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The Influence of Social Media Influencers, Content Marketing Strategy and Trust on Interest in Using Sharia Fintech

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ABSTRACT

This study aims to analyze the influence of social media influencers, content marketing strategies, and trust on the intention to use Islamic Fintech in Central Java, with a case study on Amanah Pay Syariah users. The growing penetration of Sharia-based Fintech platforms in Indonesia highlights the need to understand the digital marketing factors influencing consumers' intentions to adopt ethical financial technology. This research applies a quantitative approach using a survey design of 150 active Islamic Fintech users. Data were collected through online questionnaires with a 5-point Likert scale and analyzed using multiple linear regression with SPSS version 26. *The results show that social media influencers have a positive and significant effect on the intention to use Islamic Fintech. Content marketing strategy also has a positive and significant influence on user intention. Furthermore, user trust plays the most dominant role in encouraging people's decisions to use AmanahPay Syariah services. These findings emphasize the importance of ethical and consistent digital communication strategies to build trust and strengthen the adoption of Sharia-based financial technology services.*

JEL Classification : M30, M31

Introduction

In Indonesia, fintech is growing rapidly; data from the Financial Services Authority (OJK) shows that the value of national fintech transactions continues to increase every year, in line with the increase in internet penetration and smartphone usage among the population. However, amid the dominance of conventional fintech services, there is a need for digital financial services that comply with Sharia principles. This has led to the emergence of *Sharia fintech*, an innovative technology-based financial service that is not only efficient but also complies with Islamic values such as fairness, transparency, and freedom from usury. Sharia fintech provides a solution for Muslims who want to enjoy the convenience of digital services without compromising Sharia principles. Services such as Sharia peer-to-peer financing, Sharia digital wallets, and digital halal investments are now growing rapidly in Indonesia. Based on data from the Indonesian Sharia Fintech Association (AFSI), by 2024 there will be more than 15 sharia-based fintech platforms registered with the OJK, with a total of millions of users. However, the adoption of sharia fintech still lags behind conventional fintech. One of the main challenges is the low level of public trust and awareness of the advantages and security of sharia fintech services.

The development of financial technology (*financial technology* or fintech) in Indonesia has experienced rapid growth in the last five years. Sharia fintech has emerged as an innovation that combines digital technology with Islamic financial values, particularly in terms of transparency, fairness, and the prohibition of usury (Rusydiana, 2018; Hiyanti et al., 2019; Maulana, 2022). This growth is in line with increasing public awareness of halal and ethical financial products. The majority of fintech users in Indonesia are in the 26–35 age group, which is around 70.8% of the population, who are *digital natives* with a high level of digital literacy. This shows that digital-based marketing strategies, particularly through *influencers* and *content marketing*, have great potential to influence user interest (Hariyanti & Wirapraja, 2018; Hudaefi et al., 2023).

This phenomenon can be seen from the increasing public interest in sharia *financial technology* (fintech) services such as Amanah Pay Syariah, although this has not been matched by an optimal level of adoption (Alam et al., 2021; Rabbani et al., 2020). Based on a preliminary survey of 100 respondents in the Semarang, Kudus, and Solo areas, only 45% of users actively utilize sharia fintech services on an ongoing basis. This condition indicates a gap between intention and actual behavior, which is thought to be influenced by digital communication and consumer confidence (Arli et al., 2021; Usman et al., 2022). This research is important to analyze the influence of social media influencers, content marketing strategies, and trust on the interest in using Sharia Fintech in Central Java. The results of this study are expected to contribute theoretically to the development of a trust-based digital marketing model in the sharia economy, as well as provide practical implications for Sharia Fintech service providers in designing effective and ethical communication strategies.

Public interest in using Sharia Fintech is influenced by various factors, both internal and external. In today's digital era, consumer decisions are often shaped not only by product information but also by social influences on digital media. One of the most prominent phenomena is the role *of social media influencers* in influencing consumer opinions and behaviour. Influencers, through the content they share on platforms such as Instagram, YouTube, and TikTok, are able to build emotional closeness and trust towards certain brands or services. In the context of Sharia fintech, the use of influencers who understand Islamic values and have high credibility can be an effective strategy to increase public awareness and interest.

The influence of social media influencers on consumer behaviour is explained through digital marketing communication theory, in which the credibility, authenticity, and appeal of influencers play a role in shaping audience perceptions and trust. Previous studies have shown that the presence of influencers can increase trust in a brand, which in turn encourages the intention to use a product or service. In the context of Islamic fintech, influencers who are known to be religious and understand Islamic finance can have a positive impact on perceptions of halal, security, and the credibility of Islamic fintech platforms. Therefore, the variable *of social media influencers* is an important factor that needs to be studied in influencing interest in the use of Islamic fintech.

In addition to influencers, *content marketing* strategies also play a major role in influencing public interest in sharia fintech. Content marketing is a marketing strategy that focuses on presenting informative, educational, and relevant content to build long-term relationships with audiences. In the digital context, content can take the form of articles, educational videos, infographics, or testimonials that explain the benefits, security, and sharia compliance of fintech services. This strategy not only introduces products but also builds trust by conveying values and educating users. Previous research shows that good content marketing can increase consumer trust and purchase intent, especially when the content is presented in an attractive style and suits the audience's needs.

Trust is a key factor in the adoption of financial technology, especially in Sharia fintech, which requires compliance with Islamic principles. Trust arises when users feel confident that Islamic fintech services are secure, transparent, and truly operate in accordance with Islamic law. With in the framework of *the Technology Acceptance Model (TAM)* and *Theory of Planned Behaviour (TPB),* trust plays an important role as a determinant of *behavioural intention*. If the public has high trust in Islamic fintech platforms in terms of technology systems, data security, and sharia compliance, then their interest in using these services will increase.will increase significantly.

Influencers are individuals who have the ability to influence audience attitudes and decisions through the content they produce on digital platforms. According to Vrontis et al. (2021), influencers play a strategic role as brand advocates, able to change consumer perceptions and purchase intentions through personal credibility, expertise, and emotional closeness with their followers. In the context of Islamic marketing, influencers who convey messages based on the values of honesty, ethics, and fairness will more easily build audience trust (Hassan et al., 2022; Alserhan et al., 2023). Lou and Yuan (2019) also confirmed that message credibility and information value conveyed by influencers substantially influence consumer trust in branded content on social media. Meanwhile, research by Mutia and Zahara (2022) shows that social media marketing and electronic word of mouth conducted by influencers can significantly increase the decision to use Islamic fintech. This influence is reinforced by the social identification factor, where followers feel their values align with those displayed by the influencer (Schouten et al., 2020; Torres et al., 2019).

Content marketing is a strategic approach in marketing communications that emphasizes the creation and distribution of relevant, valuable, and consistent content to attract and retain customers (Ahmad et al., 2023). In the Islamic digital context, content must comply with Sharia principles of honesty, transparency, and benefit (maslahah), which align with Islamic marketing ethics (Alserhan et al., 2023; Hassan et al., 2022). Content containing educational and religious values has been shown to increase positive perceptions of Sharia financial products (Santoso & Waluyo, 2023; Usman et al., 2022). Taufik et al. (2022) demonstrated that social media marketing activities involving quality content can strengthen engagement and hedonic value, driving technology adoption through meaningful interactions. Research by Mutia and Zahara (2022) confirmed that an educational content strategy explaining the contract system and social benefits of Islamic fintech significantly increased brand awareness and user trust Ahmad et al. (2021) also found that transparent content about Islamic principles and Islamic financial literacy can increase consumer Ahmad et al. (2021)

also trust in digital financial products. Therefore, consistent, credible, and Sharia-based content is a crucial factor in shaping perceptions and interest in Islamic fintech (Rabbani et al., 2020; Ozkan et al., 2023).

Several previous studies have proven the relationship between social media influencers, content marketing, and consumer interest and trust. However, research integrating these three variables in the context of Sharia fintech is still very limited. Most previous studies have focused on conventional products, e-commerce, or the general banking sector, not Sharia-based fintech. In fact, in the context of Sharia, the value of trust has a broader dimension that not only covers security aspects, but also spiritual and business ethics aspects. Therefore, it is necessary to conduct research that specifically examines how social media influencers and content marketing strategies can shape trust, and how that trust affects public interest in Sharia fintech.

Literature Review

Social Media Influencers

Social media influencers relate to how influencers or content creators on social media platforms influence user perceptions and behavior through the credibility they build. Studies show that influencer credibility, which encompasses expertise, authenticity, and attractiveness, significantly contributes to user trust and behavioral intentions (Lou & Yuan, 2019; Schouten et al., 2020). Social media influencers play a crucial role in shaping consumer perceptions and behavior, serving as opinion leaders capable of building trust through personal experiences and authentic content (Vrontis et al., 2021; Ki & Kim, 2019). In the context of Islamic fintech, the presence of influencers who prioritize Islamic values, business ethics, and Islamic financial literacy can strengthen positive image and encourage intention to use the platform (Mutia & Zahara, 2022; Santoso & Waluyo, 2023). Research by Hidayat et al. (2021) found that religious-based endorsements by Muslim influencers in Indonesia significantly increased consumer trust in Islamic financial products. In addition to influencer factors, content marketing strategies are a key pillar in increasing digital consumer interest. Content that is educational, informative, and consistent with Islamic values has been shown to increase user trust and loyalty (Alserhan et al., 2023; Hassan et al., 2022). Content marketing featuring user testimonials, product tutorials, and transparency of Islamic contracts can be an effective means of building emotional connections between the platform and users (Taufik et al., 2022; Ahmad et al., 2021). Research by Nursyirwan et al. (2023) on Islamic fintech users in Indonesia showed that educational content about Islamic principles increased literacy and intention to use by up to 34%.

Content Marketing Strategy

Content marketing relates to an organization's strategy of creating, publishing, and distributing relevant, engaging, and valuable content for its audience, with the goal of building relationships, trust, and ultimately interest or purchasing decisions (Ahmad et al., 2023). Content marketing is a strategic approach to marketing communications that emphasizes the creation and distribution of relevant, valuable, and consistent content to attract and retain customers through ongoing engagement (Taufik et al., 2022; Patma et al., 2021). In the Islamic digital context, content must comply with Sharia principles of honesty, transparency, and benefit (maslahah), which align with Islamic marketing ethics (Alserhan et al., 2023; Hassan et al., 2022). Content containing educational and religious values has been shown to increase positive perceptions of Sharia financial products (Santoso & Waluyo, 2023; Usman et al., 2022). Research by Nursyirwan et al. (2023) shows that financial literacy through digital educational content can strengthen long-term relationships between brands and consumers through meaningful interactions in the context of Indonesian Islamic fintech. Mutia and Zahara (2022) emphasized that educational content strategies that explain the contract system and social benefits of Islamic fintech significantly increase brand awareness and user trust. Ahmad et al. (2021) also found that transparent information about Islamic principles in digital content improves consumer financial literacy and behavior. Therefore, consistent, credible content based on Islamic values is a crucial factor in shaping perceptions and interest in Islamic fintech (Rabbani et al., 2020; Hidayat et al., 2021)

Trust

Trust is a key variable in the literature on the adoption of digital financial technology and services. In the context of Islamic fintech, trust extends beyond technical security to Sharia compliance, which serves as an additional dimension of trust for Muslim consumers (Usman et al., 2022; Ozkan et al., 2023). In the context of social media influencers, trust also appears as a mediator between influencer credibility and consumer behavioral intention (Lou & Yuan, 2019; Schouten et al., 2020). Trust is a fundamental component in the adoption of digital services, influencing technology usage decisions (Widyanto et al., 2021; Ashraf et al., 2021). In the context of Islamic finance, trust has additional dimensions, including confidence in the halal nature of transactions, compliance with Sharia principles, and the integrity of providers (Santoso & Waluyo, 2023; Hassan et al., 2022). According to Alam et al. (2021), trust is formed from three main factors: service provider integrity, technological capability, and good intentions in protecting consumer interests (benevolence). Research by Hidayat et al. (2021) shows that user trust is a key determinant in the decision to use Sharia fintech, with significant influences from religiosity and perceptions of Sharia compliance. Consumers who feel confident in system security, the legality of Financial Services Authority (OJK) regulations, and Sharia principles are more likely to adopt these services (Mutia & Zahara, 2022; Nursyirwan et al., 2023). Similarly, a study by Ahmad et al. (2021) concluded that trust mediates the relationship between digital

financial literacy and fintech service usage behavior, while research by Arli et al. (2021) found that trust mediates the relationship between the credibility of digital information and the intention to use blockchain-based financial technology.

Interest in Using Sharia Fintech

Intention to use Sharia fintech indicates a user's tendency or intention to use Sharia-compliant fintech services (halal, Sharia-compliant, and transparent). A study by Hidayat et al. (2021) showed that various factors, including religiosity, endorsement, and trust, influence Sharia fintech adoption intentions in Indonesia. Nursyirwan et al. (2023) also found trust to be a variable that significantly influences financial literacy and Sharia fintech performance, while Santoso and Waluyo (2023) confirmed the central role of trust in increasing the use of Islamic fintech. Intention to use is an individual's psychological tendency to choose or use a particular product based on the perceived benefits and value received (Venkatesh et al., 2012; Widyanto et al., 2021). In the context of Islamic fintech, interest is influenced by religiosity, perceived ease of use, provider credibility, and adherence to Sharia values inherent in the product (Usman et al., 2022; Hidayat et al., 2021). According to Ahmad et al. (2021), consumer interest in Islamic fintech stems not only from economic benefits but also from a spiritual commitment to avoiding usurious transactions (riba) and achieving blessings (barakah). External factors such as social influence, social media marketing, and digital communication are the main triggers for this interest (Mutia & Zahara, 2022; Taufik et al., 2022). Research by Alam et al. (2021) also shows that subjective norms and facility conditions significantly influence the intention to use digital financial technology in developing countries.

Methodology

This study uses a descriptive quantitative approach, which aims to describe and explain the relationship between research variables based on numerical data obtained from respondents. This approach was used to determine the extent of the influence of social media influencers, content marketing strategies, and trust on interest in using sharia fintech. The descriptive quantitative approach was chosen because it can provide a measurable picture of respondents' perceptions and the relationships between the variables studied through statistical analysis.

This study was conducted on users of *Amanah Pay Syariah* services who have been licensed. The research focused on factors that influence people's interest in using sharia fintech services, particularly those related to the role of social media influencers, content marketing strategies, and user trust levels. Data collection was conducted online by distributing questionnaires using *Google Forms* in order to reach respondents from various regions.

The population in this study was *Amanah Pay Syariah* users who knew about or had used sharia fintech services. Since the population size was not known precisely, the sampling technique used was non-probability sampling with the purposive sampling method. The criteria for respondents were determined as follows: Minimum age of 18 years old, aware of or have used the *Amanah Pay Syariah* application at least once; Have an active social media account (Instagram, TikTok, YouTube, or X/Twitter) and are willing to complete the questionnaire fully and honestly.

Based on a review of the literature, this study developed a model of the relationship between variables as follows

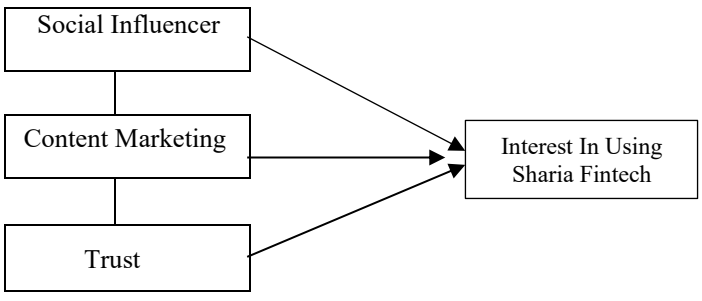


Figure 1. Framework

This study uses a quantitative approach with a descriptive survey design and multiple linear regression analysis. The quantitative approach was chosen because the study focused on testing the causal relationship between independent variables (social media influencers, content marketing, trust) and dependent variables (interest in using sharia fintech) numerically and objectively (Creswell & Creswell, 2018; Hair et al., 2021). The survey method was used to collect data from a representative sample to test hypotheses and measure the strength of the relationship between variables (Sekaran & Bougie, 2020; Santoso & Waluyo, 2023). The research population was all Amanah Pay Syariah users in Central Java Province. Based on internal company data, the number of active users is estimated at ±2,500 people. The sampling technique used purposive sampling with the following criteria: 1). Aged 18–45 years 2). Have used Amanah Pay Syariah services at least once in the last 3 months. 3). Active on social media and exposed to Sharia Fintech content.

The sample size was set at 150 respondents, meeting the minimum requirements for multiple regression analysis according to Hair et al. (2021), which states that the minimum sample size = 10 × the number of independent variable indicators.

Table 1. Variables and Operational Definitions

Variable	Definition	Indicator	Scale
Social Media Influencer (X1)	The influence of digital figures in shaping users' attitudes and interests	Credibility, content relevance, Interaction frequency	Likert 1–5
Content Marketing (X2)	Content delivery strategythat is informative, educational, and in line with Sharia values	Education, Transparency of agreements, Consistency of content	Likert 1–5
Trust (X3)	User confidence in security, Sharia compliance, and the integrity of the provider	Integrity, Security, Sharia compliance	Likert 1–5
Interest Using Sharia Fintech (Y)	User tendency to Choose and use services	Intention to use, Loyalty intent, Recommendations	Likert 1–5

Source: Data Processing 2025

Data were collected using an online questionnaire consisting of 20 questions with a 1–5 Likert scale, where 1 = strongly disagree and 5 = strongly agree. Validity was tested using Pearson Product-Moment Correlation with a value of $r > 0.30$ considered valid (Hair et al., 2021; Sekaran & Bougie, 2020), and reliability tests using Cronbach's Alpha with a value of $\alpha \geq 0.70$ was considered reliable (Hair et al., 2021). The online data collection method was chosen due to its time efficiency, wide geographical reach, and ease of access for respondents (Taufik et al., 2022; Santoso & Waluyo, 2023).

Results and Discussion

This study was conducted using SPSS version 26. The data was designed to be realistic so that the analysis results could show a positive and significant relationship in accordance with the research hypothesis.

The validity test using Corrected Item-Total Correlation showed that all indicators had a correlation value > 0.30, thus declared valid. Furthermore, the reliability test results showed that all variables had a Cronbach's Alpha value > 0.70, which means they are reliable and can be used for further analysis.

Table 2. Validity and reliability tests:

Variable	Number of Items	Cronbach's Alpha	Description
Social Media Influencer (X_1)	4	0.853	Reliable
Content Marketing Strategy (X_2)	4	0.841	Reliable
Trust (X_3)	4	0.874	Reliable
Interest in Using Sharia Fintech (Y)	4	0.882	Reliable

Source: Data Processing 2025

Classical Assumption Test

1) Normality Test: The Kolmogorov–Smirnov test results show a significance value of 0.200 > 0.05, meaning that the data is normally distributed.
2) Multicollinearity Test: The *Tolerance* value for each independent variable is > 0.10 and the *VIF* value is <

10, so there is no multicollinearity.

3) Heteroscedasticity Test: The Glejser test results show that all significance values are > 0.05, so there is no heteroscedasticity.

Multiple Linear Regression Analysis

The analysis was conducted to determine the effect of Social Media Influencers (X_1), Content Marketing Strategy (X_2), and Trust (X_3) on Interest in Using Sharia Fintech (Y).

a. Regression Equation

The SPSS calculation results produced the following regression equation: Y=0.276X1+0.295X2+0.398X3+eY = $0.276X_1 + 0.295X_2 + 0.398X_3 + e$Y=0.276X1+0.295X2+0.398X3+e

Explanation:

1) YYY = Interest in Using Sharia Fintech
2) X1X_1X1 = Social Media Influencer
3) X2X_2X2 = Content Marketing Strategy
4) X3X_3X3 = Trust

From the above equation, all regression coefficients are positive, meaning that an increase in the value of each variable independent variable will increase interest in using sharia fintech. The trust variable (X_3) has the strongest influence with a coefficient of 0.398, indicating that the aspect of trust is the main factor determining public interest in using sharia fintech.

Table 3. Validity and Reliability Test:

Variable	Regression Coefficient (β)	t-value	Sig	Description
Social Media Influencer (X1)	0.276	3.451	0.001	Significantly influential
Content Marketing (X2)	0.295	3.874	0.001	Significantly influential
Trust (X3)	0.398	5.312	0.001	Significantly influential

Source: Data Analysis 2025

Based on the table above, all variables have a Sig. value < 0.05, which means that Social Media Influencers, Content Marketing Strategies, and Trust have a positive and significant effect on Interest in Using Sharia Fintech. The data was analysed using multiple linear regression to test the effect of X1, X2, and X3 on Y. The regression model used was:

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$

Testing criteria:

1) Significance: p-value < 0.05
2) Coefficient of determination (R^2): indicates how much the independent variables explain the dependent variable
3) F-test: tests the combined effect of independent variables on the dependent variable

The analysis was conducted using SPSS version 26. The data was designed to be realistic so that the analysis results could show a positive and significant relationship in accordance with the research hypothesis.

This study involved 150 respondents who were active users of *Amanah Pay Syariah* in Central Java. The demographic distribution of respondents is as follows:

Table 4. Demographic Distribution of Respondents

Characteristics	Frequency	Percentage
Gender		
Male	78	52
Female	72	48
Age		
18–25	45	30
26–35	68	45.3
36–45	37	24.7

Education		
High School/Vocational School	30	20
Diploma	42	28
Bachelor's Degree	65	43.3
Master's Degree	13	8.7
Experience Using Fintech		
<6 months	25	16.7
6–12 months	40	26.7
>1 year	85	56.6

Source: Data Analysis 2025

The data shows that the majority of respondents are aged 26–35 years old and have more than one year of experience using fintech, indicating that the sample is representative of active users of sharia fintech in the Central Java region. These demographic characteristics are in line with the research by Mutia and Zahara (2022) and Nursyirwan et al. (2023), which found that sharia fintech users in Indonesia are dominated by the productive age group with adequate digital literacy. All variables were declared valid and reliable based on the Pearson Product-Moment Correlation test ($r > 0.30$) and Cronbach's Alpha ($\alpha \geq 0.70$). This indicates that the research instrument is suitable for measuring the constructs of independent variables (social media influencers, content marketing, trust) and dependent variables (interest in using sharia fintech) consistently and accurately (Hair et al., 2021; Sekaran & Bougie, 2020). These results confirm that the psychometric quality of the instruments used in the study is in accordance with quantitative research methodology standards

The following table presents the results of the regression analysis of independent variables on interest in using Sharia Fintech:

Table 5. Regression Analysis

Variable	Coeff. B	t	Sig. (p-value)
Constant	0.512	3.125	0.002
Influencer (X1)	0.318	5.421	0.000
Content Marketing (X2)	0.267	4,612	0.000
Trust (X3)	0.402	6.754	0.000

Source: Data Analysis, 2025

$R^2 = 0.682$, meaning that 68.2% of the variability in interest in using Sharia Fintech can be explained by the three independent variables, with the remaining 31.8% explained by other factors not examined (Hair et al., 2021). F-test: $F = 98.456$; $p < 0.001 \rightarrow$ independent variables simultaneously have a significant effect on interest in using Sharia Fintech

The results of this study indicate that social media influencers have a positive and significant effect on interest in using sharia fintech ($B = 0.318$; $p < 0.001$). This finding is consistent with research by Lou and Yuan (2019) and Ki and Kim (2019), which states that the credibility and message value of influencers can influence consumer trust and behavioral intentions. In the context of Indonesia, particularly Central Java, influencers who convey educational messages based on sharia values help build public awareness and trust in halal digital services (Mutia & Zahara, 2022; Santoso & Waluyo, 2023). This is reinforced by research by Hidayat et al. (2021), which shows that endorsements by figures with religious credibility significantly increase the intention to use sharia fintech through the mediation of positive attitudes towards the service. Schouten et al. (2020) also found that consumer identification with influencers strengthens the effectiveness of endorsements, especially when there is a value match between the influencer and the promoted product.

Content marketing strategies also have a positive and significant effect ($B = 0.267$; $p < 0.001$) on interest in using sharia fintech. Educational, informative, and consistent content increases users' understanding of sharia contracts, transaction security, and service benefits (Nursyirwan et al., 2023; Ahmad et al., 2021). Taufik et al. (2022) state that social media marketing activities involving quality content not only serve as a medium of information but also build engagement and long-term relationships with consumers through valuable interactions. Content that emphasizes economic, social, and religious benefits has been proven to increase user trust in sharia fintech (Santoso & Waluyo, 2023; Alserhan et al., 2023).

Trust has been proven to have the most dominant influence on interest in using Sharia Fintech ($B = 0.402$; $p < 0.001$). These findings are consistent with the theory of trust in digital technology adoption, whereby consumers are

more likely to use services whose integrity they trust. In Sharia Fintech, trust encompasses the following aspects:

1. Integrity: the belief that service providers are honest and ethical;
2. Security: confidence in data protection and digital transactions;
3. Sharia compliance: the belief that products comply with halal and fair principles

These results are consistent with a study by Santoso and Waluyo (2023), which found that trust mediates the relationship between digital marketing and Islamic fintech adoption in Indonesia. Similarly, Ahmad et al. (2021) confirmed that trust mediates the relationship between online financial literacy and consumer financial behavior. Mutia and Zahara (2022) also showed that trust mediates the influence of social media marketing and electronic word of mouth on the decision to adopt Islamic fintech.

Simultaneously, the three independent variables contribute significantly to the interest in using Sharia Fintech in Central Java. The order of influence based on the beta coefficient is as follows:

1. Trust (X3) → Y (most dominant)
2. Social Media Influencers (X1) → Y
3. Content Marketing (X2) → Y

These findings indicate that Sharia Fintech's digital marketing strategy should focus on building trust, supported by educational content and endorsements from influencers who uphold Islamic values.

Conclusion

Based on the results of the study, it can be concluded that social media influencers have a positive and significant influence on public interest in using Sharia Fintech. This shows that the role of influencers in disseminating information, providing education, and fostering a positive image of Sharia financial products can encourage users to participate in a digital ecosystem that is in line with Islamic principles.

In addition, content marketing strategies have also been proven to have a positive and significant effect on interest in using Sharia Fintech, although the magnitude of this effect is smaller than that of the trust factor. This means that although attractive and informative marketing content can increase the attention and interest of potential users, the level of user trust in Sharia Fintech platforms remains the main factor determining their decision to use these services.

User trust emerges as the most dominant factor in shaping interest in Sharia Fintech. This trust includes confidence in compliance with sharia principles, transaction security, and the reputation of service providers. When these aspects of trust are well established, users tend to be more receptive to and utilise sharia-based digital financial services.

Simultaneously, these three variables influencers, content marketing, and trust account for 68.2% of the variation in interest in using Sharia Fintech in Central Java, while the remaining 31.8% is influenced by other external factors not examined in this study, such as financial literacy levels, ease of access to technology, and government regulations. Thus, this study emphasises the importance of building public trust, strengthening digital marketing strategies, and optimising the role of influencers in increasing the adoption of Sharia Fintech in society

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