. A., *Islamic Marketing: Theoretical Foundations and Contemporary Practice* (Routledge, 2020)

World Bank, Weltbank, *World Bank East Asia and Pacific Economic* (World Bank Publications, 2023) <https://books.google.co.id/books?id=tVfiEAAAQBAJ&dq=World+Bank,+2023&lr=&hl=id&source=gbs_navlinks_s>

Ya'kub, Mohammad, 'Pengembangan Prekonomian Masayarakat Melalui Inklusi Keuangan Syariah', *Qiema*, 5.1 (2019), pp. 91–105 <http://ejournal.kopertais4.or.id/pantura/index.php/qiema/article/view/3392>

Zahari, Siti Aisyah, Shahida Shahimi, Suhaili Alma'amun, and Abdul Ghafar Ismail, 'Ethics in Focus: A Bibliometric and Content Analysis of Islamic Banking and Finance Research', *Journal of Islamic Monetary Economics and Finance*, 10.2 (2024), pp. 249–76, doi:10.21098/jimf.v10i2.1992