

Determinants of Islamic Banking Usage Decisions: Financial Literacy, religiosity, and Islamic Branding in Rural West Pasaman

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Article Information

Article History:

Received Jun 25th, 2026

Revised Aug 26th, 2026

Accepted Aug 30th, 2026

Keyword:

Islamic financial literacy; religiosity; Islamic branding; usage decision; Islamic banking; financial inclusion

ABSTRACT

This study examined whether Islamic financial literacy, religiosity, and Islamic branding explained decisions to use Islamic banking services among residents of Jorong Tanjung Durian, West Pasaman. A quantitative cross-sectional survey was conducted using a five-point Likert questionnaire, and 64 purposively selected residents who used Islamic banking services were analyzed with multiple linear regression in SPSS. All instruments met the validity criterion at the 5% level and demonstrated high reliability. Islamic financial literacy ($B = 0.212$, $p = 0.002$), religiosity ($B = 0.391$, $p < 0.001$), and Islamic branding ($B = 0.366$, $p < 0.001$) each showed positive and significant associations with usage decisions. The model was significant ($F = 33.081$, $p < 0.001$) and explained 86.9% of the observed variance ($R^2 = 0.869$). Religiosity had the largest standardized coefficient ($\beta = 0.614$), followed by Islamic branding ($\beta = 0.476$) and financial literacy ($\beta = 0.258$). The findings supported an integrated cognitive-value-signal explanation of Islamic banking usage decisions while remaining specific to the sampled community.



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INTRODUCTION

Islamic banking occupies an important position in Indonesia's dual financial system because it offers financial intermediation based on Sharia principles. Nevertheless, the size of the Muslim population does not automatically translate into equivalent use of Islamic financial services. The 2024 National Survey of Financial Literacy and Inclusion reported overall financial literacy of 65.43% and financial inclusion of 75.02%, whereas Islamic financial literacy was 39.11% and Islamic financial inclusion was only 12.88% (Otoritas Jasa Keuangan [OJK], 2024). This gap indicates that the availability of Islamic financial institutions and religious identity alone are insufficient to explain actual financial-service choices.

A usage decision is the outcome of a process in which consumers interpret information, evaluate alternatives, and select a service that is considered capable of satisfying functional and value-based expectations (Kotler & Keller, 2016). In Islamic banking, that process is particularly complex because consumers evaluate not only convenience and economic benefits but also the perceived conformity of products and institutional practices with Islamic principles. This study therefore frames usage decisions through three complementary dimensions: Islamic financial literacy as a cognitive capability, religiosity as a value-based orientation, and Islamic branding as an institutional signal communicated by the bank.

Islamic financial literacy enables consumers to understand contracts, product characteristics, rights and obligations, and the distinctions between Islamic and conventional financial mechanisms. Recent Indonesian evidence, however, is not fully consistent. Islamic financial literacy has been associated positively with Islamic-bank decisions or intentions in studies by Handida and Sholeh (2019), Setiawan (2023), Muhammad et al. (2023), and Falevy et al. (2022). Related studies of interest and saving behavior also point to a constructive role for Islamic financial literacy (Adiyanto & Dwi Purnomo, 2021; Fauzi & Agustin, 2023). Conversely, Wijanarko and Rachmawati (2020) found no significant partial effect on students' decisions, while Mufidah et al. (2024) and Yeni et al. (2023) also reported contexts in which literacy did not directly explain the relevant Islamic-banking outcome. This variation suggests that literacy may become behaviorally meaningful only when it is combined with values, trust, and contextual cues.

Religiosity represents the extent to which religious beliefs and values are internalized and used as a basis for everyday judgment. In financial behavior, religiosity can strengthen the preference for transactions perceived to avoid *riba* and comply with Sharia. Positive associations with Islamic-banking choices or intentions have been reported by Muslichah and Sanusi (2019), Panatagama and Hasan (2024), Falevy et al. (2022), and Marhusin et al. (2024). Yet other studies show a more conditional relationship. Kurniawan (2020) and Zuhirsyah and Nurlinda (2021) found religiosity not to have a significant direct effect, while Fattah et al. (2024) showed that religiosity influenced adoption through perceptions rather than through a direct path. These differences make it important to test religiosity together with cognitive and institutional factors rather than treating it as a sufficient explanation by itself.

Islamic branding adds an external market signal to the decision process. In banking, an Islamic brand is meaningful only when the label is supported by credible Sharia compliance, transparent communication, service consistency, and product practices that consumers can recognize (Jaya, 2020). Wijanarko and Rachmawati (2020), Mufidah et al. (2024), and Marhusin et al. (2024) found that Islamic branding contributed to financial-service decisions, whereas findings across community and student samples remain heterogeneous. The empirical inconsistency across literacy, religiosity, and branding research also reflects a concentration of prior studies in student, mahasantri, millennial, or urban-customer samples, including work that tested the same three constructs among Islamic boarding-school students (Mahmudah & Afandi, 2024). These settings may not fully represent community-based rural decision processes.

The local setting of Jorong Tanjung Durian, Gunung Tuleh District, West Pasaman Regency, provides a relevant case. The field context underlying the study indicated active religious life in the community while the use of Islamic banking services remained below the use of conventional banking services. This juxtaposition raises a substantive question: when religious values are socially visible, to what extent are banking choices also shaped by knowledge of Islamic finance and by confidence in an Islamic institutional identity? A community-level analysis is therefore useful for examining how these factors operate together outside the student-centered samples that dominate much of the earlier literature.

The novelty of this study is not limited to a different geographical location. Conceptually, it integrates a cognitive-value-signal framework in one explanatory model: Islamic financial literacy represents consumers' cognitive ability to understand Sharia-compliant finance, religiosity represents value-based motivation, and Islamic branding represents an institutional signal that may reduce uncertainty about the credibility of Sharia claims. Empirically, the study compares the standardized contribution of all three factors within a rural community sample. This integrated interpretation provides a more specific explanation of why religious identity may or may not translate into the actual use of Islamic banking services.

Accordingly, this study aimed to analyze the partial and simultaneous associations of Islamic financial literacy, religiosity, and Islamic branding with decisions to use Islamic banking services among residents of Jorong Tanjung Durian. The hypotheses proposed positive effects of each independent variable on usage decisions and a significant joint effect of the three variables. The results were expected to contribute to consumer-behavior research in Islamic finance and to offer practical guidance for combining financial education, substantive Sharia credibility, and brand communication in community outreach.

RESEARCH METHOD

This study employed a quantitative, cross-sectional explanatory design to examine associations between three independent variables—Islamic financial literacy (X1), religiosity (X2), and Islamic branding (X3)—and the decision to use Islamic banking services (Y). Primary data were collected through a questionnaire, while secondary material was used to support the conceptual framework and interpretation of the findings. The research setting was Jorong Tanjung Durian, Gunung Tuleh District, West Pasaman Regency.

The target population consisted of residents of Jorong Tanjung Durian who used Islamic banking services. Purposive sampling was applied using two substantive inclusion criteria: respondents were members of the local community and had experience using Islamic banking services. A total of 64 eligible questionnaires constituted the analyzable sample. Because the design used non-probability

sampling, the statistical results are interpreted as relationships within the observed sample rather than as population prevalence estimates.

The questionnaire used a five-point Likert scale ranging from 1 to 5. The instrument contained six items for Islamic financial literacy, eight items for religiosity, six items for Islamic branding, and six items for the usage-decision construct. At the construct level, Islamic financial literacy captured understanding of Islamic financial principles, products, and mechanisms (Hidayah, 2021); religiosity represented the internalization and application of religious values (Suryadi & Hayat, 2021); Islamic branding reflected the perceived Islamic identity and credibility of banking products and communication (Jaya, 2020); and usage decision represented consumers' evaluation and selection of banking services (Kotler & Keller, 2016).

Data were analyzed using SPSS in four stages. First, descriptive statistics summarized the distribution of each construct. Second, instrument quality was evaluated through item validity and Cronbach's alpha reliability. All item-validity decisions used one consistent criterion: a two-tailed significance level of 5%, $df = 62$, and $r\text{-critical} = 0.2461$. Third, regression assumptions were evaluated using the Kolmogorov-Smirnov test for residual normality, tolerance and variance inflation factor (VIF) statistics for multicollinearity, and the Glejser procedure for heteroscedasticity. Fourth, multiple linear regression was used to estimate $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$. Partial hypotheses were assessed with t tests, the joint model with the F test, and explanatory power with R^2 and adjusted R^2 . Statistical significance was set at $p < 0.05$.

Table 1 Construct Measurement Summary

Construct	Items	Conceptual focus	Primary source orientation
Islamic financial literacy (X1)	6	Knowledge of Sharia principles, products, and financial mechanisms	Hidayah (2021)
Religiosity (X2)	8	Internalization and application of religious values in economic choice	Suryadi & Hayat (2021)
Islamic branding (X3)	6	Perceived Islamic identity, credibility, and Sharia-related brand signals	Jaya (2020)
Usage decision (Y)	6	Evaluation and selection of banking services	Kotler & Keller (2016)

RESULTS AND DISCUSSION

Descriptive profile and instrument quality

The descriptive results show moderate-to-high observed scores across all constructs (Table 2). Religiosity recorded the highest mean total score ($M = 28.9531$), although direct comparisons of raw means should be made cautiously because the constructs contained different numbers of items. The usage-decision mean was 21.0469, while the means for Islamic financial literacy and Islamic branding were 20.8281 and 20.9062, respectively.

Table 2 Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	SD
Islamic financial literacy (X1)	64	9.00	30.00	20.8281	5.12248
Religiosity (X2)	64	15.00	40.00	28.9531	6.59589
Islamic branding (X3)	64	10.00	30.00	20.9062	5.47061
Usage decision (Y)	64	13.00	29.00	21.0469	4.20291

All questionnaire items exceeded the corrected 5% validity threshold ($r\text{-critical} = 0.2461$). The smallest item-total coefficient was 0.685 for the usage-decision construct, and the smallest coefficient among the independent variables was 0.770 for religiosity. Cronbach's alpha ranged from 0.840 to 0.926, indicating strong internal consistency for all constructs (Table 3). Applying the same 5% criterion across all constructs ensured internally consistent validity decisions.

Table 3 Validity and Reliability Summary

Construct	Items	Observed r range	r-critical	Cronbach's α	Conclusion
Usage decision (Y)	6	0.685–0.826	0.2461	0.840	Valid; reliable
Islamic financial literacy (X1)	6	0.787–0.871	0.2461	0.916	Valid; reliable
Religiosity (X2)	8	0.770–0.858	0.2461	0.924	Valid; reliable
Islamic branding (X3)	6	0.826–0.887	0.2461	0.926	Valid; reliable

Regression diagnostics and model results

The residual normality test produced a Kolmogorov-Smirnov statistic of 0.055 with $p = 0.200$, providing no evidence against the normality assumption. The Glejser significance values for X1, X2, and X3 were 0.565, 0.809, and 0.170, respectively, so no heteroscedasticity was indicated at the 5% level. Tolerance values were above 0.10 and VIF values were below commonly used thresholds. X1 and X2 nevertheless had VIF values of approximately 3.06, indicating moderate shared variance that should be considered when interpreting their separate coefficients, although it did not reach a level conventionally treated as severe multicollinearity.

Table 4 Regression Assumption Diagnostics

Diagnostic	Variable/statistic	Value	Decision
Residual normality	Kolmogorov-Smirnov p	0.200	Acceptable
Multicollinearity	X1: Tolerance / VIF	0.327 / 3.060	Acceptable
Multicollinearity	X2: Tolerance / VIF	0.326 / 3.065	Acceptable
Multicollinearity	X3: Tolerance / VIF	0.994 / 1.006	Acceptable
Heteroscedasticity (Glejser)	X1 p	0.565	Not indicated
Heteroscedasticity (Glejser)	X2 p	0.809	Not indicated
Heteroscedasticity (Glejser)	X3 p	0.170	Not indicated

The multiple regression equation was $Y = -2.343 + 0.212X1 + 0.391X2 + 0.366X3 + e$. Each predictor had a positive and statistically significant coefficient (Table 5). The standardized coefficients provide the clearest basis for comparing the relative associations within the same model: religiosity had the largest standardized coefficient ($\beta = 0.614$), followed by Islamic branding ($\beta = 0.476$) and Islamic financial literacy ($\beta = 0.258$). The larger t statistic for Islamic branding reflects the precision of that estimate and should not be interpreted as evidence that its standardized contribution exceeded religiosity.

Table 5 Multiple Linear Regression and Partial Tests

Predictor	B	SE	β	t	p
Constant	-2.343	1.215	—	-1.929	0.059
Islamic financial literacy (X1)	0.212	0.067	0.258	3.160	0.002
Religiosity (X2)	0.391	0.052	0.614	7.520	<0.001
Islamic branding (X3)	0.366	0.036	0.476	10.172	<0.001

The model was significant as a whole, $F(3, 60) = 33.081$, $p < 0.001$. R^2 was 0.869 and adjusted R^2 was 0.863, indicating that the three predictors jointly accounted for a large share of the observed variance in usage decisions within this sample (Table 6). The magnitude is unusually high for a cross-sectional behavioral survey and therefore warrants cautious interpretation. It may reflect genuinely close links among knowledge, values, brand perceptions, and usage decisions, but it may also be amplified by common-method measurement, construct proximity, and the relatively homogeneous single-community sample. Accordingly, R^2 should not be interpreted as evidence that 86.9% of population-level Islamic-banking behavior is causally determined by these three factors.

Table 6 Model Fit and Simultaneous Test

R	R²	Adjusted R²	SEE	F (3, 60)	p
0.932	0.869	0.863	1.55668	33.081	<0.001

Islamic financial literacy and usage decisions

Islamic financial literacy was positively associated with usage decisions ($B = 0.212$; $\beta = 0.258$; $t = 3.160$; $p = 0.002$). The finding supports the first hypothesis and suggests that better understanding of Sharia principles, products, and mechanisms improves consumers' ability to evaluate whether Islamic banking is relevant to their financial needs and beliefs. In the cognitive component of the proposed framework, literacy reduces ambiguity. Consumers who understand the logic of contracts, cost structures, rights and obligations, and the practical differences between Islamic and conventional products are better positioned to convert a general preference for Sharia-compliant finance into an actual service decision.

The result is consistent with Handida and Sholeh (2019), Falevy et al. (2022), Setiawan (2023), and Muhammad et al. (2023), all of whom reported a positive role for Islamic financial literacy or closely related knowledge in Islamic-banking decisions. However, it contrasts with Wijanarko and Rachmawati (2020), who found Islamic financial literacy insignificant in a student sample, and with Mufidah et al. (2024) and Yeni et al. (2023), who reported non-significant direct relationships in different behavioral models. These contrasting results reinforce the idea that literacy is not automatically converted into behavior. Its effect can depend on respondent characteristics, the outcome measured, service access, trust, and the degree to which knowledge is accompanied by value-based motivation and credible institutional signals.

For Jorong Tanjung Durian, the practical implication is that educational programs should move beyond generic explanations of the prohibition of *riba*. Community outreach can be more effective when it explains product contracts, fees, risk-sharing mechanisms, digital access, complaint channels, and concrete differences between comparable Islamic and conventional services. Literacy is therefore best treated as decision-enabling capability rather than as information exposure alone.

Religiosity and usage decisions

Religiosity showed a positive and significant association with usage decisions ($B = 0.391$; $\beta = 0.614$; $t = 7.520$; $p < 0.001$), supporting the second hypothesis. Importantly, $\beta = 0.614$ was the largest standardized coefficient in the model. This indicates that, after accounting for the other predictors, value-based religious orientation was the factor most strongly associated with differences in usage decisions within the observed sample. The result is theoretically plausible because Islamic banking choices carry an explicit ethical and religious meaning: selecting a service can be understood not only as an economic act but also as an attempt to align daily transactions with beliefs concerning *riba*, fairness, and Sharia compliance.

The result is consistent with the positive findings of Falevy et al. (2022), Panatagama and Hasan (2024), and Marhusin et al. (2024). At the same time, it differs from Kurniawan (2020) and Zuhirsyan and Nurlinda (2021), who found no significant direct effect of religiosity, and from Fattah et al. (2024), who found that religiosity operated through perceptions in their adoption model. The divergence is analytically important: religiosity appears to function differently across contexts. Where consumers have sufficient service familiarity and perceive the institution as substantively compliant with Sharia, religious values may translate more directly into choice; where those conditions are weaker, religiosity may affect decisions indirectly through perception, trust, or other mediators.

This interpretation also clarifies why religiosity should not be used as a stand-alone marketing assumption. A bank cannot presume that a highly religious community will choose Islamic banking merely because of religious messaging. The value orientation needs to be supported by intelligible products, accessible services, and observable institutional integrity. In practice, religious communication is more credible when it is connected to transparent explanations of contracts and consistent service behavior.

Islamic branding and usage decisions

Islamic branding also had a positive and significant association with usage decisions ($B = 0.366$; $\beta = 0.476$; $t = 10.172$; $p < 0.001$), supporting the third hypothesis. In the proposed cognitive-value-signal framework, branding functions as an institutional signal: consumers cannot directly audit every operational process of a bank, so they rely partly on observable cues such as brand identity, communication, perceived Sharia commitment, transparency, and consistency between promises and service experience. A credible Islamic brand can therefore reduce uncertainty about whether the institution behaves in accordance with the principles it communicates.

The finding is consistent with evidence from Wijanarko and Rachmawati (2020), Mufidah et al. (2024), and Marhusin et al. (2024), and it aligns with Jaya's (2020) argument that Islamic banking brands must be embodied in products and institutional practice rather than merely attached as labels. It also helps explain why branding can remain important even after religiosity and literacy are controlled. Consumers may possess religious motivation and product knowledge but still hesitate if the institution's Sharia identity is perceived as symbolic, inconsistent, or difficult to verify.

For Islamic banks serving rural communities, branding should therefore emphasize credibility rather than symbolism. Communication about Sharia principles should be paired with transparent information about contracts, fees, service standards, and governance. This is consistent with Syafrida et al. (2020), who identified religious reputation together with network and technology availability as salient considerations among millennial Islamic-bank customers. The brand becomes behaviorally meaningful when the customer experience confirms the religious and ethical claims communicated by the institution.

Joint effect, contribution, and implications

The simultaneous result confirmed the fourth hypothesis: Islamic financial literacy, religiosity, and Islamic branding jointly explained usage decisions to a statistically significant degree. Their combination is theoretically more informative than any single factor. Literacy provides the cognitive resources needed to understand the service; religiosity supplies a value-based motive for preferring Sharia-compliant transactions; and Islamic branding provides an institutional signal that the bank can be trusted to embody the values it claims. The three dimensions therefore operate at different stages of the same decision process and can reinforce one another.

This integrated interpretation constitutes the main contribution of the study. Earlier research frequently examined similar variables in student, millennial, or urban-customer settings, while the present analysis places them together in a community-based rural setting and explicitly compares their standardized associations. The result shows that strong religiosity does not make literacy or branding redundant. Even in a context where religious values are salient, decision formation remains multidimensional. This provides a more nuanced explanation of the gap between religious identification and actual Islamic financial inclusion reported nationally by OJK (2024).

The managerial implication is an integrated acquisition and retention strategy. Islamic banks should combine community financial education with credible Sharia governance and brand communication that is supported by service evidence. Educational activities can explain products in accessible language; religious and ethical messages can clarify the values underlying the contracts; and brand claims can be substantiated through transparent procedures, service quality, and reliable digital or physical access. This approach is more defensible than relying on the word 'Islamic' as a promotional label.

Several limitations delimit the interpretation of the findings. The study used only 64 purposively selected respondents from one community, so external validity is limited and the coefficients should not be generalized automatically to West Pasaman or Indonesia. The cross-sectional, self-reported design cannot establish causal direction and may be vulnerable to common-method bias. The model also omitted potentially important determinants such as service quality, accessibility, price or cost perceptions, trust, digital-service availability, social influence, and demographic controls. Future research should use larger probability-based or multisite samples, validate the measurement structure through factor analysis or structural equation modeling, include mediating variables such as trust and perception, and compare users with non-users to explain conversion from awareness to actual adoption.

CONCLUSION

Islamic financial literacy, religiosity, and Islamic branding were each positively and significantly associated with decisions to use Islamic banking services among the 64 sampled residents of Jorong Tanjung Durian. The model was significant ($F = 33.081$, $p < 0.001$) and produced $R^2 = 0.869$, while religiosity showed the largest standardized coefficient ($\beta = 0.614$), followed by Islamic branding ($\beta = 0.476$) and Islamic financial literacy ($\beta = 0.258$). These findings support an integrated cognitive-value-signal explanation in which knowledge enables informed evaluation, religiosity provides value-based motivation, and credible Islamic branding signals institutional conformity with expected Sharia principles. For practice, Islamic banks should integrate product education, substantive Sharia credibility, and transparent brand communication rather than relying on religious labels alone. Because the study used a small purposive, single-community, cross-sectional sample, the findings should be interpreted contextually. Future research should test the framework using larger multisite samples, stronger measurement validation, and additional variables such as trust, service quality, accessibility, digital access, and social influence.

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