Nur Elsi

(1) Analysis of Consumer Knowledge About Islamic Banks and Its Influence on the Decision to Become a Customer

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Analysis of Consumer Knowledge About Islamic Banks and Its Influence on the Decision to Become a Customer

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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 (Google Forms). Structural equation modeling (SEM) 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 variables (e.g., Islamic financial information, Islamic financial knowledge, and attitude) and variables (e.g., Islamic bank adoption).

Key words: Islamic financial Information, Islamic bank knowledge, Attitude, Intimacy, Islamik 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 financial literacy should also show a high figure. However, according to a survey conducted by OJK (Financial Services Authority 2022), the level of Islamic financial literacy, which showed an increase, was 8.93% from the previous 8.1%. This means that the development of the level of Islamic financial literacy in Indonesia is very slow. If illustrated, out of 100 people in Indonesia, only 9 (nine) or 8 (eight) people have knowledge of the available sharia financial services. Specifically, the low level of understanding of Islamic financial literacy can result in limited access to Islamic financial institutions and hinder economic progress. However, as the level of Islamic financial 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 financial potential, the greater the effort to improve overall economic growth. Sharia financial literacy will occur directly when society begins to entrust their finances to available financial institutions and services.

According to Jaelani & Mutaqin (2023), the lack of sharia financial literacy is a problem that cannot be ignored, because if students have a poor understanding of finance, it will lead to bad financial choices and decisions, which will ultimately result in undesirable financial consequences and economic conditions. Students, as part of the educated and learned population, should have a strong understanding of Islamic financial literacy from an early age. If students understand financial 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. For students studying financial management, financial products and services are easy for them.

Based on current phenomena and several studies regarding financial literacy, this research will analyze Islamic financial 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 financial knowledge is not yet sufficient to ensure that financial decisions are made appropriately. Therefore, their financial 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 financial attitudes on students' financial literacy has been observed, while financial behavior has been proven to influence their level offinancial literacy. Additionally, both financial attitudes and behaviors simultaneously haveavery significant impact on a student's financial literacy.

7 Sharia financial literacy is closely related to financial management, where the higher a pers on's level of financial literacy, the better their financial management. Personal financial management is one application of financial management concepts at the individual level, encompassing financial planning, management, and control, which is crucial for achieving financial well-being. Planning involves allocating income for any purpose,

while management is the efficient arrangement of finances, and control is the evaluation of whether financial management aligns with the plan. According to Nafidah & Suryaningtyas (2016), individual financial 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 financial decisions will not experience financial
12 difficulties in the future, will exhibit healthy financial behavior, and will be able to prioritize needs over wants.

The purpose of this research is to understand Islamic financial 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 financial information is
10 insights and information related to the basic principles of financial management that a person possesses to assist in making decisions and implementing certain financial policies in accordance with Sharia principles. Widiawati et al. (2023) define Islamic financial information as an individual's ability to use knowledge, skills, and Islamic values to achieve success in this world and the hereafter. Islamic financial information influences intimacy (approach), through several approaches such as making decisions in accordance with Islamic financial principles (ensuring that students' financial management decisions align with Islamic principles, and making it easier for students to learn about Islamic financial products). Risk and effectiveness approach (Helping students manage financial risks well, improving financial quality, and providing information about the performance of Islamic financial 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 financial services). From that explanation, Islamic financial information plays an important role in an approach (Intimacy) to Islamic financial service products. Thus, the following hypothesis is generated:

H1: Islamic financial information has a positive and significant effect on intimacy.

Next, Islamic financial knowledge and intimacy. Sharia financial 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 financial 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 financial 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 financial 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 financial institutions. The closeness also encourages customers to be more open with Islamic banks about their financial 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 financial 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 financial well-being. This includes personal financial 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 financial decisions. Therefore, the research hypothesis formulated is:

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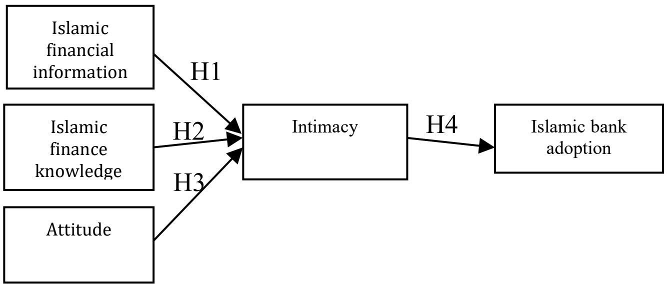
H4: Intimacy has a positive and significant effect on Islamic bank adoption.

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 financial information, Islamic financial 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:



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. Description of Respondents

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

Test the Measurement Model. 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.

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			

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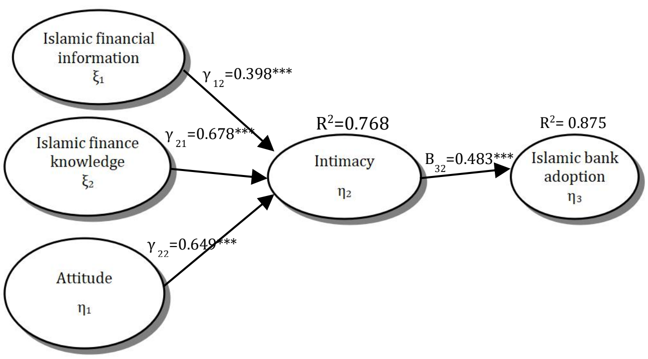
IN2	0.846	0.254	0.746			
IN3	0.905	0.181	0.794			
IN4	0.908	0.176	0.824			
Islamic bank adoption				0.945	0.742	0.943
IBA1	0.719	0.483	0.517			
IBA2	0.748	0.440	0.560			
IBA3	0.878	0.229	0.771			
IBA4	0.859	0.262	0.738			
IBA5	0.784	0.385	0.615			
IBA6	0.818	0.331	0.669			

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 proving H2. This illustrates that some students are already aware of Islamic banking services. If students are not yet familiar with Islamic banking services, they will seek financial information about it. This research aligns with previous studies conducted by Sahrahman, Dewanata et al. (2021), which found that students' knowledge of services in Islamic banking is already high. And also, students' attitudes towards Islamic banking are already good.

This research also discusses attitude towards intimacy, which has a positive and significant impact. (0.649; p < 0.001), so H3 is also proven. As in previous research conducted by Putritama (2018), the application of ethics in Islamic banking is an attraction for students to become customers of Islamic banks. showing that attitude significantly influences intimacy for students' decisions to become customers. Because students will act and make decisions based on their attitudes and approaches.

Next, intimacy in Islamic bank adoption has a positive and significant effect. (0.483; p < 0.001), so H4 is also

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proven. It can be concluded that in this study, intimacy can influence students in making good decisions. Students can enhance their sense of trust, cooperation, and openness, which can ultimately facilitate the decision-making process for becoming customers of Islamic banks. How to effectively manage finances. This research aligns with previous studies, such as Surti et al. (2020), who stated that paying special attention to customers is essential as a benchmark for improving the quality of products or services provided.

CONCLUSION AND IMPLICATION

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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
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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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