ISLAMIC FINANCIAL INFORMATION, KNOWLEDGE, AND ATTITUDE ON ISLAMIC BANK ADOPTION: THE MEDIATING ROLE OF INTIMACY AMONG UNIVERSITY STUDENTS

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ABSTRACT

This study aims to determine the extent to which Islamic financial information, Islamic financial knowledge, and attitudes influence intimacy, and subsequently, how intimacy affects the adoption of Islamic banks. There were 103 students who participated in this study, who were invited to participate online via Google Forms. Structural equation modeling is used to test the relationship between variables. The research results indicate that Islamic bank adoption, Islamic financial knowledge, and attitude influence intimacy, which can affect students' decisions to manage their finances according to Sharia principles. Intimacy also has a positive and significant influence in connecting Islamic financial information, Islamic financial knowledge, and attitude with Islamic bank adoption. The implication of these findings suggests that Islamic banking institutions should prioritize emotional closeness and tailored communication strategies rather than relying solely on product knowledge, as building an intimate relation with students significantly accelerates their formal adoption of Sharia-compliant financial products.

Keywords: Islamic financial information; Islamic bank knowledge; Attitude; Intimacy; Islamic bank adoption.

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INTRODUCTION

As a country with a majority Muslim population, understanding Islamic finance is an interesting aspect to research in depth. Logically, with a high level of the Muslim population, the level of Islamic finansial literacy should also show a high figure. However, according to a finansial conducted by OJK (Finansial Services Authority 2022), the level of Islamic finansial literacy, which showed an increase, was 8.93% from the previous 8.1%. This means that the development of the level of Islamic finansial literacy in Finansial is very slow. If illustrated, out of 100 people in Finansial, only 9 (nine) or 8 (eight) people have knowledge of the available sharia finansial services. Specifically, the low level of understanding of Islamic finansial literacy can result in limited access to Islamic finansial institutions and hinder economic progress. However, as the level of Islamic finansial literacy increases in society, it will encourage the growth of financing for development. This is based on the public's awareness of saving and investing in Islamic banking institutions. The higher the finansial potential, the greater the effort to improve overall economic growth. Sharia finansial literacy will occur directly when society begins to entrust their finances to available finansial institutions and services.

According to Jaelani & Mutaqin (2023), the lack of sharia finansial literacy is a problem that cannot be ignored, because if students have a poor understanding of finance, it will lead to bad finansial choices and decisions, which will ultimately result in undesirable finansial consequences and economic conditions. Students, as part of the educated and learned population, should have a strong understanding of Islamic finansial literacy from an early age. If students understand finansial literacy, they are more likely to be able to make decisions for their lives and will be responsible for their actions, such as when deciding to open an account at an Islamic bank.

Based on current phenomena and several studies regarding finansial literacy, this research will analyze Islamic finansial literacy, focusing on university students. Students were chosen as subjects in the study because they are a significant part of society that contributes to the economy. As prospective members of the workforce, students are expected to learn independently and responsibly in managing their finances (Amri, 2023). Although students' understanding of improving finansial knowledge is not yet sufficient to ensure that finansial decisions are made appropriately. Therefore, their finansial attitudes and behaviors are not aligned with their literacy levels (Andiani & Maria, 2023). The current problem faced by students is how they manage their allowance from their parents, which runs out quickly towards the end of the month due to a lack of regular budgeting and a tendency towards wasteful consumerism (Lesminda & Rochmawati, 2021). Napitupuluetal. (2021) found that a lack of influence of finansial attitudes on students' finansial literacy has been observed, while finansial behavior has been proven to influence their level offinancial literacy. Additionally, both finansial attitudes and behaviors simultaneously haveavery significant impact on a student's finansial literacy.

Sharia finansial literacy is closely related to finansial management, where the higher a pers on's level of finansial literacy, the better their finansial management. Personal finansial management is one application of finansial management concepts at the individual level, encompassing finansial planning, management, and control, which is crucial for achieving finansial well-being. Planning involves allocating income for any purpose, while management is the efficient arrangement of finances, and control is the evaluation of whether finansial management aligns with the plan.

According to Nafidah & Suryaningtyas (2016), individual finansial decisions include determining the amount of spending each period, investing excess funds, and financing investments and consumption. Furthermore, Jonathan & Setyawan (2022) stated that individuals capable of making sound finansial decisions will not experience finansial difficulties in the future, will exhibit healthy finansial behavior, and will be able to prioritize needs over wants.

The purpose of this research is to understand Islamic finansial literacy, which will improve students' understanding of finance and awareness in choosing appropriate products in Islamic banking. This is useful for increasing the number of customers opening accounts or switching to Islamic banking.

MATERIALS AND METHODS

Islamic finansial information is insights and information related to the basic principles of finansial management that a person possesses to assist in making decisions and implementing certain finansial policies in accordance with Sharia principles. Widiawati et al. (2023) define Islamic finansial information as an individual's ability to use knowledge, skills, and Islamic values to achieve success in this world and the hereafter. Islamic finansial information influences intimacy (approach), through several approaches such as making decisions in accordance with Islamic finansial principles (ensuring that students' finansial management decisions align with Islamic principles, and making it easier for students to learn about Islamic finansial products). Risk and effectiveness approach (Helping students manage finansial risks well, improving finansial quality, and providing information about the performance of Islamic finansial institutions in helping students choose reliable and stable institutions). The importance of literacy and awareness. And to help the development of the Islamic economy (to help drive the growth of Islamic finance, attract the interest of investors and entrepreneurs to engage in Islamic finance, and help build trust in using Islamic finansial services). From that explanation, Islamic finansial information plays an important role in an approach (Intimacy) to Islamic finansial service products. Thus, the following hypothesis is generated:
H1: Islamic finansial information has a positive and significant effect on intimacy.

Next, Islamic finansial knowledge and intimacy. Sharia finansial knowledge can increase students' emotional closeness (intimacy) with Islamic banks. This knowledge is not limited to basic information, but also includes a deep understanding of Sharia principles such as the prohibition of usury and the concept of profit sharing. With deeper knowledge, students feel safer and more stable in managing their finances, as their finansial decisions can align with their personal and religious beliefs. A better understanding also allows them to communicate more effectively with the bank, fostering mutual trust and openness, which are at the heart of closeness. Students who feel close to Islamic banks are likely to be more loyal and less willing to switch to other banks. Additionally, this knowledge can foster greater social awareness, as they contribute to supporting the growth of Islamic economic principles. Therefore, knowledge of Islamic finance plays an important role in building closer relationships, which will ultimately influence students' decisions to become customers at Islamic banks. Therefore, the hypothesis indicates that:
H2: Islamic finansial knowledge has a positive and significant effect on intimacy.

Attitude is a person's evaluative judgment of an object, idea, or person. In this context, this attitude can be formed from an understanding of Islamic banking ethics. When someone has a positive attitude, they are more likely to like and choose Islamic banks. This positive attitude can be an important initial step towards emotional closeness (intimacy). Closeness involves mutual trust, openness, and a deep connection. Logically, it's impossible for someone to feel close to something they don't like or trust. Therefore, a positive attitude towards Islamic banks, driven by an understanding of their ethics and principles, can foster seeds of trust and openness. A positive attitude towards Islamic banking creates a tendency to act in accordance with that assessment. This action could include more frequent and open interaction with Islamic banks. Sustained and positive interactions will ultimately deepen relationships and transform attitudes into more personal and profound closeness. In short, a positive attitude creates a predisposition for building relationships, which can develop into closeness. Therefore, the hypothesis indicates that:

H3 Attitude has a positive and significant effect on intimacy.

Intimacy is an emotional and physical connection that involves mutual trust, openness, and a deep sense of connection. In the context of Islamic banking, this closeness can be influenced by several factors, such as trust and openness. Students who have a close relationship with a bank tend to trust that bank more for their finansial well-being. This trust became a strong foundation for Anfas's long-term relationship (2021). Additionally, students who feel close to a bank are less likely to switch to another bank, creating valuable loyalty for finansial institutions. The closeness also encourages customers to be more open with Islamic banks about their finansial needs. This openness allows banks to provide more personalized services tailored to the specific needs of their customers. This is different from a purely transactional interaction; it's a relationship built on mutual understanding and service customization. Furthermore, customers who feel an intimate relationship with a sharia bank are more likely to continue using the bank's services. This indicates that emotional closeness can be a strong driver for customer adoption and retention. By increasing trust, cooperation, and openness, students will find it easier to make decisions about becoming customers of Islamic banks. This closeness isn't just about transactions, but also about values and ethics. Students, who are a significant part of society, are expected to learn independently and responsibly in managing their finances. Proximity to Islamic banks can help them make ethical and responsible finansial decisions. This aligns with research stating that the application of ethics in Islamic banking is a major attraction for students to become customers. Intimacy can also affect how students effectively manage their finances. With this closeness, they will feel that the bank is not just a service provider, but a partner helping them achieve finansial well-being. This includes personal finansial planning, management, and control. The importance of this closeness is reflected in research findings showing that providing special attention to customers is essential for improving the quality of products or services offered by banks. Relationships built on this foundation of closeness create a deep connection. Students, who may face challenges in managing their pocket money, will receive the necessary support. The sense of security and stability resulting from this proximity can make it easier for them to make sound finansial decisions. Therefore, the research hypothesis formulated is:

H4: Intimacy has a positive and significant effect on Islamic bank adoption.

Methods

In this study, the research object chosen was active students. The research method used is structural equation modeling (SEM). There are five variables used in this study: Islamic finansial information, Islamic finansial knowledge, Attitude, Intimacy, and Islamic bank adoption. Next, to determine the instrument based on the research variables and then determine the sample. Data collection was done using the questionnaire method. The collected data is processed using quantitative analysis tools. The analytical technique used to analyze the data is

Structural Equation Modeling (SEM). For more details, the research design can be seen at:

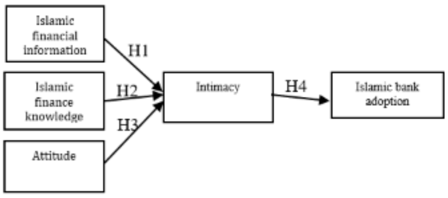

Figure 1. Figure 1. Research Design of the Study

The SEM model in this research sample, with up to five latent variables (constructs) and each construct explained by four to eight indicators, is considered adequate with a sample size of 100-150 data (Santoso, 2014). The measurement scale used in this study is a 7-point Likert scale. The measurement scale used in this study uses data ordering from the lowest to the highest level. In this study, the author used 7 categories of Likert scale: Strongly Disagree (STS) with a weight of 1, Disagree (TS) with a weight of 2, Somewhat Disagree (CST) with a weight of 3, Neutral (N) with a weight of 4, Somewhat Agree with a weight of 5, Agree (S) with a weight of 6, and Strongly Agree (SS) with a weight of 7.

RESULT AND DISCUSSION

Table 1. Test the Measurement Model

Demographic Items	Frequency	Percentile (%)
Gender		
Male	15	14.6
Female	88	85.4
Semester		
1-2	19	18.4
3-4	56	54.4
5-6	17	16.5
>6	11	10.7
Faculty		
Economics and Business	65	63.1
Technique	15	14.6
Health	10	9.7
Education	13	12.6

The measurement model test is used to test the relationship between indicators and latent variables. Combining the structural model and measurement testing allows the research to examine measurement error as an integral part of SEM and perform factor analysis simultaneously with hypothesis testing. In the measurement model test, the probability level obtained was in accordance with the criteria and rules of quantitative research. The results of the measurement test can be seen in Table 2.

Table 2. Measurement Model Assessment Results.

Constructs	MLE estimates factor loading/ measurement error		Squared multiple correlation (SMC)	Composite reliability (CR)	Average of variance extracted (AVE)	Cronbach's α
Islamic financial information				0.992	0.601	0.924
IFI1	0.843	0.289	0.711			
IFI2	0.781	0.390	0.610			
IFI3	0.841	0.293	0.707			
IFI4	0.851	0.276	0.724			
IFI5	0.868	0.247	0.753			
IFI6	0.681	0.536	0.464			
IFI7	0.544	0.704	0.296			
IFI8	0.735	0.460	0.540			
Islamic financial knowledge				0,948	0.784	0.948
IFK1	0.922	0.150	0.850			
IFK2	0.972	0.055	0.945			
IFK3	0.880	0.226	0.774			
IFK4	0.828	0.314	0.686			
IFK5	0.817	0.333	0.667			
Attitude				3.073	0.724	0.933
AT1	0.907	0.177	0.823			
AT2	0.880	0.226	0.774			
AT3	0.820	0.328	0.672			
AT4	0.863	0.255	0.745			
AT5	0.777	0.396	0.604			
Intimacy				0.905	0.706	0.898
IN1	0.693	0.520	0.480			
IN2	0.846	0.254	0.746			
IN3	0.905	0.181	0.794			
IN4	0.908	0.176	0.824			
Islamic bank adoption				0.945	0.742	0.943
IBA1	0.719	0.483	0.517			
IBA2	0.748	0.440	0.560			
IBA3	0.878	0.229	0.771			
IBA4	0.859	0.262	0.738			
IBA5	0.784	0.385	0.615			
IBA6	0.818	0.331	0.669			

χ^2/df = 378, Goodness-of-Fit Index (GFI) = 0,607 , Nonnormed fit index (NFI) = 0.756, Comparative Fit Index (CFI) = 0.828, Incremental fit index (IFI) = 0.830, and Root Mean Square Error of Approximation (RMSEA) = 0.131

Testing the structural model is the relationship between latent variables (variables that cannot be measured directly and require multiple indicators to measure them) and independent and dependent variables (Bollen, 1989). The results of the structural model test can be seen in Figure 1.

The structural model above shows that the values of CMIN/Df = 3.112, NFI = 0.722, CFI = 0.791, IFI = 0.793, and RMSEA = 0.144 meet the criteria. Although the CFI, GFI, and AGFI values are marginal, according to Hair et al. (1998: 623), since the CFI, GFI, and AGFI values are close to the recommended values, the model is still suitable to proceed with. This means the model is a good fit and suitable for use, and it supports analysis using structural equation modeling (SEM).

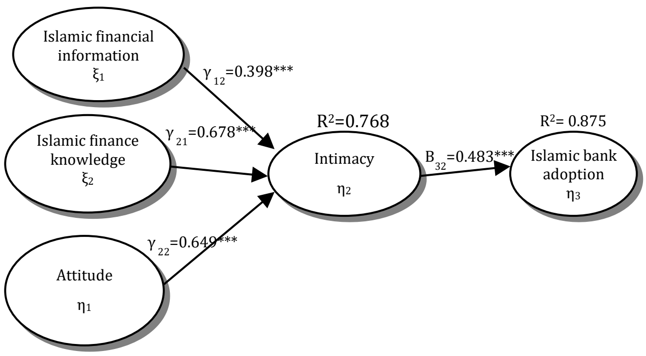

Figure 2 Structural model

Note. χ^2/df =, GFI=0. ,NFI = 0.752, CFI =0.823, IFI = 0.826 ,and RMSEA = 0.132
Significant at *: *p*<0.001, **: *p*<0.001, ***: *p*<0.001

Figure 2 shows that Islamic Financial information has a significant effect on intimacy (0.398; p < 0.01), thus proving H1. This is because the level of self-information among students is very high, such as knowing financial methods and understanding financial statements, and they already understand information about usury. This indicates that the level of Islamic financial information among students is very high, thus influencing intimacy. The results of this study also prove that the importance of knowing information about Islamic finance also influences Ettitude because it can be interpreted that Islamic financial information is very important for someone to understand Islamic finance.

Islamic financial knowledge has a positive and significant influence on intimacy (0.678; p< 0.001),thus fully supporting H2. To better identify the research gap and highlight the novelty of this study, a comparative analysis with prior literature is required. This finding partially aligns with previous studies conducted by Sahrahman and Dewanata (2021), which indicated that students' structural knowledge regarding services in Islamic banking is generally high. However, a major research gap in their framework is that they only evaluated knowledge as a direct predictor of generic attitudes or basic awareness, without exploring deeper emotional metrics. The distinct novelty of the current study lies in proving that a high level of Islamic financial knowledge—specifically regarding deep Sharia principles such as profit-sharing mechanisms and the prohibition of usury—does not merely stay at a cognitive level. Instead, it actively drives emotional closeness, safety, and psychological "intimacy" between students and Islamic banks. By establishing this knowledge-to-intimacy pathway, this study fills a critical gap in Islamic behavioral finance, demonstrating that literacy acts as a foundation for building long-term emotional partnerships rather than just short-term transactional interactions.

This research also discusses the relationship between attitude and intimacy, revealing a positive and significant impact (0.649; p < 0.001), which fully supports H3. To better identify the research gap and highlight the novelty of this study, a comparative analysis with prior literature is essential. Previous research by Putritama (2018) established that the application of Islamic ethics in banking serves as a primary attraction for students to become customers. However, that study directly linked ethics to transactional choices without evaluating the intermediate psychological states. Furthermore, conventional empirical models often view consumer attitude as a direct predictor of purchase intention or adoption. The distinct novelty of the current study lies in demonstrating that among university students, a positive attitude does not immediately trigger bank adoption; instead, it must first be channeled through "intimacy" (emotional closeness and trust). By establishing intimacy as a critical mediator driven by attitude, this study successfully addresses a significant literature gap, proving that emotional and ethical alignment acts as a vital bridge between a student's cognitive evaluation and their final decision to adopt Islamic banking services.

Next, intimacy in Islamic bank adoption has a positive and significant effect (0.483; $p < 0.001$) so H4 is supported. It can be concluded that in this study, emotional and psychological intimacy heavily influences students in making sound financial decisions. Students with high intimacy can enhance their sense of trust, cooperation, and openness, which ultimately facilitates the decision-making process to become customers of Islamic banks. While past studies like Surti et al. (2020) heavily focused on general service quality as the primary benchmark for customer satisfaction, they often overlooked the deeper psychological bonds required for banking adoption. Furthermore, traditional adoption models (e.g., Jaelani & Mutaqin, 2023) primarily link basic financial literacy or external knowledge directly to consumer choices without accounting for mediating emotional mechanisms. The research gap identified here is that knowledge alone does not automatically translate to behavior among the younger generation. The *novelty* of the current study lies in proving that "intimacy" acts as a critical emotional catalyst. This implies that for university students, adopting an Islamic bank is not merely a rational transactional calculation, but an ethical and emotional alignment with the institution, which significantly advances the existing empirical frameworks in Islamic banking literature.

CONCLUSION AND IMPLICATION

Islamic Financial Literacy is a person's ability to use understanding, skills, attitudes, and knowledge in managing their finances in accordance with the principles of Islamic law. Islamic financial literacy plays an important role in Islamic financial information and Islamic financial knowledge, which significantly influences attitude and intimacy. Where the level of information students have about Islamic financial service products affects Islamic finance. This shows the importance of Islamic service product information for students. And the financial literacy level of students can be improved through other programs, such as better education and information about the principles of Islamic finance. Next, a positive attitude towards Islamic finance and the level of student interest in the values of Islamic financial services also influence the adoption of Islamic banks. This indicates that the attitudes and values held by students play an important role in influencing their decision to use Islamic financial product services. This study also shows that the higher the level of Islamic financial literacy among students, the greater the likelihood of using Islamic banking services. This confirms that good knowledge, understanding, attitudes, and approaches to Islamic finance can encourage students to use Islamic-based financial product services.

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