

The Influence of Islamic Financial Literacy and Service Ease of Use on Customers' Decisions to Use Islamic Digital Banking Products with Islamic Financial Inclusion as a Mediating Variable

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ABSTRACT.

This study aims to analyze the influence of Islamic financial literacy and the ease of use of digital services on customers' decisions to use Islamic digital banking products, with Islamic financial inclusion as a mediating variable. The research employs a quantitative approach using a survey method. Data were collected through questionnaires distributed to Islamic bank customers who use digital services in Indonesia. Data analysis was conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with the assistance of SmartPLS 4 software. The results indicate that Islamic financial literacy and the ease of use of digital services have a positive and significant effect on customers' decisions to use Islamic digital banking products. In addition, both variables also have a positive and significant influence on Islamic financial inclusion. Islamic financial inclusion, in turn, has a positive effect on customers' decisions and is able to mediate the relationship between Islamic financial literacy, the ease of use of digital services, and the decision to use Islamic digital banking products. The novelty of this study lies in the development of an integrative research model that combines Islamic financial literacy and the ease of use of digital services by incorporating Islamic financial inclusion as a mediating variable within the context of digital Islamic banking. This study is expected to enrich academic literature on customer decision behavior and provide practical implications for Islamic banking institutions in enhancing inclusive and sustainable digital service adoption.

Keywords: *Islamic Financial Literacy, Ease of Service Use, Islamic Financial Inclusion, Customer Decision, Digital Islamic Banking*

INTRODUCTION

The rapid development of digital technology has driven significant transformation in the banking sector, including Islamic banking, which operates based on Sharia principles such as justice and balance (*adl' wa tawazun*), public benefit (*maslahah*), and universalism (*alamiyah*), while avoiding *gharar*, *maysir*, *riba*, injustice, and prohibited objects as stipulated by the Indonesian Council of Ulama (Vanni & Nadan, 2023). The Financial Services Authority classifies the Islamic financial sector into three subsectors Islamic banking, Islamic non-bank financial institutions, and the Islamic capital market where Islamic banking in Indonesia consists of Islamic Commercial Banks, Islamic Business Units, and Islamic Rural Banks, with Islamic Commercial Banks showing significant growth since 2019 (Puji & Hakim, 2021). In response to increasing digitalization, Islamic banks have adopted digital services such as mobile banking and internet banking to enhance financial

inclusion (Rezqi et al., 2024). Islamic financial literacy, defined as the knowledge and skills required to make sound financial decisions, enables individuals to manage finances effectively and select appropriate financial products (Kasus et al., 2025). In addition, perceived ease of use reflects the extent to which users believe that a system is effortless and convenient to operate (Faezal & Oktiani, 2024), which, alongside product, promotion, and service quality factors, influences customer decision-making in choosing Islamic banks (Putra & Hermanto, 2022). The utilization of digital technology in Islamic banking ultimately aims to strengthen financial inclusion, defined as the condition in which all individuals have access to financial products and services to improve societal welfare (Andini & Indrarini, 2024).

According to the National Survey on Financial Literacy and Inclusion (SNLIK) conducted by the OJK and BPS, the Islamic financial literacy index remained around 39.11% in 2024 and slightly increased to 43.42% in 2025, while the Islamic financial inclusion index was also low, ranging from 12.88% to 13.41%. In contrast, the overall financial literacy and inclusion levels reached approximately 66.46% and 80.51%, respectively. This indicates a significant gap between understanding Islamic finance and its practical utilization, highlighting the need to examine factors influencing the adoption of digital Islamic banking products, including Islamic financial literacy, service usability, and inclusion as a mediating variable.

The trend of digital Islamic banking adoption in Indonesia shows significant cross-institutional growth. Bank Indonesia data indicate that the number of mobile banking users in Islamic banks increased from approximately 3.52 million in 2019 to 14.38 million in 2023, a growth of over 300% in the past five years. Independent surveys show that around 89% of individuals holding Islamic bank accounts consider the availability of digital banking applications as a key factor in choosing Islamic banking services. This trend reflects the widespread adoption of digital Islamic financial services across various providers in Indonesia, but it remains necessary to analyze the factors influencing customers' decisions to use digital Islamic banking products (Mufidah & Nasrulloh, 2025).

The implementation of digitalization in Islamic banking products still faces several challenges, including limited dissemination of information regarding the availability of digital Islamic banking products due to inadequate promotion and socialization, a shortage of human resources with strong expertise in digital banking business processes, concerns over compliance with Sharia principles in digital contracts, and the reliability of supporting infrastructure (Dan et al., 2022). In addition, current economic instability and increasing risk pose significant challenges for the banking sector, particularly amid rapid technological advancements that continuously drive business transformation. Unlike earlier periods when technological innovation was largely internal to banking institutions, digital innovation has now shifted toward the customer side, fundamentally reshaping customer interactions and expectations in Islamic banking services (Susilawaty et al., 2020).

Previous studies have shown that financial literacy significantly influences customer decisions, both in terms of understanding Islamic banking products and saving behavior (Kasus et al., 2025). Perceived ease of use has also been found to partially and positively affect decisions to use digital banking products (Lestari et al., 2023). However, despite the extensive literature on financial literacy, limited research has examined the integrated effects of Islamic financial literacy and service ease of use on customers' decisions to adopt digital banking products, particularly by incorporating Islamic financial inclusion as a mediating variable. This study addresses this research gap by proposing and testing an integrative model within the context of digital Islamic banking.

Therefore, this study offers a new perspective by examining the influence of Islamic financial literacy and the ease of service use on customers' decisions to adopt Islamic digital banking products, with Islamic financial inclusion serving as a mediating variable. The novelty of this research lies in its integrative approach, which combines Sharia-based financial knowledge and digital technology usability within a comprehensive analytical model, providing both theoretical contributions to the literature on digital Islamic banking and practical implications for Islamic banking institutions in designing inclusive digital adoption strategies. The study aims to identify both direct and indirect relationships among the research variables as a basis for more effective policy formulation in promoting sustainable Islamic financial inclusion and digital banking usage. Failure to address these issues may hinder the growth of the Islamic digital banking industry in Indonesia, widen financial inclusion gaps particularly among individuals with limited technological familiarity and Sharia knowledge and reduce the sector's contribution to strengthening the national digital economy, thereby limiting the potential of Islamic banking as a key driver of inclusive digital transformation.

LITERATURE REVIEW

Grand Theory: Consumer Decision Theory

According to Kotler and Keller (2016), consumer decision-making is a process involving mental and behavioral activities in selecting, using, and evaluating products or services to satisfy needs and desires, which consists of five stages: need recognition, information search, evaluation of alternatives, purchase or usage decision, and post-purchase behavior (Gunarsih & Tamengkel, 2021). In the context of digital Islamic banking, customers' decisions to use digital products are influenced not only by financial needs but also by their understanding of Islamic financial principles and their perceptions of service ease of use, as psychological factors such as knowledge and perception play a crucial role in shaping consumer attitudes and decisions (Abdul et al., 2022). Islamic financial literacy reflects customers' ability to understand Islamic financial concepts, principles, and products, enabling more effective information search and evaluation of digital Islamic banking alternatives, which in turn supports rational and Sharia-compliant decision-making (M. N. Putri, 2022). Furthermore, perceived ease of use significantly affects consumer attitudes

toward service quality and value, where accessible, understandable, and user-friendly digital Islamic banking services enhance customer comfort and trust, ultimately influencing usage decisions (Harahap & Yanti, 2024). Islamic financial inclusion serves as a mediating variable that bridges the effects of Islamic financial literacy and service ease of use on customer decisions, as increased knowledge and positive perceptions expand access to and utilization of Islamic financial services, thereby strengthening customers' confidence and decisions to adopt digital Islamic banking products (Marusnia et al., 2024).

Financial Literacy (X1)

Islamic financial literacy refers to an individual's ability to apply financial knowledge, skills, and attitudes in managing financial resources in accordance with Sharia principles (Aulia et al., 2025). These principles include belief in divine guidance, avoidance of prohibited investments, *riba* (interest), uncertainty (*gharar*), gambling or speculation (*maysir*), and the application of asset-backed financing and risk-sharing mechanisms. Financial literacy is defined as a combination of awareness, knowledge, skills, attitudes, and behaviors necessary to make sound financial decisions and achieve financial well-being, comprising financial awareness, knowledge, skills, attitudes, and behaviors (Nesneri & Novita, 2023). Islamic financial literacy extends conventional financial literacy by incorporating Sharia-compliant elements, covering money and wealth management, financial planning such as pensions, investment, and insurance, as well as social finance instruments including *zakat*, *waqf*, *infaq*, and *sadaqah* (Salim et al., 2022). It is closely related to daily financial management, saving behavior, welfare, and portfolio choices (Olii & Nanggong, 2022). Empirically, financial literacy can be measured subjectively, reflecting consumers' financial awareness, knowledge, and attitudes (Safitri & Mangifera, 2024), or objectively, referring to their ability to understand and apply financial knowledge effectively (Mukharomah et al., 2023). For Muslims, Islamic financial literacy is an essential obligation to achieve holistic welfare (*falah*) in both worldly and spiritual dimensions and to support the growth of the Islamic economic and financial system in Indonesia (Sugiarti, 2023).

Ease of Use of Services (X2)

Perceived ease of use refers to an individual's belief that using a system requires minimal effort and can be easily understood and operated (Mahmudah, 2021; Junaedi, 2023). A system or application with a simple interface and clear features enhances users' perceptions of ease, reduces potential errors, and does not require high technical skills to operate (Veonnita, 2022; Darma & Lukman, 2023). Perceived ease of use also reflects users' confidence that a technology supports their needs efficiently without complexity, thereby facilitating smoother interaction with information systems according to user expectations (Faezal & Oktiani, 2024). In the context of digital banking, perceived ease of use can be measured through indicators

such as time efficiency, clarity of interface design, ease of learning, and the extent to which system usage enhances users' operational skills (Risde & Kurniawati, 2023).

Financial Inclusion (Z)

Financial inclusion refers to the ability of individuals to access a wide range of financial products, institutions, and services that suit their needs and capacities in order to improve their financial well-being (Ilmiah & Islam, 2023). According to the Financial Services Authority, financial inclusion is an effort to eliminate both price and non-price barriers that prevent society from utilizing financial services, thereby enhancing equality in living standards, particularly for underserved communities (Yaqin & Zuleika, 2024). Islamic financial inclusion specifically emphasizes equitable access to financial products and services that comply with Sharia principles, which prohibit *riba* (interest), excessive speculation, and investment in non-halal activities, covering instruments such as savings, microfinance, insurance, and investments (Zuhri et al., 2023). The objective of Islamic financial inclusion is to expand public access to Sharia-compliant financial services, reduce poverty, improve social welfare, and strengthen financial system stability, while simultaneously supporting the development of Islamic financial institutions, including Islamic banks, *takaful* companies, and Islamic capital markets (Rijal & Indrarini, 2022; R. Putri et al., 2024).

Hypothesis Development

The following are tentative hypotheses drawn from the background explained and the differences in previous research (research gap):

H1: Sharia financial literacy directly influences customers' decisions to use digital Sharia banking products.

H2: Ease of use of digital services directly influences customers' decisions to use digital Sharia banking products.

H3: Sharia financial literacy positively influences Sharia financial inclusion.

H4: Ease of use of services positively influences Sharia financial inclusion.

H5: Sharia financial inclusion positively influences customers' decisions to use digital Sharia banking products.

H6: Sharia financial inclusion mediates the effect of Sharia financial literacy on customers' decisions to use Sharia banking products.

H7: Sharia financial inclusion mediates the effect of ease of use of services on customers' decisions to use digital Sharia banking products.

REASERCH METHOD

This study employs a quantitative approach with a causal associative research design to examine cause-effect relationships among variables using numerical data analyzed statistically. The independent variables are Islamic financial literacy and ease of service use, Islamic financial inclusion serves as the mediating variable, and customer decision to use Islamic digital banking products is the dependent variable.

Indicators for each variable are measured using a five-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree) and are presented in the following table:

Table 1. Indicators for each variable

Variable	Indicator	Scale	Source
Islamic Financial Literacy	Understanding of Islamic banking products	1-5 Likert	Ali (2020)
	Knowledge of Sharia principles in banking products	1-5 Likert	Ahmad (2021)
	Ability to choose appropriate Sharia products	1-5 Likert	Hassan & Rahman (2020)
Ease of Service Use	Ease of accessing digital banking services	1-5 Likert	Dewi (2021)
	Comfort level in using digital banking services	1-5 Likert	Nisa (2022)
	Perception of ease in Sharia digital banking transactions	1-5 Likert	Sari (2021)
Islamic Financial Inclusion	Level of participation in Sharia products	1-5 Likert	Fatimah (2022)
	Acceptance of Sharia banking services	1-5 Likert	Rizal (2020)
	Perception of benefits from Islamic financial inclusion	1-5 Likert	Abdillah (2020)
Customer Decision	Selection of Sharia digital banking products	1-5 Likert	Rosyidi (2021)
	Decision to use Sharia banking applications	1-5 Likert	Zulkarnain (2020)
	Frequency of using Sharia digital banking products	1-5 Likert	Fatimah (2022)

The population consists of Islamic bank customers in Indonesia who use digital banking services, such as mobile and internet banking. A purposive sampling technique was applied based on criteria including active Islamic bank customers, usage of at least one Islamic digital banking service within the last six months, and a minimum age of 17 years, resulting in a sample of 150 respondents, in line with the indicator-based sampling rule.

Data collection was conducted using closed-ended online questionnaires. Data analysis was performed using Partial Least Squares–Structural Equation Modeling (PLS-SEM) with SmartPLS 4, involving measurement model evaluation (outer loading, AVE, HTMT, Fornell–Larcker, Cronbach’s Alpha, and Composite Reliability) and structural model testing (R-square, F-square, path coefficients, t-statistics, and p-values). Mediation analysis was conducted using the bootstrapping method to assess indirect effects. The study utilizes both primary data from questionnaires and secondary data from the Financial Services Authority (OJK), Bank

Indonesia, academic literature, and Islamic banking industry reports related to digitalization and financial inclusion.

RESULT AND DISCUSSION

Outer Model

According to (Ghozali, 2021:9), the outer model is how each indicator block relates to its latent variable. The research included validity, reliability, and multicollinearity analysis. The following are the results of the outer model analysis in this study:

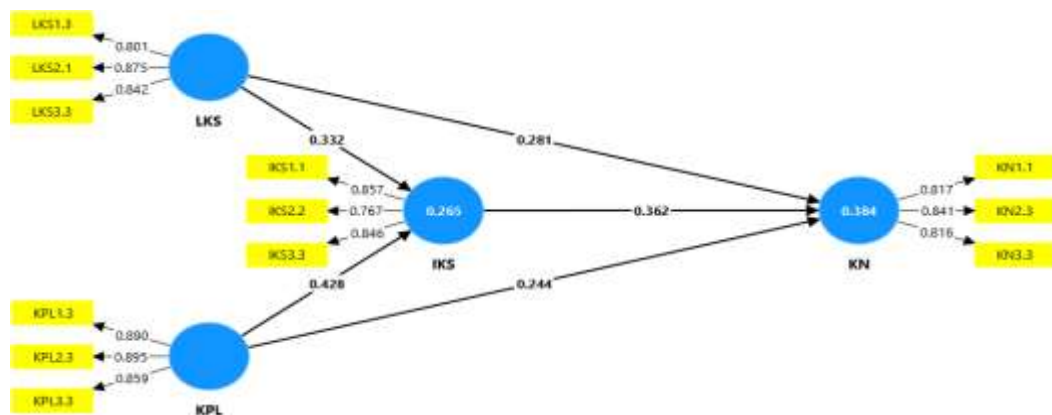


Figure 1. Outer Model

Source: Primary Data Analysis Results of Smart PLS 4.0, 2025

Outer Model Analysis

Convergent Validity

Table 2. Outer Loading Results

	IKS	KN	KPL	LKS
IKS1.1	0.857			
IKS2.2	0.767			
IKS3.3	0.846			
KN1.1		0.817		
KN2.3		0.841		
KN3.3		0.816		
KPL1.3			0.890	
KPL2.3			0.895	
KPL3.3			0.859	
LKS1.3				0.801
LKS2.1				0.875
LKS3.3				0.842

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on SmartPLS data processing, all indicators of the IKS, KN, KPL, and LKS variables meet the criteria for convergent validity, as indicated by satisfactory outer loading values. The IKS indicators show strong contributions to the construct, with

outer loadings of 0.857 (IKS1.1), 0.767 (IKS2.2), and 0.846 (IKS3.3). Similarly, the KN indicators demonstrate consistent and valid reflection of the construct, with outer loadings of 0.817 (KN1.1), 0.841 (KN2.3), and 0.816 (KN3.3). The KPL indicators exhibit very strong associations with their construct, as reflected by high outer loading values of 0.890 (KPL1.3), 0.895 (KPL2.3), and 0.859 (KPL3.3). Furthermore, the LKS variable also shows excellent results, with outer loadings of 0.801 (LKS1.3), 0.875 (LKS2.1), and 0.842 (LKS3.3), indicating that all indicators adequately explain their respective constructs.

Discriminant Validity Test

Table 3. Results of Average Variance Extracted (AVE)

	Average variance extracted (AVE)
IKS	0.680
KN	0.681
KPL	0.777
LKS	0.705

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on SmartPLS data processing results, all variables in this study achieved Average Variance Extracted (AVE) values above the minimum threshold of 0.50, indicating satisfactory convergent validity. The Islamic Financial Inclusion (IFI) variable recorded an AVE value of 0.680, meaning that 68.0% of the indicator variance is explained by the construct, while the Customer Decision (CD) variable showed an AVE value of 0.681, explaining 68.1% of its indicator variance. Furthermore, the Ease of Service Use (ESU) variable demonstrated a very strong construct validity with an AVE value of 0.777, indicating that 77.7% of the indicator variance is accounted for by the construct. Meanwhile, the Islamic Financial Literacy (IFL) variable obtained an AVE value of 0.705, showing that 70.5% of the indicator variance can be explained. Overall, these results confirm that all constructs meet the convergent validity criteria, as all AVE values exceed 0.50, indicating that the measurement model is valid and suitable for further reliability testing and structural model evaluation.

HTMT Test

Table 4. Heterotrait-Monotrait Ratio (HTMT) Results

	IKS	KN	KPL	LKS
IKS				
KN	0.695			
KPL	0.481	0.432		
LKS	0.366	0.435	0.127	

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on the SmartPLS analysis, all Heterotrait–Monotrait Ratio (HTMT) values among the constructs in this study are below the established threshold, indicating satisfactory discriminant validity. The HTMT value between Customer Decision (KN) and Islamic Financial Inclusion (IKS) is 0.695, suggesting adequate

construct distinction without excessive overlap. Furthermore, the HTMT values between Ease of Service Use (KPL) and Islamic Financial Inclusion (0.481) and between Ease of Service Use and Customer Decision (0.432) demonstrate clear discriminant validity. Likewise, the HTMT values involving Islamic Financial Literacy (LKS) remain substantially below the maximum threshold of 0.90, with values of 0.366 (LKS-IKS), 0.435 (LKS-KN), and 0.127 (LKS-KPL), confirming that Islamic Financial Literacy exhibits strong discriminant validity relative to the other constructs.

Fornell Test

Table 5. Fornell Results

	IKS	KN	KPL	LKS
IKS	0.824			
KN	0.540	0.825		
KPL	0.395	0.358	0.882	
LKS	0.289	0.361	-0.100	0.840

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on the SmartPLS analysis, the square root of the AVE values shown on the diagonal of the table (in bold) indicate adequate discriminant validity for all constructs. The square root of AVE for Islamic Financial Inclusion (IFI) is 0.824, Customer Decision (CD) is 0.825, Ease of Service Use (ESU) is 0.882, and Islamic Financial Literacy (IFL) is 0.840, all of which are higher than the correlations between constructs below the diagonal. Specifically, the AVE square root of IFI (0.824) exceeds its correlations with CD (0.540), ESU (0.395), and IFL (0.289); the AVE square root of CD (0.825) is greater than its correlations with IFI (0.540), ESU (0.358), and IFL (0.361); the AVE square root of ESU (0.882) is higher than its correlations with IFI (0.395), CD (0.358), and IFL (-0.100); and the AVE square root of IFL (0.840) exceeds its correlations with IFI (0.289), CD (0.361), and ESU (-0.100). These results confirm that each construct is empirically distinct and meets the Fornell-Larcker criterion for discriminant validity.

Reliability Test

Table 6 Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)
IKS	0.764	0.774	0.864
KN	0.766	0.768	0.865
KPL	0.858	0.873	0.913
LKS	0.796	0.827	0.878

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on SmartPLS data processing results, all variables in this study meet the reliability criteria. The Islamic Financial Inclusion (IFI) variable shows a Cronbach's Alpha of 0.764, Composite Reliability (rho_a) of 0.774, and Composite

Reliability (rho_c) of 0.864, indicating good internal consistency. The Customer Decision (CD) variable also demonstrates reliable measurement, with Cronbach's Alpha of 0.766, rho_a of 0.768, and rho_c of 0.865. Furthermore, the Ease of Service Use (ESU) variable exhibits very strong reliability, as reflected by Cronbach's Alpha of 0.858, rho_a of 0.873, and rho_c of 0.913. Similarly, Islamic Financial Literacy (IFL) shows adequate reliability with Cronbach's Alpha of 0.796, rho_a of 0.827, and rho_c of 0.878, confirming that all constructs are measured consistently and reliably.

Inner Model Analysis

F-Square Test

Table 7 F-Square Results

	f-square
IKS -> KN	0.157
KPL -> IKS	0.247
KPL -> KN	0.077
LKS -> IKS	0.148
LKS -> KN	0.111

Source: Primary Data Analysis Results of Smart PLS 4, 2025

The f-square (f^2) test was conducted to assess the contribution of each exogenous variable to the endogenous variables in the structural model by examining changes in R-square when an exogenous variable is removed. According to Cohen's (1988) criteria, f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effects, respectively. The results from SmartPLS analysis show that the effect of Islamic Financial Inclusion (IKS) on Customer Decision (KN) has an f^2 value of 0.157, indicating a medium effect, while the effect of Ease of Service Use (KPL) on IKS yields an f^2 value of 0.247, also categorized as a medium effect. In contrast, the effect of KPL on KN is relatively small ($f^2 = 0.077$). Furthermore, Islamic Financial Literacy (LKS) shows a small-to-moderate effect on IKS ($f^2 = 0.148$) and a small effect on KN ($f^2 = 0.111$). Overall, the f-square test indicates that KPL and IKS provide the most substantial contributions to explaining the endogenous variables, whereas the other variables contribute to a lesser yet meaningful extent, confirming that the structural model is proportionally constructed and suitable for subsequent path significance and hypothesis testing.

Goodness of fit

Table 8 R-Square Results

	R-square	R-square adjusted
IKS	0.265	0.255
KN	0.384	0.372

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Based on the SmartPLS data analysis, the R-square value for the Islamic Financial Inclusion (IFI) variable is 0.265, with an adjusted R-square of 0.255, indicating that the exogenous variables in the model explain 26.5% of the variance in

IFI, while the remaining 73.5% is explained by other factors outside the research model, placing the explanatory power in the weak to moderate category. Furthermore, the R-square value for the Customer Decision (CD) variable is 0.384, with an adjusted R-square of 0.372, suggesting that the exogenous variables account for 38.4% of the variance in CD, with the remaining 61.6% influenced by variables not included in the model, which falls into the moderate category. Overall, the R-square results demonstrate that the proposed structural model has an adequate explanatory capability, particularly in explaining customer decision-making, and despite not reaching a strong category, the model remains sufficiently robust for examining inter-variable relationships and hypothesis testing in subsequent analyses.

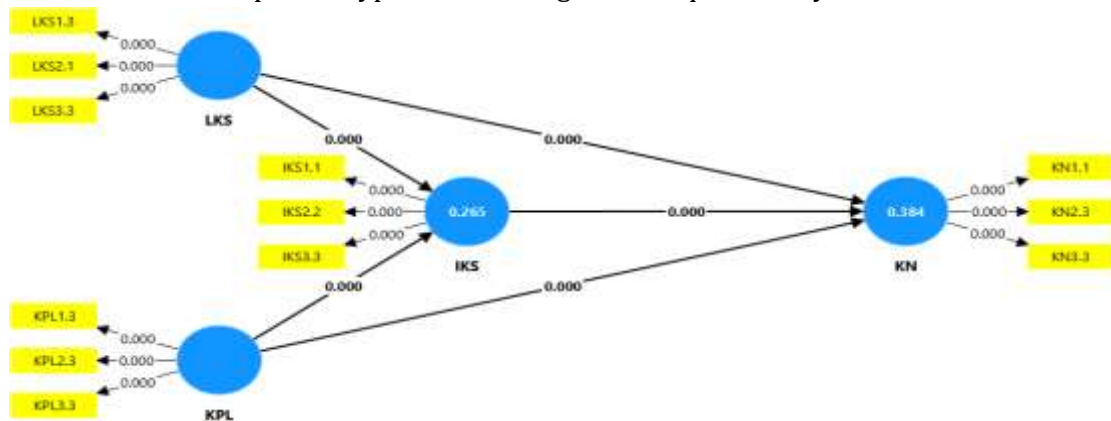


Figure 2 Inner Model

Source: Primary Data Analysis Results of Smart PLS 4, 2025

Hypothesis Testing

Path Coefficient Test

Table 9 Results of Path coefficient (Direct Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values	Description
IKS -> KN	0.362	0.364	0.072	5.021	0.000	Received
KPL -> IKS	0.428	0.427	0.071	6.006	0.000	Received
KPL -> KN	0.244	0.245	0.067	3.662	0.000	Received
LKS -> IKS	0.332	0.336	0.072	4.639	0.000	Received
LKS -> KN	0.281	0.285	0.070	4.035	0.000	Received

Source: Primary Data Analysis Results of Smart PLS 4, 2025

The results of hypothesis testing indicate that Islamic Financial Inclusion (IFI) has a positive and significant effect on Customer Decision (CD), as evidenced by a path coefficient of 0.362, a t-statistic of 5.021, and a p-value of 0.000 (< 0.05), confirming the proposed hypothesis. The Ease of Service Use (ESU) also demonstrates a positive and significant influence on Islamic Financial Inclusion, with a path coefficient of 0.428, a t-statistic of 6.006, and a p-value of 0.000, indicating that higher perceived ease of use enhances financial inclusion. Furthermore, ESU has a direct positive and

significant effect on Customer Decision ($\beta = 0.244$; $t = 3.662$; $p = 0.000$). Islamic Financial Literacy (IFL) is also found to positively and significantly affect Islamic Financial Inclusion ($\beta = 0.332$; $t = 4.639$; $p = 0.000$) as well as Customer Decision ($\beta = 0.281$; $t = 4.035$; $p = 0.000$), suggesting that improved financial literacy and service usability contribute directly and indirectly to customers' decisions to use digital Islamic banking products.

Indirect Effect Test

Table 10 Results of Uji Tidak langsung (Indiret Effect)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	p values	Remarks
KPL -> IKS -> KN	0.155	0.156	0.042	3.677	0,000	Received
LKS -> IKS -> KN	0.120	0.123	0.037	3.229	0.001	Received

Source: Primary Data Analysis Results of Smart PLS 4, 2025

The mediation test results indicate that Islamic Financial Inclusion (IFI) significantly mediates the relationship between Service Ease of Use (KPL) and Customer Decision (KN), with an indirect effect coefficient of 0.155, a t-statistic of 3.677, and a p-value of 0.000, confirming statistical significance. In addition, IFI also significantly mediates the effect of Islamic Financial Literacy (LKS) on Customer Decision, as shown by an indirect effect coefficient of 0.120, a t-statistic of 3.229, and a p-value of 0.001. These findings confirm that IFI functions as a significant mediating variable, indicating that both service ease of use and Islamic financial literacy influence customer decisions not only directly but also indirectly through enhanced Islamic financial inclusion. Consequently, improvements in service usability and Islamic financial literacy will have a more optimal and comprehensive impact on customer decision-making when accompanied by increased levels of Islamic financial inclusion.

Discussion

The Influence of Sharia Financial Literacy on Customer Decisions (H1)

The hypothesis testing results indicate that H1 is accepted, as evidenced by a path coefficient of 0.281 with a t-statistic of 4.035 and a p-value of 0.000, demonstrating that Islamic financial literacy has a positive and significant effect on customers' decisions to use Islamic digital banking products. This finding suggests that customers' understanding of Sharia principles, contractual mechanisms, and product characteristics serves as a key cognitive factor in shaping digital service adoption, as higher literacy reduces perceived risk and strengthens confidence in Sharia compliance. The results are consistent with Consumer Decision Theory proposed by Kotler and Keller (2016) and are supported by prior studies by Rosyidi (2021) and Kasus et al. (2025), which emphasize the significant role of Islamic

financial literacy in influencing Islamic banking product usage decisions. Theoretically, this finding reinforces Islamic financial literacy as a key determinant of consumer decision behavior, while practically highlighting the importance of structured Sharia financial literacy education strategies to enhance the adoption of Islamic digital banking products.

The Influence of Ease of Use of Services on Customer Decisions (H2)

Based on the analysis results, hypothesis H2 is accepted, with a path coefficient of 0.244, a t-statistic of 3.662, and a p-value of 0.000, indicating that the ease of use of digital services has a positive and significant effect on customers' decisions. This finding suggests that digital services that are easy to understand and operate enhance customer comfort and interest in using Islamic digital banking products by reducing technical barriers and improving user experience. The result is consistent with the perceived ease of use concept in the Technology Acceptance Model (Davis, 1989) and is supported by previous studies (Sari, 2021; Lestari et al., 2023), which confirm that ease of use significantly influences the adoption of digital banking services. Practically, this implies that Islamic banks need to develop simple and user-friendly digital interfaces to strengthen customers' decisions to use digital banking services.

The Influence of Sharia Financial Literacy on Sharia Financial Inclusion (H3)

The hypothesis testing results indicate that H3 is accepted, with a path coefficient of 0.332, a t-statistic of 4.639, and a p-value of 0.000, confirming that Islamic financial literacy has a positive and significant effect on Islamic financial inclusion. This finding suggests that a higher level of public understanding of Islamic financial concepts and products enhances access to and utilization of formal Islamic financial services by reducing information asymmetry and increasing participation in the Islamic financial system. The result is consistent with the findings of Widyandri and Laila (2022) and Salim et al. (2022), who identify Islamic financial literacy as a key determinant of Islamic financial inclusion. Theoretically, this evidence strengthens the role of literacy as a structural prerequisite for achieving sustainable Islamic financial inclusion.

The Effect of Ease of Use of Services on Sharia Financial Inclusion (H4)

Based on the test results, hypothesis H4 is accepted, with a path coefficient of 0.428, a t-statistic of 6.006, and a p-value of 0.000, indicating that ease of service use has a positive and significant effect on Islamic financial inclusion. This finding suggests that digital services that are easy to access and operate can expand the reach of Islamic financial services, including to population groups that were previously underserved by formal financial institutions. These results are consistent with the studies of Rijal and Indrarini (2022) and Ilmiah and Islam (2023), which emphasize the role of digitalization in promoting Islamic financial inclusion. Practically, this highlights the importance of developing inclusive and adaptive Islamic digital

banking services that accommodate users with varying levels of technological capability.

The Influence of Islamic Financial Inclusion on Customer Decisions (H5)

The analysis results indicate that hypothesis H5 is accepted, with a path coefficient of 0.362, a t-statistic of 5.021, and a p-value of 0.000, demonstrating that Islamic financial inclusion has a positive and significant effect on customers' decisions. This finding suggests that higher levels of access to and utilization of Islamic financial services strengthen customers' propensity to use Islamic digital banking products, as financial inclusion plays a key role in shaping customer habits and trust. These results are consistent with the study by Fatimah (2022), which confirms that financial inclusion significantly contributes to customer decision-making behavior.

The Mediating Role of Islamic Financial Inclusion on the Influence of Islamic Financial Literacy on Customer Decisions (H6)

The mediation test results indicate that hypothesis H6 is accepted, with an indirect effect coefficient of 0.120, a t-statistic of 3.229, and a p-value of 0.001, demonstrating that Islamic financial inclusion mediates the effect of Islamic financial literacy on customer decisions. These findings suggest that higher levels of Islamic financial literacy enhance Islamic financial inclusion, which in turn strengthens customers' decisions to use Islamic digital banking products.

The Mediating Role of Islamic Financial Inclusion on the Influence of Ease of Use of Services on Customer Decisions (H7)

The results of H7 indicate that Islamic financial inclusion significantly mediates the relationship between ease of use of services and customer decisions (indirect effect = 0.155, $t = 3.677$, $p < 0.001$). *Ease of Use of Services* was measured through time efficiency, interface clarity, ease of learning, and operational skill enhancement (Veonnita, 2022; Darma & Lukman, 2023), *Islamic Financial Inclusion* through access to Sharia-compliant products, frequency of use, and understanding of services (Ilmiah & Islam, 2023; Zuhri et al., 2023), and *Customer Decision* through purchase intention, transaction behavior, and loyalty (Gunarsih & Tamengkel, 2021). These findings suggest that perceived ease of use alone is insufficient to strongly influence customer decisions; inclusion in Islamic financial services enhances trust, knowledge, and engagement, making it a robust mediator. Theoretically, this supports Consumer Decision Theory (Kotler & Keller, 2016) by demonstrating that decision-making involves both cognitive evaluation and behavioral action, where financial inclusion bridges technological ease and Sharia-compliant decision-making. Practically, financial institutions should combine user-friendly digital platforms with expanded access to Sharia-compliant services to strengthen customer adoption, confidence, and informed decision-making in digital Islamic banking.

CONCLUSION

This study examines the factors influencing customers' decisions to use Islamic digital banking products by focusing on the roles of Islamic financial literacy, ease of service use, and Islamic financial inclusion. The findings indicate that Islamic financial literacy and the ease of use of digital services play a crucial role in encouraging customer decisions, both directly and indirectly through enhanced Islamic financial inclusion, highlighting that digital Islamic banking adoption is driven by a combination of Sharia-based financial understanding and accessible digital services. However, this study is subject to several limitations, including the use of cross-sectional survey data, a relatively limited number of respondents, and a research model that focuses on specific variables, which may not fully capture long-term customer behavior dynamics. Therefore, future research is recommended to expand the sample size, incorporate additional relevant variables, and apply more diverse research approaches. From a practical perspective, Islamic banking institutions are encouraged to strengthen Islamic financial literacy initiatives and develop user-friendly digital services to broaden financial inclusion and promote the sustainable adoption of digital banking products.

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