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DETERMINANTS OF ISLAMIC FINANCIAL EXCLUSION IN INDONESIA

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Article Info	Abstract
Publish Date 21 May 2020	The study aims to uncover the determinants of Islamic financial exclusion in Indonesia by gathering the response from financially-excluded respondents. A total of 110 respondents were surveyed, representing five provinces, namely West Java, South Sulawesi, Aceh, East Kalimantan, and North Maluku. The criteria of financially-excluded respondents are those who do not have any Islamic financial products, neither saving, financing, nor capital market account. The study employs Confirmatory Factor Analysis (CFA) to identify indicators explaining Islamic financial exclusion determinants in Indonesia. The paper found that location is the key barrier to obtain financing from and participate in saving in Islamic banks/Islamic microfinance, while lack of financial knowledge is identified as the critical barrier to deal with Islamic capital market products. Overall, most of the

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