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The Influence of Islamic Financial Literacy on Student's Interest in Using Islamic Banks

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Abstract: *This study aims to determine the effect of Islamic financial literacy on students' interest in using Islamic banks. This study uses a quantitative approach with data collection techniques through questionnaires distributed online. The study population was all students of the Faculty of Islamic Economics and Business, UIN Fatmawati Sukarno Bengkulu, with a sample of 96 respondents taken using a simple random sampling technique. Data analysis was carried out using simple linear regression using SPSS software version 21. The results showed that Islamic financial literacy had a positive and significant effect on students' interest in using Islamic banks. This is evidenced by the calculated t value of 13.285 which is greater than the t table of 1.98552, and a significance value of 0.000 which is smaller than 0.05. The coefficient of determination (R^2) value was 0.652, which means that 65.2% of the variation in students' interest is explained by Islamic financial literacy.*
Keywords: *Islamic Financial Literacy, Student Interest, Islamic Banking*

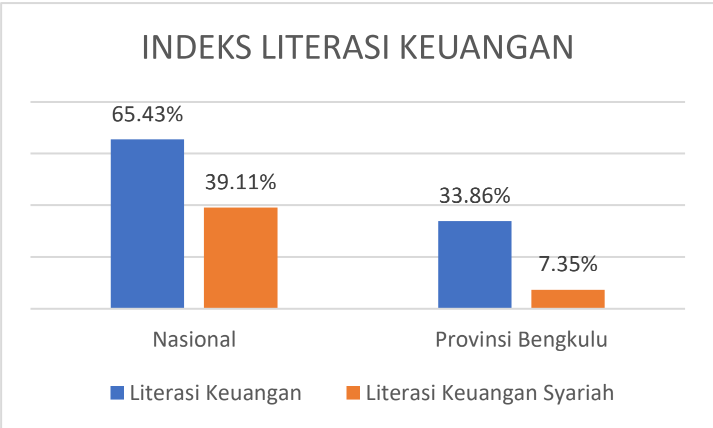
INTRODUCTION

The banking industry in Indonesia has grown rapidly in line with the increasing public demand for financial services. As intermediary institutions, banks play a crucial role in collecting public funds and redistributing them in the form of credit, as well as providing various other financial services (Law of the Republic of Indonesia No. 10 of 1998). Banks in Indonesia are divided into two types: conventional, interest-based banks, and Islamic banks, which operate according to Islamic sharia principles (Kasmir, 2013).

Sharia banks offer alternative financial services that are free from elements of usury, gambling, and gharar, in accordance with Islamic law (Law No. 21 of 2008, Kasmir, 2007). The presence of Islamic banks is crucial in Indonesia, where the majority of the population is Muslim. However, the market share of Islamic banks in Indonesia remains significantly smaller than that of conventional banks, despite progress both legally and institutionally, such as the merger of three Islamic banks into Bank Syariah Indonesia (BSI) in 2021.

One factor believed to contribute to the low adoption of Islamic banking is the public's low level of Islamic financial literacy. According to the Financial Services Authority (OJK), financial literacy is the knowledge, skills, and beliefs that influence a person's attitudes and behavior in decision-making and financial management to achieve well-being. According to an OJK survey, the national financial literacy rate has reached 65.43%, but sharia financial literacy is only 39.11%. In Bengkulu Province alone, conventional financial literacy is 33.86%, while sharia financial literacy is only 7.35% (OJK, 2021).

Picture 1. Financial Literacy Index



Sumber : otoritas jasa keuangan (OJK)

Low levels of Islamic financial literacy lead to a lack of understanding of Islamic banking products, leading people to prefer conventional banks. Many people assume that profit margins at Islamic banks are the same as interest rates at conventional banks. However, Islamic financial literacy is crucial in helping people understand that Islamic products are not only compliant with Sharia law but also profitable and fairer (Lestari, 2020).

Previous studies have shown that Islamic financial literacy positively influences public interest in using Islamic banks. Nuraini Lestari's research found that the better students' Islamic financial literacy, the higher their interest in saving at Islamic banks (Lestari, 2020). Similar results were also found by Zulfaa Ramadhina Herawati, who showed that sharia financial literacy has a significant influence on people's interest in using sharia banking services (Herawati, 2023).

However, some studies have yielded conflicting findings. Sriyono, Tsuraya Zahira Najah, Samrotul Ilmi, et al., stated that financial literacy does not significantly influence interest in saving in Islamic banks. This is due to the public's lack of in-depth knowledge of Islamic banking principles, leading them to equate Islamic banks with conventional banks. This discrepancy in research findings suggests that the influence of Islamic financial literacy on public interest requires further study, particularly in the context of university students (Sriyono et al., 2024).

Students, as part of the younger generation, play a strategic role in increasing Islamic financial inclusion and literacy. This is particularly true for students in the Islamic Banking Study Program, who receive both theoretical and practical training on financial institutions, financial products, and financial management methods in accordance with Islamic principles. Therefore, students are expected to be able to understand, manage, and promote the wider use of Islamic banking services in the community (Margaretha & Pambudhi, 2015).

On the other hand, both formal and informal education play a crucial role in developing students' Islamic financial literacy. Knowledge of Islamic financial management is acquired not only through lectures but also from real-life examples within the family and social environment. Fatmawati Sukarno State Islamic University in Bengkulu offers educational facilities that support students' Islamic financial literacy, such as a sharia banking study program and mini-bank facilities that students can utilize for hands-on Islamic financial management practice.

Based on the above phenomenon, it is important to examine the extent to which Islamic financial literacy influences students' interest in using Islamic banks. This study aimed to determine whether Islamic financial literacy significantly influences students' interest in using Islamic banks at the Faculty of Islamic Economics and Business, UIN Fatmawati Sukarno Bengkulu, and to measure the extent of this influence. The results of this study are expected to serve as a basis for universities, banking practitioners, and the wider community to improve Islamic financial literacy to encourage interest in Islamic banks.

LITERATURE REVIEW

Sharia Financial Literacy

Sharia financial literacy is the knowledge, skills, and beliefs of individuals that influence attitudes and behavior in making decisions and managing finances in accordance with sharia principles to achieve prosperity. Sharia financial literacy is more than just the ability to understand financial concepts, because it also involves an understanding of sharia contracts, sharia institutions, and the principles of justice in economic transactions (Lusardi & Mitchell, 2013).

According to Rohrke & Robinson, Islamic financial literacy helps people recognize the benefits of relationships with financial institutions, such as funding and savings, and foster healthy financial habits. Hailwood emphasized that financial literacy influences how individuals save, borrow, invest, and manage their finances more wisely (Yushita, 2017).

Indicators of Islamic financial literacy include knowledge (understanding of Islamic concepts, contracts, and products), ability (skills in making Islamic financial decisions), and attitude (behavior and confidence in managing finances in accordance with Islamic law). Individuals with a high level of literacy tend to be better prepared to make sound financial decisions in accordance with Islamic principles (Dahlia, 2020).

Student Interest in Using Islamic Banks

Interest is a person's tendency to pay attention to, like, and act towards a particular object (Slameto, 2010). In a financial context, students' interest in Islamic banking reflects their desire and inclination to choose Islamic banking products and services over conventional ones. Interest is a person's inclination or desire to do something (Yustati & Harpepen, 2023).

According to Lupiyoadi, factors that influence interest include the marketing mix, such as promotions and consumer needs (Lupiyoadi & Hamdani, 2009). Student interest can be seen through indicators of transactional interest (desire to make transactions), referential interest (desire to recommend to others), and preferential interest (making Islamic banks the main choice) (Ferdinand, 2014).

Islamic Bank

Sharia banks are financial institutions that collect funds from the public in the form of savings and distribute them back to the public through financing in a manner that complies with sharia principles (Law No. 21 of 2008, Kasmir, 2007). Sharia banks do not use interest, but use sharia contracts such as mudharabah (profit sharing), musyarakah (cooperation), murabahah (buying and selling), and ijarah (rent) (Sumar'in, 2012).

The main objectives of Islamic banks are to provide sharia-compliant financial services, educate the public to avoid usurious transactions, increase economic justice, and improve income distribution through productive financing (Naf'an, 2014). Islamic banks also function as investment managers, financial service providers, and implementers of social activities such as managing zakat and other social funds.

Islamic banking products can be grouped into three categories: fund raising (checking accounts, savings accounts, deposits under wadiah or mudharabah contracts), fund distribution (financing under mudharabah, musyarakah, murabahah, and ijarah contracts), and other services such as sharf (foreign exchange) and leasing (ijarah). With these various products, Islamic banks are expected to become a more suitable alternative for Muslims in managing their finances (Afrianty et al., 2020).

RESEARCH METHODS

This research is field research, collecting primary data directly from respondents in the field. The approach used is quantitative, producing numerical data that is analyzed using statistics to test hypotheses. The quantitative approach was chosen because this study aims to examine the influence of Islamic financial literacy on students' interest in using Islamic banks and to measure the extent of this influence (Sugiyono, 2016).

The research was conducted at the Faculty of Islamic Economics and Business, Fatmawati Sukarno State Islamic University, Bengkulu. The study took approximately one month, from instrument development and questionnaire distribution to data collection.

The population in this study was all students of the Faculty of Islamic Economics and Business at UIN Fatmawati Sukarno Bengkulu, whose exact population size is unknown. Therefore, the sample was determined using the Lemeshow (1997) formula with a 10% error rate, resulting in a sample of 96 people (Suryani & Hendryadi, 2015). The sampling technique used is simple random sampling, which is random sampling where all members of the population have the same opportunity to be selected as respondents (Sugiyono, 2022).

The data source used is primary data, namely data obtained directly from respondents via questionnaires (Siyoto & Sodik, 2015). The instrument used was a questionnaire compiled based on research variable indicators, then measured using a 5-point Likert scale (Rukajat, 2018).

Before use, the questionnaire was tested for validity and reliability. The validity test was conducted by comparing the calculated r value with the table r value, and the questionnaire was declared valid if the calculated r value > table r value (Janna & Herianto, 2021). Reliability testing is carried out by calculating the Cronbach Alpha coefficient, where the questionnaire is declared reliable if the alpha value is > 0.6 (Rahmayanti et al., 2019).

The variables in this study consist of Sharia financial literacy (X): an individual's ability to understand, manage, and make financial decisions in accordance with Sharia principles, with indicators: knowledge, ability, and attitude (Rahim et al., 2016). Student interest in using Islamic banks (Y): student tendency to choose and use Islamic banking products, with indicators: transactional interest, referential interest, and preferential interest (Slameto, 2010).

The collected data were analyzed using simple linear regression analysis with the help of SPSS software version 21. The basic assumption tests carried out included normality, homogeneity, linearity, and classical assumption tests including multicollinearity to ensure the regression model met the requirements. Hypothesis testing was carried out using the t-test to test the partial effect and the coefficient of determination (R^2) test to measure the contribution of the independent variable to the dependent variable.

RESULTS AND DISCUSSION

Data Quality Test

Validity Test

Validity testing is a test used to see whether a measuring instrument is valid or not (Janna & Herianto, 2021). In this case, it is a questionnaire. The validity test is conducted to compare the results of the calculated r with the r table for degrees of freedom (df) = n-2 (96-2 = 94) with a 5% error rate resulting in an r table value of

0.2006. The instrument provisions are said to be valid if the calculated r value is > r table. The results of the validity test of variables X and Y are as follows:

Table 1. Validity Test Results of Variabel X (Sharia Financial Literacy)

Variables Sharia Financial Literacy	R Count	R Table	Information
P1	0.707	0.2006	Valid
P2	0.637	0.2006	Valid
P3	0.634	0.2006	Valid
P4	0.659	0.2006	Valid
P5	0.695	0.2006	Valid
P6	0.655	0.2006	Valid
P7	0.603	0.2006	Valid
P8	0.642	0.2006	Valid
P9	0.582	0.2006	Valid

Source: Data processed by SPSS 21, 2025

Table 2. Results Of The Validity Test Of Variable Y (Student Interest Using Islamic Bank)

Variables Student Interest in Using Islamic Banks	R Count	R Table	Information
P1	0.763	0.2006	Valid
P2	0.700	0.2006	Valid
P3	0.644	0.2006	Valid
P4	0.778	0.2006	Valid
P5	0.789	0.2006	Valid
P6	0.736	0.2006	Valid
P7	0.700	0.2006	Valid
P8	0.734	0.2006	Valid
P9	0.767	0.2006	Valid

Source: Data processed by SPSS 21, 2025

Based on tables 1 and 2, the overall instrument for variables X and Y is declared valid. This is because the calculated r value is greater than the table r value, which is 0.2006.

Reliability Test

Reliability testing is used to measure a questionnaire as an indicator of a variable or construct. A questionnaire is considered reliable if respondents' answers to the questions are consistent or stable over time (Rahmayanti et al., 2019).

Table 3. Reliability Test Result

Variables	Minimum Cronbach Alpha	*Cronbach Alpha*	Information
Sharia Financial Literacy (X)	0.60	0.820	Reliable
Student Interest in Using Islamic Banks (Y)		0.893	Reliable

Source: Data processed by SPSS 21, 2025

Based on table 3, it explains that the Cronbach Alpha value of the Sharia Financial Literacy variable (X) is 0.820 and the value of student interest in using Islamic banks (Y) is 0.893. This shows that the Cronbach alpha value of each variable is > 0.60. Therefore, it can be concluded that the instrument or statement used as an indicator of both variables X and Y is a reliable measuring tool.

Basic Assumption Test

Normality Test

The normality test was performed using the One Sample Kolmogorov-Smirnov statistical test. The following are the results of the normality test (Yudiaatmaja, 2013).

Table 4. Normality Test Results

		Unstandardized Residual
N		96
Normal Parametersa,b	Mean	.0000000
	Standard Deviation	2.38343488
Most Extreme Differences	Absolute	.106
	Positive	.099
	Negative	-.106
Kolmogorov-Smirnov Z		1,043
Asymp. Sig. (2-tailed)		.227

a. Test distribution is Normal.
b. Calculated from data.
Source: Data Processed by SPSS 21, 2025

Based on the table above, the normality test using the Kolmogorov-Smirnov statistical test, the Kolmogorov-Smirnov value is 1.043 and the Asymp. Sig. (2-tailed) value test result is 0.227, greater than 0.05. Thus, it can be concluded that the residual data is normally distributed and meets the normality assumption.

Homogeneity Test

A homogeneity test is performed to determine whether the two variants are equal or not. To determine whether the two variants are homogeneous, a Levene test, a test of homogeneity of variance, is performed (Pramesti, 2014).

Table 5. Homogeneity Test Results

Levene Statistics	df1	df2	Sig.
.880	12	79	.570

Source: Data Processed by SPPS 21, 2025

Table 5 shows a significance value of 0.570. Since the significance value is greater than 0.05 (Sig.> 0.05), it can be concluded that the data has homogeneous variance. This means there are no significant differences in variance between the data groups.

Linearity Test

The linearity test aims to determine whether two variables have a significant linear relationship or not. The linearity test is usually used as a prerequisite in correlation analysis or linear regression analysis, as well as a basis for decision-making in linearity tests (Setiaawan & Yosepha, 2020). Testing with SPPS uses a test of linearity at a significance level of 0.05.

Table 6. Linearity Test Results

			Sum of Squares	df	Mean Square	F	Sig.
Student interest in using Islamic banks Y * Islamic financial literacy X	Between Groups	(Combined)	1104,732	16	69,046	12,169	.000
		Linearity	1013.286	1	1013.286	178,592	.000
		Deviation from Linearity	91,446	15	6,096	1,074	.393
	Within Groups		448,226	79	5,674		
	Total		1552,958	95			

Source: Data processed by SPSS 21, 2015

Table 6 shows the results of the analysis in the ANOVA Table on the deviation from linearity of 1.074 with a significant value of 0.393, so it is concluded that the significant value is accepted, meaning that the two data are linearly related.

Classical Assumption Test

Multicollinearity Test

The multicollinearity test is a test that is intended to test whether a correlation is found between independent variables in the regression model. A good regression test model should not have multicollinearity, which is seen from the tolerance value and variance inflation factor (VIF) (Firdaus, 2004).

Table 7. Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	6,005	2,478		2,423	.017		
	Islamic financial literacy X	.858	.065	.808	13,285	.000	1,000	1,000
a. Dependent Variable: Student interest in using Islamic bank Y								

Source: Data processed by SPSS 21, 2025

Based on the table above, it can be seen that the tolerance value is 1,000, which is less than 0.1, and the VIF is 1,000, which is not more than 10, so the regression model can be said to be free from multicollinearity problems.

Simple Linear Regression Test

To determine the effect of Islamic financial literacy on students' interest in using Islamic banks, a simple linear regression analysis was conducted. The regression equation is as follows:

$$Y = a + Bx + e$$

$$Y = 6.005 + 0.858\ X + e$$

Test results of regression is shown in the following table:

Table 8. Simple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,005	2,478		2,423	.017
	Islamic financial literacy	.858	.065	.808	13,285	.000

a. Dependent Variable: student interest

Source: Data processed by SPSS 21, 2025

Based on table 8, the results of the simple linear regression analysis equation are as follows:

1. The constant value of 6.005 shows that when Islamic financial literacy is zero, students' interest in using Islamic banks is at 6.005.
2. The regression coefficient value of Islamic financial literacy of 0,858 indicates that every 1 increase in Islamic financial literacy will increase student interest by 0,858 units.
3. The t-value for Islamic financial literacy is 12.285 > t-table 1.98552, with a significance level of 0.000 < 0.05, so that the Islamic financial literacy variable has a significant effect on student interest.

Partial t-test

The t-test is used to see the extent of the influence of the independent variable individually on the dependent variable. In this test, the calculated t-value will be compared with the t-table value based on the partial test criteria if the calculated t-value > t-table for degrees of freedom (df) = nk-1, namely df = 96-1-1 = 94 with a significance level of α = 0.05.

Table 9. t-Test Results (Partial)

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6,005	2,478		2,423	.017
	Islamic financial literacy	.858	.065	.808	13,285	.000
a. Dependent Variable: student interest						

Source: Data processed by SPSS 21, 2025

Based on the results of the t-test (partial), it was obtained that the Islamic financial literacy variable (X) had a calculated t value of 13.285 and a t table of 1.98552, so that the calculated t value > t table. In addition, the significance value obtained was 0.000, which is smaller than the significance level of 0.05 (0.000 < 0.05).

Therefore, Ha is accepted, which means that Islamic financial literacy (X) has a significant effect on students' interest in using Islamic banks (Y).

R^2 Determination Test

The determination test or R2 (R Square) test is used to measure the extent to which the regression model is able to explain variations in the dependent variable (Sugiyono, 2022). In this study, the independent variable used is Islamic financial literacy (X) while the dependent variable is students' interest in using Islamic banks (Y).

Table 10. R^2 Determination Test

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.808a	.652	.649	2,396
a. Predictors: (Constant), Islamic financial literacy				

Source: Data processed by SPSS 21,2025

From table 10, the R^2 (R Square) . is obtained.of 0.652, meaning that 65.2% of the variation in students' interest in using Islamic banks can be explained by Islamic financial literacy. The remaining 34.8% is explained by factors outside this research model.

Discussion

This study aims to determine the effect of Islamic financial literacy on the interest of students of the Faculty of Islamic Economics and Business, UIN FAS Bengkulu in using Islamic banks. Data were collected through an online questionnaire to 96 respondents and analyzed using SPSS Version 21. Islamic financial literacy was measured through three indicators: knowledge, ability, and trust. The results of the analysis show that Islamic financial literacy has a positive and significant effect on student interest. This is indicated by the calculated t value of 13.285 > t table 1.98552 with a significance of 0.000 < 0.05, so the alternative hypothesis is accepted.

The higher the students' Islamic financial literacy, the higher their interest in using Islamic banks. This finding aligns with research by Adiyanto & Purnomo and Lestari, who found that Islamic financial literacy increases public interest in Islamic banking services. However, this contrasts with the research by Khoiriya & Canggih, who found no significant partial effect.

The coefficient of determination (R^2) of 0.652 indicates that 65.2% of the variation in student interest can be explained by Islamic financial literacy, while 34.8% is influenced by other factors outside the model. This finding is supported by the fact that respondents are students who have received in-depth learning about Islamic economics and banking, both theoretically and practically, so they are more interested in using Islamic banks.

CONCLUSION

Based on the results of research on the influence of Islamic financial literacy on the interest of students of the Faculty of Islamic Economics and Business at UIN Fatmawati Sukarno Bengkulu in using Islamic banks, the following are the conclusions of the research, namely:

1. Students' Islamic financial literacy is high. This is reflected in their knowledge, skills, and attitudes toward sound Islamic financial principles, as well as their understanding of Islamic contracts and the differences between Islamic and conventional banking.
2. The level of student interest in using Islamic banks is also in the high category, which is indicated by the high transactional, referential, and preferential interest of students in Islamic banking services.

The results of a simple linear regression analysis showed that Islamic financial literacy had a positive and significant effect on students' interest in using Islamic banks, contributing 33.5%. This suggests that the higher the students' Islamic financial literacy, the higher their interest in choosing Islamic banking services.

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