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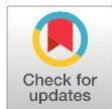
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## The Role of Influencers in Enhancing Public Understanding of Sharia Insurance in Indonesia

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### Abstract

This study investigates how public understanding of Sharia Insurance takes form within the lived rhythms of social media, where influence no longer travels through official channels but through the voices of individuals who hold attention, trust, and cultural fluency. In Indonesia, where formal Islamic finance education often falls short of reaching everyday audiences, TikTok influencers have emerged as unexpected educators. This research follows two such figures and explores how their content reshapes not only what their followers know but how they come to know it. Drawing from a qualitative phenomenological approach, the study examines shifts in comprehension among followers exposed to their content. The data reveal a significant increase in understanding, yet the clarity that followed did not translate into action. None of the informants took steps to inquire further or adopt the insurance products they now understood. What emerged instead was a gap between recognition and response, between the ability to grasp meaning and the capacity to move forward. The findings suggest that while influencers play a powerful role in building comprehension, their impact remains suspended when institutional pathways are unclear or absent.

## Introduction

Today's social media has become an inseparable part of everyday life. According to the Big Indonesian Dictionary (KBBI), social media is a page or application that allows users to create and share content or engage in social networking. Social media has the ability to reach a wide and specific audience (Yusuf et al., 2023; Khanom, 2023; Jeswani, 2023; Rehm et al., 2021).

The rapidly increasing use of social media in Indonesia (Ministry of Communication and Information, 2022) opens up opportunities for influencers to promote Sharia Insurance and increase public awareness. Although Sharia Insurance offers both spiritual and material benefits, the lack of public understanding of the concept and its benefits remains a barrier. Therefore, this author aims to analyze the role of influencers in increasing public understanding of Sharia Insurance through social media, identify effective communication strategies, and

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determine the effect of this understanding on Sharia Insurance (Marisa, 2022; Uyuni et al., 2024).

Social media has a very important role in people's daily lives. First, social media facilitates communication and interaction between individuals, groups and organizations. Platforms such as Tiktok, Facebook, Twitter, Instagram and WhatsApp allow users to share thoughts, ideas and experiences with others around the world. This strengthens social relationships, builds communities, and facilitates collaboration. In addition, social media also acts as a source of fast and accurate information (Hariyanti & Wirapraja, 2018; Liedfray et al., 2022).

During the era when social media was not widely used, entrepreneurs could only communicate indirectly and not in real time. However, now communication can be easily done through social media. Various businesses use social media to find promotional content (Azizah & Nuzil, 2023; Kristanti & Subardjo, 2021). According to a survey conducted by *We Are Social*, the number of active social media users in Indonesia is estimated to reach 139 million by 2024 or around 49.9% of the total population of Indonesia. This figure makes Indonesia the third country in the world with the most media users. This is because social media makes it very easy for users to access information online. The impact of using social media is huge because it helps entrepreneurs build networks to manage businesses and helps the general public understand products. One way to market products through social media is to create content related to these products. Someone who focuses on creating that content is called a content creator (Marpaung & Syafina, 2024; Arriagada, 2021).

A content creator is someone who creates and shares content on social media, such as videos, photos, or articles. Content creators may have the goal of sharing knowledge, hobbies, or interests with others (Yulia & Mujtahid, 2023). However, an influencer is someone who has great influence on social media and can affect the opinions or behavior of others. Influencers may have a large number of followers, high engagement, and can promote products or services effectively (Syukur & Salsabila, 2022). Content creators can become influencers if they create quality and interesting content, have a large number of followers and high engagement, can promote products or services effectively, have a good reputation and are trusted by their followers. However, not all content creators want to become influencers. Some may just want to share their content with others without the intention of promoting products or services. So, content creators and influencers are two different things, although there are some similarities between them (Larasati, 2021; Kolo, 2024).

According to Syukur & Salsabila (2022) for digital marketing through social media platforms to be effective, intense and interesting content is needed. When a company uses services to introduce its products, the company needs content that can effectively review and promote the product, namely an influencer. Influencers can create engaging and intense content, which can help increase consumer awareness and interest in a product. Influencers can be divided into two categories based on reach and type. Local influencers are individuals who have influence at the local or community level, may have a relatively small following, but have a significant influence in the community, examples are local bloggers, local vloggers, or social media users who are popular in a particular area while Public Figure/Artist Influencers are individuals who have wide influence and have a reputation as public figures or artists and have a very large following whose influence is significant at the national or international level, examples are popular celebrities, musicians, or athletes (Anggraeni, 2020; Beaty, 2022; Biasioli, 2023).

Currently, information about something can be easily obtained through social media, including information about a product. So this can have a positive impact on consumers and producers (Tapada et al., 2023). The existence of social media allows consumers to see, search and gain an understanding of whether the quality of a product is good or not through reviews from

influencers. As for producers, social media has a positive impact in terms of product sales. Manufacturers can utilize influencers to promote and explain a product so that it can be understood by the *public/followers*. One of the products that can be promoted by influencers through social media is Sharia Insurance (Ningsi, 2022; Iqbal & Jan, 2026).

The extensive use of social media covers various aspects, including marketing, education and entertainment. One of the most popular social media platforms today is TikTok. Initially, TikTok was known as a platform for sharing short videos containing entertainment content, such as dancing and lip-syncing. However, along with the development of time and other social media uses, TikTok has experienced an expansion of meaning and function. In fact, TikTok can be a means to study religion, promote services, and even be a means to uncover cases that require legal attention. For example, several cases of jastip services that went viral on TikTok were later investigated by the authorities, showing that this platform has become an effective means to reveal the truth and fight for justice (Akbar et al., 2024).

Based on this phenomenon, the author began to question whether social media, especially the TikTok platform, as a source of information and education has become an interesting phenomenon. One example that attracts attention is content that contains reviews of Sharia Insurance products. TikTok users such as @nurrotulilmaa and @marcelnathanael have shared informative and educational content about Sharia Insurance products, which has gained significant attention from other TikTok users. The reaction of TikTok followers to @nurrotulilmaa and @marcelnathanael's content has also been interesting. Many followers have liked, and commented on the content, and some users have even asked additional questions to learn more about Sharia Insurance products. This shows that the TikTok platform can be an effective tool to share information and increase the understanding of followers.

The role of influencers who market various products, including Sharia Insurance, through digital platforms. Therefore, this research needs to be carried out by the author to find out and analyze whether social media really contributes to providing understanding to the public or is also a marketing medium without significantly increasing the understanding of its followers about Sharia Insurance. In other words, the author wants to find out whether social media is only used to promote Sharia Insurance products, increase understanding of Islamic insurance products and make *followers* buy Sharia Insurance products.

## Literature Review

### Understanding

According to the Big Indonesian Dictionary (KBBI) understanding comes from the word "Paham" which means to understand precisely, while understanding is the process or way to understand. Understanding is the ability to be able to explain again what he has learned from a concept using his own language (Anggraeni, 2020). Uno. B Hamzah and Mohamad, Nurdin (Anggalarang, 2018), said that understanding is defined as a person's ability to interpret, interpret, translate or state something in his own way about the knowledge he has received. Definition of a problem that is studied and compiled by one's own words.

Understanding is the ability to capture notions such as being able to express a material presented into a form that is easier to understand, being able to provide interpretation and being able to apply it. In addition, understanding can also be improved abilities that expect a person to be able to understand the content, situation, and facts he knows (Kristanti et al., 2022).

Effective comprehension techniques include four stages, namely hearing, seeing, understanding, and doing. Hearing (*auditory*) allows one to receive information through

hearing, while seeing (*visual*) allows one to receive information through vision. After that, understanding allows one to comprehend relevant and important information. Finally, doing (action) allows one to take action based on the information received. By using this understanding technique, a person can improve the ability to understand information and make the right decisions (Bawadi et al., 2023).

Based on the above definition, it can be concluded that understanding is a thinking process that involves a person's ability to capture, interpret, and apply the information he receives. Comprehension is not just knowing or memorizing, but also includes the ability to re-explain in one's own words, relate information to one's experience, and use it in appropriate situations. In addition, understanding can be improved through effective techniques, namely hearing, seeing, choosing and doing. By hearing and seeing, one can receive information from various sources. Furthermore, by understanding, individuals can filter out the most relevant information, and finally, by doing, one can apply the information in real life. Thus, understanding is not just knowing something but also involves a deeper thought process so that the information can be applied effectively.

### **Marketing Strategy**

Marketing strategy is an effort to offer or market a product of goods or services, using certain planning patterns and tactics so that the number of sales has increased higher (Fani et al., 2024). The planning pattern in the marketing strategy includes various steps designed to achieve the right target market. This involves market research, audience segmentation, product positioning, and selection of effective distribution channels. With careful planning, companies can understand consumer needs and create marketing strategies that match market trends and preferences (Andina & Hanifudin, 2022).

Tactics in marketing strategy focus on specific steps that are implemented to attract attention and increase consumer interest in the products or services offered. These tactics may include the use of promotions, digital campaigns through social media, collaboration with influencers, customer loyalty programs, or competitive pricing strategies. The combination of proper planning and effective execution of tactics will help companies achieve higher sales targets and increase competitiveness in the market (Nurrahimah et al., 2024).

In this case, the marketing strategy uses tactics to increase sales by using marketing media. Marketing media can be divided into two types, namely digital media and non-digital media. Digital media includes social media, email marketing, online advertising, and content marketing, while non-digital media includes print media, outdoor media, audio media, and event media. Thus, companies can choose the most effective marketing media to deliver marketing messages to target audiences (Nora et al., 2024). In today's digitalization era, digital media has become one of the most effective marketing strategies. By using social media, companies can promote their products or services through influencers or flyers posted on social media platforms. Thus, promotion through social media has become one of the important marketing strategies to increase awareness and sales of products or services (Siregar, 2023).

### **Marketing Communication Strategy**

A marketing communication strategy is a marketing planning effort that aims to promote products, as well as convey information and invite consumers to use a marketed product (Mulitawati & Retnasary, 2020). In this context, marketing communication strategy involves two main types of communication, namely verbal and non-verbal communication. Verbal communication refers to the delivery of messages through words, which can be done directly by friends, family, or marketing agents who offer products to consumers. This communication

is often more personalized and can build closer relationships between companies and potential customers (Asmara & Nuriaslami, 2021).

Non-verbal communication is the delivery of messages through media such as advertising, television, and especially social media, which allows companies to reach a wider audience in a more efficient and measurable way. Through social media, companies can utilize various content formats, such as images, videos, and texts, to attract consumers' attention and provide relevant information. Social media such as Instagram, TikTok, and YouTube allow users to share verbal content such as videos, podcasts, and articles that can influence audience opinions and behaviors. Thus, social media is inseparable from someone who creates content called content creators or influencers. Therefore, content creators who have good communication skills are needed to create effective and interesting content (Silviani & Marlina, 2024).

Content creators who have good communication skills can help build brand awareness, promote products or services, and build customer loyalty, especially in the context of marketing products or services, such as Sharia Insurance (Mudrikah, 2021). For example, a Sharia Insurance company can use content creators who have good verbal communication and can explain how Sharia Insurance works, its benefits, and how to choose the right Sharia Insurance product as well as the benefits and advantages of Sharia Insurance on social media such as Instagram, TikTok, or YouTube to share verbal content such as videos, podcasts, or articles. Thus, the audience can understand better about Sharia Insurance and make the right decision (Asmara & Nuriaslami, 2021).

### **The Relationship between the Level of Consumer Understanding through Marketing Strategies on Social Media**

The level of consumer understanding of a product or service can be significantly increased through the use of social media, which is an integral part of a digital marketing strategy. Digital marketing strategy is a part of marketing that uses digital media to promote products or services. The main function of digital marketing is to increase digital understanding and communication between the company and its target audience. The understanding intended here is the company's ability to understand the needs and preferences of its target audience (Hidayatullah et al., 2023). In digital marketing, companies that use social media definitely need the services of influencers to promote their products to spread information about products in a more interactive and interesting way. By using influencer services that are tailored to the target audience, companies can make it easier for consumers to understand the value and benefits of the products offered. This approach enables faster and deeper understanding, in the consumer decision-making process (Hanindharputri & Putra, 2019).

The influencer's job is also to provide product reviews so that it will generate trust with interesting content to its *followers*. Furthermore, influencers utilize social media to strengthen interactions between consumers and brands, increasing understanding in the form of direct interaction through comments, direct *feedback*, discussions, or live sessions on the post. Thus, influencers can help increase awareness and understanding of the target audience about the products or services offered such as Sharia Insurance (Kosasih et al., 2021).

However, influencers face several challenges in introducing Sharia Insurance on social media. One of them is the lack of in-depth understanding of Sharia Insurance among *followers*. For some followers, financial uncertainty is an inhibiting factor due to a lack of understanding of the benefits and risks of Islamic financial products. Influencers also face difficulties in conveying complex concepts in Sharia Insurance, such as investment structures or profit calculations based on sharia principles (Yusrizal & Lubis, 2020). Despite influencers' efforts



to present educational content, there are still followers who require further explanation (Yulia & Mujtahid, 2023).

## Methods

This research uses a qualitative phenomenological approach that aims to understand the experiences and perceptions of *followers* about Sharia Insurance, analyze the influencer phenomenon and its role in increasing understanding of Sharia Insurance on social media. This research procedure begins with determining influencers who create content about Sharia Insurance. The author chose TikTok influencers with the *usernames* @nurrotulilmaa and @marcelnathanael who are known for their interesting, informative content, and are able to reach a wide range of audiences where these influencers also upload content about Sharia Insurance. To obtain data on the understanding of their *followers* of Islamic Insurance, data collection is carried out by contacting their *followers* by sending messages containing questions using indicators of understanding of Islamic Insurance. Understanding indicators consist of seven interpreting, exemplifying, classifying, summarizing, inferring, comparing, and explaining. Each indicator contains two questions for each of these comprehension indicators. After that, the data was analyzed descriptively and presented in a table format.

To determine the level of understanding of *followers* in this study, a point category is made according to the results obtained from answering all questions. The category of *followers'* level of understanding can be seen in the following table:

Table 1. *Followers'* Understanding Level Category

Interval	Level of Understanding
0 - 14	Not Understood
15 - 28	Less Understood
29 - 43	Understand
44 - 56	Very well understood

From the table above, *followers* who get points 0 - 14 are categorized as not understanding, 15 - 28 are in the category of less understanding, for points 29 - 43 are categorized as understanding and if they get points 44 - 56 then the category is very understanding. In this study, the understanding interval aims to determine a person's level of understanding through two different types of questions in the same interval. The two types of questions are positive and negative questions, each of which has points for each answer as shown in the table below:

Table 2. *Followers'* Understanding Assessment Interval

Points	Positive	Negative
	Number 1, 3, 4, 7, 10, & 13	Number 2, 5, 6, 8, 9, 11, 12, & 14
4	Strongly Agree	Strongly Disagree
3	Agree	Disagree Less
2	Disagree	Agree
1	Strongly Disagree	Strongly Agree

From the table above, it is known that there are six positive questions with the highest score of four points for the answer strongly agree and the lowest score of one point for each answer strongly disagree. As for negative questions, there are eight questions with the highest point of four points for the answer strongly disagree and one point for the answer strongly agree, so the assessment of negative questions is the opposite of positive questions.

## Results and Discussion

### Informant Description

Informant data is data obtained from someone who provides information such as responses, reactions, or answers to questions in a study. In this study, informant data comes from *followers* and someone who comments on the posts of TikTok influencers @nurrotulilmaa & @marcelnathanael.

Data on informant followers who answered questions in this study are shown in **Table 3** below:

Table 3. Informant Data

No	Initials	Age	Gender	Occupation
1	Y	23	Male	Office Employee
2	LM	36	Female	Housewife
3	NP	27	Male	Gaming Content
4	SR	25	Female	Cell Phone Employee
5	SS	37	Male	Construction worker
6	D	28	Female	Trader
7	F	32	Female	Skincare Sales

In accordance with the data table above, this questionnaire was filled out by seven informants with different ages. Of these, three informants are male and four informants are female. Informants also come from various regions and various types of work such as Office Employees, Housewives, Gaming Content, Construction Workers, Cell Phone Employees, Merchants and Skincare Sales. In proving the informant's level of understanding of the post about the Insurance, there are two types of questions, namely positive questions and negative questions randomly. Positive questions contain 6 questions while negative questions contain 8 questions. All questions total 14 questions, containing two questions for each understanding indicator. *Comprehension* indicators consist of seven, namely *interpreting*, *exemplifying*, *classifying*, *summarizing*, *inferring*, *comparing*, and *explaining*.

The first indicator of understanding is interpreting, where the informant can understand the concept of Sharia Insurance by interpreting the influencer's explanation of the basic principles. Second, exemplifying that informants can understand the concept of Sharia Insurance by looking at examples of Sharia Insurance products provided by influencers. Third, classifying is that informants can understand the types of Sharia Insurance available by classifying the influencer's explanation. Fourth, summarizing: informants can understand the benefits and advantages of Sharia Insurance by summarizing the influencer's explanation. Fifth, inferring is that the informant must be able to understand the importance of Sharia Insurance by drawing conclusions based on the influencer's explanation. Furthermore, comparing is where the informant can understand the difference between Sharia Insurance and Conventional Insurance by comparing the influencer's explanation. Then finally, explaining, namely the informant can understand the process and mechanism of Sharia Insurance with a detailed influencer explanation (Setiani et al., 2022). The score of the level of understanding of non-follower informants who filled out the questionnaire can be seen in Table 4 below:

Table 4. Results of Completing the Informant Questionnaire

Informant	Score Level of Understanding Before Education	Score Level of Understanding After Education
1	27	50
2	20	44

3	27	47
4	18	43
5	27	53
6	21	41
7	26	44
<b>Total</b>	<b>166</b>	<b>322</b>
<b>Average</b>	<b>24</b>	<b>46</b>

Based on the assessment table above, the questionnaire was filled out by 7 different informants. The results of filling out the informant questionnaire show that before being given education, the informant's understanding of Sharia Insurance is at an average score of 24 which is in the category of less understanding. The highest score of informants before being given education is 27 while the lowest score is 18. There are several factors that make the informant's score low such as lack of education, limited information, stereotypes, lack of promotion and lack of trust. This is the task and role of influencers to increase understanding of Sharia Insurance through content uploaded on the TikTok platform. Influencers with their influence and creativity in creating content can make people interested and begin to understand and learn about Islamic Insurance. This is evidenced by the score obtained after the influencer provides education. The score which initially had an average of 24 changed to 46 which has entered the category of very understanding. This means that influencers provide a very important role so that they can significantly increase public understanding of Sharia Insurance. The highest score obtained after education is 53 while the lowest score is 41 which is still in the understanding category. So this also proves that it is true that influencers can change people's understanding from not understanding to very understanding about Sharia Insurance.

From the two-comparison data, it can be concluded that influencers have a role in increasing the understanding of Islamic insurance in Indonesia. The increase in understanding of Sharia Insurance provided by influencers is 25 points, namely from an average of 24 (less understanding) to 46 (very understanding) with a total maximum value of 56. When viewed from using the percentage value formula through *excel software*, to calculate the percentage increase, the following formula is used:

Maximum Score = 56 is 100%

Value Before Education = 24 then the percentage is  $24 : 56 \times 100\% = 42,85\%$

Value after education = 46 then the percentage is  $46 : 56 \times 100\% = 82,14\%$

Percentage Increase  $82.14\% - 42.85\% = 39.29\%$

From the calculation formula above, before seeing the influencer's Sharia Insurance content, the public understanding of Sharia Insurance is 42.85%. After seeing Sharia Insurance content from influencers there was an increase in understanding knowledge to 82.14%. The results of this study indicate that educational and informational content related to Sharia Insurance from influencers is able to increase public understanding of Sharia Insurance by 39.29%. This shows that influencers can play an important role in increasing public awareness and understanding of Islamic Insurance.

Table 5. Digital and Religious Profile of Informants

Informant	Age	Social Media Usage (hrs/day)	Platform Most Used	Frequency of Viewing Religious Content	Previous Knowledge of Sharia Insurance	Self-Reported Digital Literacy
Y	23	5	TikTok	Frequently	Low	Moderate



LM	36	3	Facebook	Occasionally	Very Low	Low
NP	27	6	YouTube	Frequently	Moderate	High
SR	25	4	Instagram	Rarely	Low	Moderate
SS	37	2	Facebook	Occasionally	Low	Low
D	28	5	TikTok	Frequently	Moderate	High
F	32	3	Instagram	Occasionally	Low	Moderate

The profiles reveal heterogeneity in digital exposure, religious receptivity, and prior financial literacy, which are pivotal for interpreting the magnitude of the influencer effect. Younger participants with higher social media usage and frequent consumption of religious content (e.g., Y, NP, D) demonstrate greater post-exposure comprehension shifts, suggesting that the algorithmic affinity of platforms like TikTok not only facilitates visibility but also aligns with user values, reinforcing message retention. Participants with low digital literacy (e.g., LM, SS) showed improvement, albeit to a lesser extent, indicating that comprehension is mediated by both technical access and spiritual relevance. This diversity enriches the behavioral interpretation of influencer-driven knowledge diffusion in faith-linked commerce.

Table 6. Content Typology and Performance of Influencer Posts

Content Type	TikTok Format	Average Views	Average Likes	Engagement Theme
Storytelling (Case)	Face-to-camera video	110k	9.2k	Trust-building, empathy
Explainer (Infographic)	Slide-based + Voice	87k	6.4k	Rational benefits, clarity
FAQ/Responding Comment	Live replies	45k	2.1k	Interactive learning
Testimonial Curation	Cut video montage	56k	4.8k	Peer legitimacy, relevance

The table underscores the strategic variance in content design and its corresponding behavioral appeal. Face-to-camera storytelling by @nurrotulilmaa garners the highest engagement, emphasizing the value of perceived authenticity and relational credibility in Islamic financial narratives. Meanwhile, infographic-based explainers by @marcelnathanael appeal to analytically oriented viewers, fostering cognitive clarity and schema development about insurance concepts. Interactive formats like FAQ responses create real-time resonance, suggesting that dialogic structures are not only performative but also pedagogical, activating consumer learning. These results highlight how platform-native aesthetics and emotional tone mediate the persuasive architecture of social commerce content.

Table 7. Thematic Coding of Informant Responses

Theme	Quote	Frequency
Trust in Influencer	"I follow her because she sounds honest and clear"	6
Accessibility of Explanation	"He makes it easy to understand complicated rules"	5
Religious Reassurance	"This is halal and helps protect my family"	4
Skepticism about Insurance	"I still don't really get how it works"	3
Desire for Further Information	"I wish there were more examples for my case"	3

This coding reveals trust, clarity, and religious validation as dominant motivational triggers in the comprehension journey. High frequency of trust-related responses supports the theory that parasocial relationships with influencers compensate for institutional credibility gaps in Islamic financial literacy. Accessibility of explanation shows that pedagogical fluency not just religious alignment drives comprehension. Yet, residual skepticism among some informants signals that

influencer-driven education, while impactful, does not substitute for structural reforms in policy clarity and access. Importantly, users' request for personalization indicates that scalability of social commerce education must balance general narrative with contextual specificity.

Table 8. Absence of Behavioral Action Post-Exposure

Informant	Interest in Purchasing Policy	Action Taken (Inquiry/ Purchase)	Barrier Identified
Y	Yes	No	Still comparing options
LM	No	No	No financial budget
NP	Yes	No	Didn't know how to proceed
SR	No	No	Distrust in digital services
SS	No	No	Low perceived need
D	Yes	No	Need more explanation
F	Yes	No	Not sure about policy types

There was a great rise in the post-exposure levels of understanding, yet none of the informants went ahead and practiced what they learnt like buying and seeking additional information on the said Sharia Insurance. This discloses the disconnect between understanding and conversion implying that mental understanding is not sufficient guarantee to behavior performance. Procedural obscurity, economic accessibility and leftover scepticism indicate that there are barriers and these necessitate post-engagement opportunities that may include embedded links, simplified sign-up instructions or personal consultations. Such disengagement raises the importance of needing the practice of influencer marketing in social merchandise tied with a non-friction existence of consumer travel, especially in the case of intangible/ institutional merchandise such as insurance.

### The Cognitive Mechanisms of Influencer-Driven Understanding

Many people have stars in their eyes in the realization that making money is imperative and necessary. What is learned is essential since, without it, one cannot make money and, consequently, cannot make money. It has been discovered and found out that it is important and essential, and without it one cannot make money and nor can one make money. The Cognitive Mechanisms of Influencer-based understanding were not supposed to be there and should not be there, which is why there should be no Cognitive Mechanisms of Influencer-based understanding.

The process of acquiring more difficult financial notions and knowing how Sharia Insurance functions is not a purely content-related process; it is a highly social and affective process. Applied to the context of Islamic digital ecosystems, understanding is directly related to the emotional authenticity of the speaker, in the cases where the speaker is an influencer who has established a familiar brand identity within the digital religion and morals discourse of a public. It would be impossible to discuss the cognitive effects of the influencers without mentioning the performative power they exert that is based on the perceived sincerity, relatability, and moral compatibility. Because Fasiku & Mohammed (2025) pay significant attention, trust-dependent parasocial bonds allow them to be more cognitively receptive when an influencer is seen as not only an economically educated media figure but also a consistently ethical one. This echoes with the research of Abdullah & Chee (2024), who suggest that May be to the cost of understanding the Islamic finance. What we end up producing, therefore, is not just a relay of information but the uptake of advice with the coloring of the emotional intonation, the closeness of cultures, and the moral moralism of the model. In this set-up, influencers do not serve as purported educators to the outside nevermind the periphery of Islamic financial life,

but as epistemic agents who are part of the social structure of Islamic financial life much as Choudhury (2011) articulate as moralized micro-celebrities in emerging Muslim economies.

This emotional transparency of the audience does not happen by chance but is highly preconditioned by the construction of the digital platforms and their ability to annul distance between the performer and observer. TikTok creates the conditions of ambient intimacy, where the user feels seduced by the possibility of the repeated emotionally charged experience of micro-interaction that gradually adjusts their cognitive filters. The outcome of this is that we do not start understanding at the level of facts but at the level of identification. When the content is framed in terms of family security enough-ness or divine responsibility, the audiences are more likely to hold on to it as moral duty and not as the instrument of a transaction. This affirms an observation made by Khorshid (2001) against a backdrop of the reframing of Islamic insurance in piety and care narratives improving conceptual retention among low-literacy groups. Furthermore, what makes this messaging so effective is not the ease in which one can use their words but the emotion that moves throughout the delivery. Key opinion formers like @nurrotulilmaa and @marcelnathanael do not craft their messages as pedagogical speech but as an emotionally staged revelation, which in its movement is related to the cognitive discourse constructs outlined by Loro (2007) in their study on behavioral messages framing in prosocial communication.

One element that is not usually understood when evaluating influencer efficacy is the schema that is evoked using platform-native narratives. Unlike the institutional advertisements, influencer content is organized according to semi-personalized discourse that resembles interpersonal communication, which, according to Haugtvedt & Petty (1992), elevates perceived relevance and reduces resistance. This is of particular significance within the discursive context of Islamic finance, where ideological distrust and historical institutional difference is quite pronounced. The influencers succeed to overcome such trust issues with their actions, not argument but with embodied epistemic congruity when the influencer habits and visible piety authenticates the message, in the words of Kalla (2022). This capacity of the followers to see the message in an emotionally current style of life straddles the gulf between comprehension and ethical commitment. Also, interpretive influence of religious congruence in online persuasion is substantially argued using the presence of religious alignment in digital persuasion that El Melki & Ben Salah Saidi (2023) advance their argument that religious congruence enhances belief in the message in areas that are deemed to have spiritual risk like insurance and investment. In this respect, understanding cannot be dissociated with emotion validity.

More striking still is the manner in which influencers trigger what Lizardo (2021) refer to as layered cognition, where the users do not only internalize what perhaps is the content but the frame, tone, and implication thereof into their own sociocultural rationale. This most obviously presents itself when inspecting the post-exposure discourse, where fans restructure the discourse used by influencers into their semantic system. Even to the behavioral change, such cognitive stratification is not incidental but is fundamental, and it is exactly what Farkas (2003) found proving that effective digital teachers in faith-based commerce are those who can enable the audiences to re-narrate important concepts in its unique idiom. It is internalization that sets the distinction between the passive reception of information and epistemic assimilation. In the present research, the idea that the post-exposure comprehension grew on all seven indicators even despite the low level of prior knowledge of the informants indicates that the finer details in the messages of influencers did not just provide informational input but rearrange conceptual filters. Indeed, as Schrott (2025) have clearly articulated, the meaning making of such a platform as TikTok depends on rhythm, repetition, and affective tonality all very much cognitive accelerants in the low-formal-education space that they find themselves. Such

accelerants when incorporated in religious or socially trusted mechanisms are accelerators of understanding.

Nevertheless, a full explanation of cognitive movement cannot be reducible to either a content structure or emotional tone. It is also to be reckoned within the context of what Baldwin & Wesley (1996), refer to as cognitive proximity, the perceived closeness of the speaker and the audience in respect to values, interests, and existential states. It is out of this proximity that even complicated topics like the risk pooling, tabarru contracts and wakalah patterns can be comprehended not in abstract jural terms, but rather in contextualized reality in which they operate. The influencer content relies on everyday life situations, such as hospital bills, family planning or death expenses that would translate the theoretical content to what Zou et al. (2021) refer to as experiential cognitive units. These units incorporate understanding within the already known moral and economic logics or logics to the audience. That is why it happens that such TikTok videos, even though not long, can, once properly built, outperform ordinary brochures in their educational value. In the micro-moments of understanding that have emerged in the comment sections in the form of a clarifying question or even a personal story, there is evidence of what the authors of the article call dialogic cognition, i. e. the understanding is not dictated to the subjects but generated together.

The real issue of what the public knows is simply not the only problem of what the people know, but when and how such may come about as part of reaction to concrete communication ecologies. This paper confirms the hypothesis that, working within affectively charged and morally coherent stories, influencers do have a pedagogical power that beats the traditional players in the media. That is not to say that their sway is without limits, or that comprehension is all of uniform depth and constancy. Rather, it suggests that the digital architecture of affect, trust, and cognitive mimicry creates conditions under which financial learning can occur rapidly and meaningfully. This aligns with Allayarova et al. (2024), who propose that behavioral change in Islamic consumption is often preceded not by rational deliberation but by the internalization of meaning through socially significant figures. The findings here reaffirm this perspective, showing that comprehension of Sharia Insurance is not merely a cognitive outcome but a mediated, relational, and affectively scaffolded process.

### **Social Commerce as a Behavioral Ecosystem in Islamic Finance**

The more significant implications of these results lie not in the change of cognitions of informants but in the place of influencers that exists in an Islamic social commerce ecosystem. In a context in which institutional or formal discourses do not always penetrate Muslim audiences who have been digitally raised or who have informal educations, the influencers are able not only to generate it but to serve as intermediaries transmitting knowledge about money in a context of trust and piety. Such a mediating role is not incidental but essential considering the ineffective performance of the institutionalized forms of Islamic finance in outreach and their inability to reach the literate population as laid out by Ahmed (2013). The influencer, in a sense, therefore fills a gap in the Islamic digital economy with one between the intent to be moral and the activation of the consumer and between the abstract pronouncement of fatwa and the reality of decision-making. As shown in this research, the articulation of the logics of Sharia Insurance attracts the attention of listeners such that once the influencers categorize their queries in terms that are appealing to the morals, emotions, and practical implications, they become enabled agents of behavioral conversion. According to Hayes & Ben-Shmuel (2024), the powers of the influencer is not just the number of people they reach but the power to instill financial literacy in lived moral narrative.

This insertion of meaning in the socially appreciated discourse rests in agreement with the scaffold of behaviors that are found in the literature of social commerce. Not only are they the

sellers or, rather, the endorsers but also the builders of consumer intentionality by way of carefully constructed accounts of care, responsibility, and divine protection. A detailed explanation of the capacity to scaffold consumer behavior comes with the opinion that the influencer needs to transform the abstract product functions into stories that are referencing the human relevance (Júnior et al., 2023). Therefore, in this research, the most interesting TikTok content was not about what Sharia Insurance means, but about why it is needed because it pertains to life and economic insecurity and spiritual responsibility. These types of narrative scaffolds are of behavioral importance since they trigger the emotional salience and self-relevance as the two most vital factors of digital persuasion as emphasized by Beck (2024). Moreover, this salience is additionally reinforced in the realm of Islamic social commerce by what Fitria (2025) describe as moral resonance, a match between the content of influencers in relation to the normativity of the audiences in the Muslim tradition, which businesses would do well to avoid to achieve spiritual validity in economic practice.

Also important to note, is that these influencers are not operating in isolation and that they are very much part of an algorithmic landscape that specifically determines whose content is viewed, and by whom and in which affective conditions. TikTok as the platform does not simply spread information, it economizes on morality-aesthetic money that visibility is linked to emotional expressiveness, a sense of authenticity, and a rhythmic proceeding of narrating stories. This confirms the study of Basri (2023), according to whom the influencer impact is not only determined by the quality of the contents but also by the pattern of virality and retention inherent to the platform. That is to say that social commerce of Islamic financial literacy can not be examined without the consideration of the digital architectures upon which it plays out. In line with the engagement metrics obtained in this paper, the most successful content of all was the one that not only was constructed in ways that reflected the platform dynamics, but which were also ethically sound, i.e. aligned with the expectations of viewers. This mixed economy of algorithmic delivery of moral content curation opens up a new frontier in behavioral economics of persuasion co-constructed by both social norms and digital form. This is supported further by Nair et al. (2023), who postulate that the emotional affordances on TikTok enhance the perceived relationality between the feature and recipients of micro-expressions, transforming them into trust relations which are then converted into consumer cognition.

However, the layer of behavioral conversion was never brought down yet despite the increased understanding of behavioral conversion and better reception of the content as revealed by followers. None of the participants took actions based on their new understanding of inquiry, consultation, and purchasing. This divide between cognition and performance is not unique and is actually a steady state of digital consumer activity within the realms of Islamic finance as explained by Ahmed (2010). Failure to act does not point to the failure but rather the incompleteness of the behavioral ecosystem. Influencers have the potential to prime intention, induce a sense of clarity and trust, but the inter-structure of follow-through, ease of accessibility, zone of pricing, and believable customer services may be lacking. Since most Islamic financial campaigns fail where success is concerned, it is possible to argue, per the analysis offered by Asutay (2012), that the best way to achieve behavioral activation is by creating frictionless knowledge-to-execution pipelines. In this research, the informants expressed various uncertainties on their part, even following universal understanding: there were doubts concerning procedures, confusion over payment and policy types. They are not problems that influencers can overcome. They cite the system-wide fragmentation with the persuasion of content still not equitable with the access to services.

The answer has to be to get out of the precedent of thought around influencers as educators and start to grasp them as members of a synthesized architecture of Sharia commerce, one that



marries storytelling to infrastructure, persuasion to exchange. This means there is cooperation between Islamic financial practitioners and online communicators, matching regulating the desire with getting the reader to act. The future of Islamic digital commerce resides in inter-platform coordination, as Chandrasegaram & Jakovic (2021) explain, that interests carved out by influencers are naturally channelled through to user-friendly decision portals, chat-based consultation services, or policy simulation tools lodged in the fabric of decision-making. In such an arrangement, the influencer does not only highlight the product but rather takes the viewer on a customized tour of ethical financial participations. This necessitates not only coherent messages but also convergence of technology where the messages are delivered in the content, decision, and the delivery tools through a single behavioral circuit. The logic of such integration is strongly echoed by Cohen & Nelson (2011), who emphasize that financial literacy campaigns are only as effective as the ease with which comprehension can be translated into action.

Notably, this study provides an empirical case on how social commerce processes are taking shape in the non-Western, religious-centered markets not as literal repetitions of influencer capitalism but, instead, as culturally reliant, morally mediated flows of behavioral persuasion. This contrasts with the mainstream Western interpretation of social commerce, where virality of products is attributed largely to aesthetics and newness, but not spirituality. Indeed, according to Azam et al. (2024), Muslim-majority digital economies are also becoming subject to hybrid consumer values, with the spiritual match becoming equally important as cost, convenience and features. Against this background, the position of the influencer will be complemented not only by the commercial role but also the normative one, establishing which forms of financial behavior are considered permissible, ethical and desirable. There is a lot of romanticism about this normative power that should not be there. The authors Bishop (2021) also mention that influencers are capable of replicating the patterns of exclusion, spiritual gatekeeping, or simplification of complex jurisprudential ideas. The task of the Islamic social commerce will be the development of such influencers, who are not only appealing, but at the same time pedagogically responsible and epistemically suitable.

The real story behind this research is that there is behavioral logics that cannot be reduced to individual psychology, nor can they be pre-determined by the technological affordances. Rather, it functions at the nexus of affect and trust and institutional incompleteness. In this confluence, the Islamic social commerce forms, not as a marketing practice but as a social practice, wherein moral frame, digital intimacy and commercial potential become present as a new way of ethical business dealings. This is volatile, an uneven process, and dynamic. However, it has potential of redefining Islamic finance in a digitized religious populace in large senses. With the extension of the digital ummah, comes the extension of our frameworks to make sense of how spiritual desire, economic rationale and technological form become combined to form new ways of architecting behavior.

## Conclusion

What unfolded in this study was not merely a shift in how Sharia Insurance is understood. It was a window into how comprehension itself becomes possible when trust, tone, and moral alignment converge in the hands of the right messenger. The influencers examined here did not function as instructional tools. They moved through the affective registers of their audiences, making space for a form of learning that begins not with explanation but with recognition. In a context where institutional communication has often failed to reach the textured realities of the digital Muslim public, these influencers offered not simplification but recontextualization.

What was once distant or opaque became suddenly familiar, not because the product changed, but because the terms of engagement did.

Still, the story does not end with understanding. In fact, it falters there. Despite the evident clarity achieved by several informants, the absence of any behavioral follow-through reveals a deeper problem. What is built in trust can quickly dissipate when systems do not respond. The willingness to learn, even to believe, must be met with infrastructures that know how to receive that willingness. Without clarity on procedures, without continuity between persuasion and access, understanding becomes a moment rather than a movement. This is not a failure of the influencers. It is a failure to complete the circuit they helped activate.

What this study ultimately brings forward is a different way of thinking about influence. It is not visibility that matters most, nor the metrics of virality. It is what the influencer represents within a specific moral and cognitive economy. These are not merely individuals with audiences. They are interlocutors in a shifting conversation about risk, ethics, security, and religious accountability. Their relevance does not rest in how well they perform the message, but in how convincingly they embody the conditions that make the message worth listening to. That embodiment, when met by institutional structures capable of absorbing and supporting it, holds transformative potential. To speak of Islamic finance without attending to the communicative architectures through which it is now lived and learned is to speak of a system without its social body. The data here are modest, but the insight is not. When influence is morally credible, emotionally resonant, and behaviorally situated, it does not just inform. It reorganizes what people are willing to see as possible. And that, in the terrain of Islamic social commerce, may be where the real work begins.

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