



The Effect of Financial Literacy and Service Quality on Preferences for Islamic Banks Through Interest as an Intervening Variable

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Abstract

Purpose - This study aims to determine the effect of Islamic financial literacy on financial behavior on student decisions to use Islamic banking products, with interest as an intervening variable.

Method - This research uses a quantitative approach with the type of causality associative research, the data used is primary type with primary data obtained through distributing a 5-point Likert scale questionnaire to each respondent.

Result - The results of this study found that financial literacy and service quality on usage decisions with student interest as an intervening variable had an insignificant effect. Student interest is also proven not to mediate the relationship between the two independent variables and usage decisions.

Implication - This research involved active students of the Institut Agama Islam Negeri Kudus, Faculty of Islamic Business Economics, batch 2022-2024.

Originality - These findings provide a basis for Islamic banking to improve education and services to encourage customer interest and loyalty, and enrich literature studies in the field of Islamic finance.

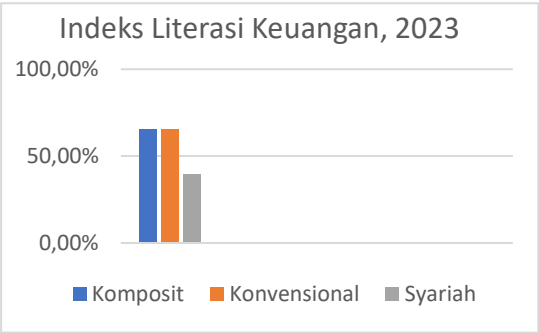
Keywords: Literacy, Services, Interest, Decision, BSI.



Introduction

The development of Islamic banking in Indonesia continues to grow significantly. This is in line with the increasing public awareness of the importance of sharia principles in financial activities, and is supported by the growth of Islamic financial institutions such as Bank Syariah Indonesia (BSI). However, in practice, the level of use of Islamic banking products, especially by students, is still not optimal. Many students have not maximized Islamic financial services despite having a basic understanding of its principles. But on the other hand, it shows that students' interest in opening an Islamic bank account is not really influenced by their understanding of the concept of sharia alone (Maretha et al, 2022). One of the main factors influencing students' decision to adopt Islamic banking services is financial literacy (Lucyana Widiawati et al, 2023). Although Indonesia is a country with a Muslim majority, Islamic financial literacy is still relatively low. Indonesia still has a low level of Islamic financial literacy. Sharia financial literacy only reached 39.11% in 2024, according to data from the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK). This figure is significantly lower than conventional financial literacy, which stands at 65.43%.

Figure 1. Financial Literacy Index, 2023



Source: National Survey of Financial Literacy and Inclusion (SNLIK) Financial Services Authority (2024)



Students' preference for Islamic banks is significantly influenced by service quality in addition to financial knowledge. Customers usually choose banks that provide fast digital services, extensive ATM networks, and attentive customer service (Syaida et al., 2024). When students choose banking services, accessibility and ease of use are important considerations (Tiffani, 2023). Awareness of sharia aspects has a significant influence on students' decisions to use sharia banking services (Syamsuri & Noor, 2023), while financial literacy and financial planning do not always have a significant impact. The number of customers who still think that conventional bank services are superior in terms of transaction speed, ease of access, and a wider ATM network (Zakiah, 2020). Although the impact is not always large, students' decision to choose an Islamic bank is positively influenced by elements such as knowledge, religiosity, product, reputation, and service (Abhimantra et al., 2013). Interest as an intervening variable plays an important role in bridging the relationship between service quality, price, and purchase decisions (Zararosa & Khasanah, 2024). In the context of Islamic banking, students' interest can be influenced by various factors, including financial literacy and the quality of service they receive.

A number of studies by (Muslichah & Sanusi, 2019); (Widyastuti et al., 2016) customer satisfaction and service quality are very important to foster loyalty, especially among millennials. Meanwhile in the digital era, Indonesians strongly emphasize the value of digital service quality including data security system dependability and ease of use. A comprehensive strategy to increase customer loyalty to BSI is to integrate conventional and digital service quality (Rezeki et al., 2023).

This research enriches the study of the factors that influence The three variables of Islamic financial literacy, service quality, decision, and interest in one model influence the decision to use BSI products. In addition, the research focus on IAIN Kudus students as respondents also provides a new perspective in the context of academics and strong religiosity.



Literature Review

The theory used for this research is Theory of Planned Behavior (TPB) which is a development of Theory of Reasoned Action (TRA) which provides an explanation of human behavior. TPB was proposed by Ajzen & Fishbein in 1980 which was further developed by Ajzen in 1991. TPB and TRA are based on the assumption that humans act consciously and consider all available information before acting (Widyastuti et al., 2016).

Financial Literacy

Financial literacy as answers in the form of statements that convey future financial attitudes and success or failure (Minando et al., 2023). Understanding Islamic banking products, Islamic economic concepts, and how to make sharia-compliant financial decisions are aspects of Islamic financial literacy (Ambrina Rosada, 2024). Students are more likely to choose Islamic banks over conventional banks if they have a deeper understanding of Islamic finance (Yulianti et al., 2023). Islamic financial literacy is an important element in supporting the vision of inclusive finance, where people from all walks of life can access and understand Islamic banking products (Hera Susanti, 2023). Research conducted by (Zulfayani et al., 2023) shows that financial literacy is not significant to interest. However, the research was conducted by (Miftahul, 2022) showed a positive and significant effect on usage decision.

H1: The effect of financial literacy on student interest.

H4: The effect of financial literacy on the decision to use BSI.

Service Quality

Service quality is not only related to the end result of service, but also includes the service delivery process itself (Aini & Safitri, 2022). Customers who are satisfied with the services provided by Islamic banks tend to remain loyal and continue to use Islamic banks for their routine financial needs (Syahfitri et al., 2023). Students' preference for Islamic banks is strongly influenced by service features including ease of transactions, friendly service, and easy access to digital banking (Ramadhani et al., 2021). Research conducted by (Andrini, 2020) has a positive and significant effect on interest.



In previous studies (Syaida et al., 2024) Service quality has a positive and significant effect on usage decisions.

H2 The effect of service quality on student interest.

H5 The effect of service quality on the decision to use BSI.

Student interest in using BSI products

Student interest in BSI products arises because of the perceived convenience of digital services offered through the BSI Mobile application, which is considered practical and efficient in meeting financial transaction needs. Although there are technical constraints such as limited internet networks in some areas, most students are still encouraged to use the service because they find it helpful in their daily financial activities (Lubis & Siregar, 2021). In addition, religiosity and product knowledge also influence student interest, where individuals who understand sharia principles and recognize the benefits of Islamic financial products tend to have a higher interest in using BSI services (Maharani et al., 2021). Previous research has shown that (Andrini, 2020) interest has a significant influence on usage decisions. Although the context is different, these findings support the notion that Islamic financial literacy does not significantly mediate interest in the context of Islamic finance (Nurisnayanti & Sevrana, 2023).

H3 The influence of student interest on the decision to use BSI.

H6 Financial literacy has an influence on student interest through the decision to use BSI.

H7 Service quality has an influence on student interest through the decision to use BSI.

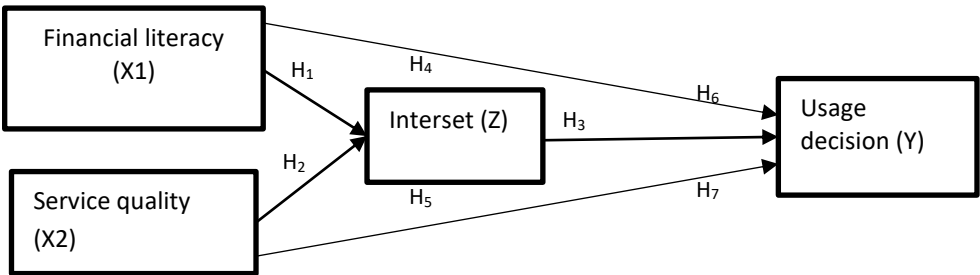
Students' decision to use BSI products

Understanding of the features in the BSI Mobile service, such as ease of transactions and sharia-based security, encourages users, especially the younger generation, to decide to use BSI products as their first choice (Ulfa Walidaini R et al., 2024). Students' decisions to use BSI products are also influenced by religiosity factors and easy access to BSI services around the campus environment, where the perception of Islamic values carried by



Islamic banks is an important consideration in choosing financial products (Marsya Surinabila et al., 2023).

Figure 2. Conceptual framework



Methods

The research uses a quantitative approach with the type of causality associative research, the data used is primary type. The technique of collecting this research is through distributing questionnaires distributed online through Google Form with a 4 point Likert scale to each respondent Strongly Disagree, Disagree, Agree, and Strongly Agree (Oscar & Terra, 2021). The population in this study were FEBI IAIN Kudus students who had used BSI services. The sample criteria include active students of FEBI batch 2022-2024 IAIN Kudus who have used the BSI application at least three times in the last three. Data analysis techniques in this study through the use of SmartPLS 3.0 with several main functions. Validity and reliability tests were conducted to ensure that the instruments used can measure variables accurately and produce consistent data.



Table 1. of indicators

Variable	operational definition	Indicator	References
Financial literacy (X1)	Sharia financial literacy is the ability to understand and respond to sharia financial principles and products in Islamic financial decision-making.	<ul style="list-style-type: none"> - Understanding the basic principles of sharia. - Understanding the basic principles of sharia. - Knowledge of Islamic banking products. - Attitude towards sharia based finance 	(Alimusa, 2022)
Service quality (X2)	Service quality encompasses several aspects that determine customer satisfaction with the services provided.	<ul style="list-style-type: none"> - Tangibles - Assurance - Responsiveness - Emphaty 	(Adhitya & Fauziah, 2023)
Usage decision (Y)	The decision to use Islamic banking services is an individual choice based on religious reasons, convenience, accessibility, and belief in Sharia values.	<ul style="list-style-type: none"> - Religious reasons - Convenience - Accessibility - Belief in the value of sharia 	(Syamsuri & Noor, 2023)
Interest (Z)	Interest is an individual's tendency to use Islamic banking services, including plans, desires, motivations, and recommendations.	<ul style="list-style-type: none"> - Interest - Usage plan - Desire to try - Encouragement to continue use - Willingness to recommended 	(Syaida et al., 2024)

Source: Processed by Researchers (2025)



Results and Discussion

The results of data collection from a sample of 70 respondents were then processed using the SmarPLS 3.0 application by formulating financial literacy variables, service quality, on usage satisfaction with interest as a mediating variable. The variable formulation then produces the following image mode.

Table 2. Characteristics of respondents

Characteristics	amount	Frequency
Gender		
Men	7	10%
Women	63	90%
Total	70	100%
Generation		
2022	49	70%
2023	11	15,7%
2024	10	14,3%
Total	70	100%
Study Program		
Islamic Banking	33	47,1%
Islamic Accounting	7	10%
Sharia Business Management	18	25,7%
Sharia Economics	9	12,9%
Zakat Waqf Management	3	4,3%
Total	70	100%

Source: Processed by Researchers (2025)

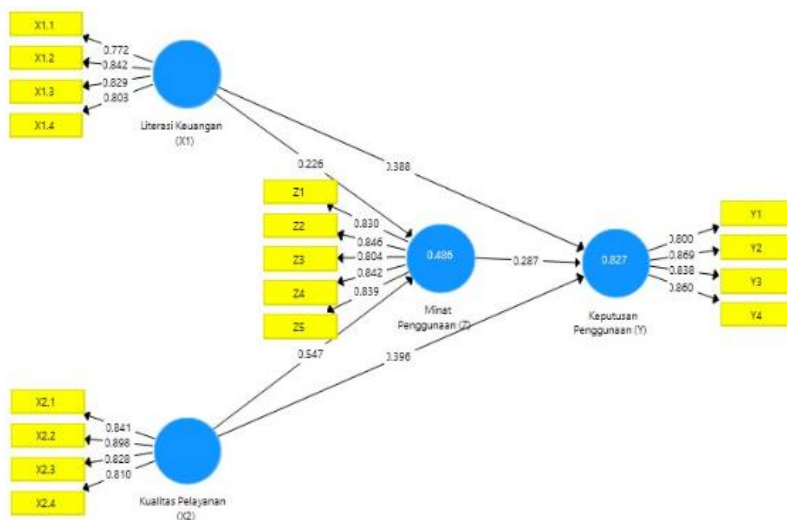
Table 2 Characteristics of respondents in this study show that all participants are active students of FEBI IAIN Kudus from various study programs from 2022-2024, with the dominance of the Sharia Banking study program 47.1%, followed by Sharia Economics 12.9%, Sharia Business



Management 25.7%, Sharia Accounting 10%, and Zakat Waqf Management 4.3%. The majority of respondents were female, which included 63 participants, while in terms of users of BSI products, there were 45 respondents. In terms of generation, the majority of respondents were filled by the 2022 generation, totaling 49 respondents. This distribution of respondents shows a pattern of application use that is still limited but sufficient to evaluate initial perceptions of the convenience, quality of service, and features offered, which then becomes the basis for analyzing user experience with sharia-based digital banking applications.

Uji Validitas

Figure 3. Model of Financial Literacy, Service Quality, Interest, and Usage decision





Discriminant Validity Test
Table 3. Outer Loading Test Result

Variable	Items	Indicator	Outer Loadings	Signifikansi (>0,7)
Financial literacy	X1.1	Understanding the basic principles of sharia	0.772	Valid
	X1.2	Understanding the basic principles of sharia	0.842	Valid
	X1.3	Knowledge of Islamic banking products	0.829	Valid
	X1.4	Attitude towards sharia based finance	0.803	Valid
Service quality	X2.1	Tangibles	0.841	Valid
	X2.2	Assurance	0.898	Valid
	X2.3	Responsiveness	0.828	Valid
	X2.4	Empathy	0.810	Valid
Usage decision	Y1	Religious reasons	0.800	Valid
	Y2	Convenience	0.869	Valid
	Y3	Accessibility	0.838	Valid
	Y4	Belief in the value of sharia	0.860	Valid
Interest	Z1	Interest	0.830	Valid
	Z2	Usage plan	0.846	Valid
	Z3	Desire to try	0.804	Valid
	Z4	Encouragement to continue use	0.842	Valid
	Z5	Willingness to recommended	0.839	Valid

Source: Smart PLS output, primary data processed, (2025)



Based on the table 3 (Hair et al., 2019) states that an indicator is said to be valid if it has a loading factor value > 0.7 . It can be seen in the table above that each variable has a loading factor value above > 0.7 so that it can be categorized as valid and can be continued to the next stage of analysis.

In order to ascertain the respondents' opinions of every variable under investigation, the average score of every statement in the questionnaire was computed for each research indicator. The analysis's findings for each indicator are as.

1. Islamic Financial Literacy, the highest average score is found in the statement on the attitude towards Islamic finance indicator with outer loadings of 0.830. While the lowest outer loadings were recorded in the statement of understanding the basic principles of sharia which obtained an average of 0.730. This shows that although the attitude towards Islamic finance is good, the ability to understand the basic principles of sharia still needs to be improved.
2. Service Quality: The highest average score was found in the tangibles indicator, with an outer leading of 0.819. However, the lowest score was found in the assurance indicator, with an outer leading of 0.708. This shows that although digital services are easily accessible, responsiveness to customer issues is still an area that needs improvement.
3. Decision to Use BSI Products, the highest average score is in the religious reasons indicator of the statement regarding I chose BSI because it is based on sharia principles with an outer loadings of 0.848. Meanwhile, the lowest average score was recorded in the accessibility indicator of the statement regarding the location of BSI close to campus facilitating my access to services, with outer loadings of 0.800. Although the location of the BSI office around campus makes it easier for students to access services, the physical accessibility factor is not a major consideration for those who utilize digital services more.
4. Interest in Using BSI Products, the highest average score is in the indicator of willingness to recommend BSI products with outer loadings



of 0.848 In contrast, the lowest average score is found in the indicator of willingness to try BSI products, with outer ledings of 0.613. This reflects an interest in recommending BSI products, but there is still self-doubt to try the service

Uji Average Variance Extraxted (AVE)

Table 4. AVE Test Results

Variable	Average Variance Extraxted	Signifikansi (>0,5)
Financial literacy	0.812	Valid
Service quality	0.845	Valid
Usage decision	0.842	Valid
Interset	0.832	Valid

Source: Smart PLS output, primary data processed, (2025)

Based on the table 4 (Hair et al., 2019) States that the results of all variables show an AVE value of > 0.50. The highest AVE value is the service quality variable.

Reliability Test

Table 5. Results Cronbach's Alpha, Rho-A and Composite Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	AVE	Signifikansi (>0,7)
Financial literacy	0.829	0.835	0.886	0.660	Reliable
Service quality	0.866	0.869	0.909	0.713	Reliable
Usage decision	0.863	0.865	0.907	0.709	Reliable
Interest	0.889	0.891	0.919	0.693	Reliable

Source: Smart PLS output, primary data processed, (2025)

Based on table 5, the test results on all constructs in this study have met the criteria for good internal reliability, as suggested by (Hair et al., 2019), namely



with a Cronbach's Alpha and Composite Reliability value above 0.70, as well as rho_A exceeding 0.60. This shows that all items in each variable are able to measure constructs consistently and stably. Thus, the research instrument is declared reliable and suitable for use in further structural model analysis.

Structural Model Test

Table 6. Inner Vif, R Square, and F Square Test Results

Variable	Inner VIF Test		R Square Test		F Square Test		
	Inter est (Z)	Usage decisi on (Y)	Nilai R Squa re	Signifikansi 0,25 (low), 0,50 (moderate) , 0,75 (high)	Inter set (Z)	Usage decisi on (Y)	Signifikansi 0,02 (low), 0,15 (moderate), 0,35 (high)
Serfice quality (X2)	4.374	4.872			0.411	0.454	High, High
Interest (Z)		2.596	0.486	Low		0.246	Moderate
Financial literacy (X1)	1.614	3.553		0.827	0.070	0.573	Low, High
usage decision (Y)			0.827	High	0.709		High

Source: Smart PLS output, primary data processed, (2025)

According to (Hair et al., 2019), the inner VIF value that is <5 indicates that there is no collinearity problem between variables in the model. Based on the results in Table 6, all inner VIF values are <5 , so it can be concluded that the level of multicollinearity in the model is low. The R-square value is classified into three categories: low (<0.25), medium (0.50), and high (>0.75). The R-square value for the Interest variable (Z) is 0.486 and for the Usage decision (Y) is 0.827. This indicates that financial literacy and service quality explain 48.6% of the variation in interest, while financial literacy, service quality, explain 82.7% of the variation in usage decisions. The rest is influenced by external factors outside the model. The R-square value is in the medium range, this



model is considered to have a fairly good predictive power in explaining the relationship between variables in this study. According to (Ghozali, 2008) the F-Square value of 0.02 is categorized as weak, 0.15 is moderate, and 0.35 is strong. Service quality shows a high influence on interest ($f^2 = 0.411$), this effect on usage decisions is also high ($f^2 = 0.454$). Similarly, interest has only a moderate contribution to usage decisions ($f^2 = 0.246$). Meanwhile, financial literacy showed a low influence on interest ($f^2 = 0.070$) but a high usage decision ($f^2 = 0.573$). This finding indicates that while there is a relationship between the variables, most of the influence is still low and requires additional strategies to increase interest more significantly.

Hypothesis testing *direct effect* dan mediasi *indirect effect*
Table 7. Results of direct and indirect influence tests

Variable	Original Sample (O)	Sample Mean (M)	Standarad Deviation	T Statistics (O/STDEV)	P Value	Description
Financial literacy (X1)-> Interest (Z)	0.226	0.225	0.140	1.614	0.107	H1 Rejected
Service quality (X2) -> Interest (Z)	0.547	0.534	0.125	4.374	0.000	H2 Accepted
Interest (Z) -> usage decision (Y)	0.287	0.294	0.111	2.596	0.010	H3 Accepted
Financial literacy (X1)-> usage decision (Y)	0.388	0.389	0.109	3.553	0.000	H4 Accepted
Service quality (X2) -> usage decision (Y)	0.396	0.387	0.081	4.872	0.000	H5 Accepted
Financial literacy (X1) -> Interest (Z) -> usage decision (Y)	0.065	0.071	0.049	1.332	0.183	H6 Rejected
Service quality (X2) -> Interest (Z) -> usage decision (Y)	0.157	0.161	0.080	1.963	0.050	H7 Rejected

Source: Smart PLS output, primary data processed, (2025)



The effect of financial literacy on student interest

Based on this study, students' interest in using BSI products is not significantly affected by their level of Islamic financial literacy. Theoretically, greater interest in Islamic financial products should arise from knowledge of the basic principles of sharia, such as the prohibition of usury, types of contracts, and Islamic values, but this is not always the case. This suggests that students' interest in BSI services cannot be triggered by literacy alone.

This result is consistent with the study of (Ahmad, 2024), who found that in the case of Islamic financing products, such as car ijarah, customer satisfaction is more influenced by perception and religiosity than technical knowledge alone. To attract genuine interest, technical knowledge of Islamic finance should be supported by favorable opinions and adequate service experience. Furthermore, research by (Al-Awlaqi & Aamer, 2023) shows that, even with increasing levels of Islamic financial literacy, practical factors such as perceived bank reputation and ease of access to services still have an impact on consumers' decisions to choose Islamic banks. Therefore, in the absence of positive service experiences and a strong sense of the Islamic value of the institution, the low significance of the literacy effect in this study may imply that the cognitive component does not directly influence students' intention or interest.

The effect of service quality on student interest

This research shows that students' interest in using BSI products is positively and significantly affected by service quality. Students are more likely to investigate and use the services offered by BSI if they receive higher quality, friendly, and fast digital services. Service quality is very important because it can affect how comfortable and trustworthy users are with Islamic banking products, which in turn affects their willingness to try and stick with them. (Zouari & Abdelhedi, 2021) research supports these conclusions. They discovered that customer satisfaction is positively and significantly impacted by digitalisation as a service quality dimension in the context of Islamic banking. This implies that Islamic banks should consider how services are



provided rather than assuming that clients are only concerned with compliance.

The influence of student interest on the decision to Use BSI

According to this study, students' interest significantly and favourably influences their choice to use Bank Syariah Indonesia (BSI) products. This result suggests that students are more likely to choose to use the service if they are more interested in BSI products. These results are consistent with the research of (Muslichah & Sanusi, 2019), which states that good consumer opinions of Islamic banking products have a major impact on their intention to use them, which in turn will motivate real behavior when making product choices. Their research also shows that attitudes derived from knowledge of sharia principles.

The effect of financial literacy on the decision to use BSI

The findings show a positive and significant relationship between financial literacy and the decision to use BSI. This shows how students understanding of financial literacy can help them identify key differences between Islamic and conventional banking systems and supports the idea that Islamic products are more consistent with their religious beliefs. This finding is reinforced by research by (Muslichah & Sanusi, 2019), which shows that Islamic financial literacy has the greatest influence on the intention to use Islamic banking products compared to other variables. This means that the higher a person's understanding of Islamic financial concepts and principles, the greater his intention to make financial decisions in accordance with these principles. (Zouari & Abdelhedi, 2021) research supports these conclusions. They discovered that customer satisfaction is positively and significantly impacted by digitalisation as a service quality dimension in the context of Islamic banking. This implies that Islamic banks should consider how services are provided rather than assuming that clients are only concerned with compliance.



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Financial literacy has an influence on student interest through the decision to use BSI

The sixth hypothesis is rejected because the study's findings show that Islamic financial literacy has no discernible impact on students' interest in or choice to use BSI products. This indicates that although students possess a solid grasp of the fundamentals of Islamic finance, their knowledge is insufficient to stimulate interest through the mediation process of product usage choices. The research by (Lucyana Widiawati et al., 2023), which claims that interest in saving at BSI is significantly impacted by Islamic financial literacy, differs from this finding. However, in this study's context, literacy alone—without strong usage experience or other emotional factors—is insufficient to pique interest, even though it offers fundamental understanding.

Service quality has an influence on student interest through the decision to use BSI

The results of the analysis show that service quality does not have a significant effect on student interest through the decision to use BSI products. This means that although service quality has a direct influence on usage decisions, the indirect path through interest mediation does not prove significant. In other words, improving service quality does not automatically increase student interest if it is linked through the decision to use the product.



Conclusion

Based on the results and discussion of quantitative research, it can be concluded that the R-square value for the variable interest in using BSI is 0.486 or 48.6%. This value indicates that the variable interest in using BSI can be strongly explained by the financial literacy and service quality variables by 48.6%. While the remaining 51.4% is influenced by other variables not included in the study. The usage decision variable is 0.827 or 82.7%. This value indicates that this variable can be moderately explained by the financial literacy and service quality variables by 82.7%, while the remaining 17.3% is influenced by other variables not included in the study. Islamic financial literacy has a significant effect on the decision to use BSI products. This implies that students' decisions to use BSI products will rise in tandem with an increase in Islamic financial literacy. Decisions to use BSI products are also influenced by service quality. This implies that students are more likely to select and make use of BSI services if they are of higher quality. Student interest is unaffected by Islamic financial literacy. This indicates that students' interest in BSI products is not always influenced by their level of comprehension of Islamic financial concepts. This suggests that other factors may have a greater influence on students' interest in Islamic banking services than literacy, which is not always the primary catalyst for interest formation. Student interest is influenced by service quality. Students are more interested in using BSI products when they receive better service. Interest, however, does not serve as a mediator between the decision to use BSI products and service quality or between Islamic financial literacy and the decision to use them. This indicates that while knowledge of Islamic financial literacy and service quality have a direct impact on decisions about usage, they are not powerful enough to create interest as a bridge. This finding suggests that BSI should prioritise user experience and emotional approaches over financial literacy education alone in marketing strategies and service enhancements. The study's limitations are that it only included FEBI students from the 2022–2024 cohort as respondents and that it excluded variables like trust, religiosity, and perceptions of technology. Thus, in order to better understand the dynamics of user decision-making regarding Islamic banking services, more research is advised to look at



a larger population, include psychological and social factors, and take into account qualitative approaches or long-term studies.

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