The Effect of Islamic Financial Literacy on the Decision to Use Islamic Banking Services in the City of Ternate with Religion as a Moderating Variable

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A B S T R A C T

This study aims to examine the influence of islamic financial literacy towards the utilization of islamic banking services. Religiosity as a moderating variable. The sample in this study were customer of Islamic banking in Ternate City taken by purposive sampling method. The number of samples used were 100 respondents. The method of analysis of this research used simple linear regression analysis and moderated regression analysis with SPSS. The result of this research showed that Islamic financial literacy has a positive and significant effect to the utilization of islamic banking services. Meanwhile religiosity weakens the connection between islamic financial literacy and the utilization of islamic banking services.

A B S T R A K

Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan syariah terhadap keputusan penggunaan jasa perbankan syariah dengan religiusitas sebagai variabel pemoderasi. Sampel dalam penelitian ini adalah nasabah bank syariah di Kota Ternate yang diambil melalui metode purposive sampling. Jumlah sampel penelitian sebanyak 100 responden. Metode analisis dari penelitian ini menggunakan analisis regresi linear sederhana dan moderated regression analysis dengan program SPSS. Hasil penelitian menunjukkan bahwa literasi keuangan syariah berpengaruh positif dan signifikan terhadap keputusan penggunaan jasa perbankan syariah. Sedangkan religiusitas memperlemah hubungan literasi keuangan syariah dan keputusan penggunaan jasa perbankan syariah.

INTRODUCTION

In general, banks perform three main functions: they take deposits, lend money, and provide remittance services (Karim, 2016). There are two types of financial institutions in Indonesia: conventional banks and Islamic banks (Abustan, 2012). Conventional banks are the oldest national banks in Indonesia, and they have undergone many changes (History of Bank Indonesia). After that, the government passed RI Law 7 of 1992. Referring to establishing Islamic Banks, profit-sharing banks are based on Islamic beliefs (E. Nainggolan, 2016). Islamic banking is a financial institution established by Indonesian financial institutions as a fundraiser for the public, especially Muslims, which determines rewards according to a profit-sharing system that prioritizes fairness in transactions and avoids speculative activities (Bank Indonesia, Islamic Banking Operational System).

Along with this expansion, Islamic banking has progressed rapidly, with bank offices growing throughout Indonesia (Mujaddid & Nugroho, 2019). However, the Financial Services Authority assesses that Islamic banks in Indonesia still have a small market share compared to regular banks. According to the Financial Services Authority, Islamic banks have a market share

of only 6.24 percent in Indonesia, while conventional banks have a market share of 93.76 percent (Nasjum, 2020). If evaluated in the context of current potential, it is enormous. This holds true when considering that Indonesia is home to one of the world's largest Muslim populations. Conventional banking still has a larger market share than Islamic banking; this shows that most Indonesians still choose conventional banking over Islamic banking (Mujaddid & Nugroho, 2019).

Several studies reveal that the Indonesian people's understanding of Islamic finance still needs improvement. The 2019 OJK survey found that 8.93 percent of Indonesians understand Islamic finance practices, compared to 37.72 percent who understand conventional financial practices. The findings of this study strengthen that argument further. One can draw the following conclusions from these findings: the general public needs to understand Islamic financial literacy and the services Islamic banks provide.

Handida (2018) states that the higher the level of Islamic financial literacy owned by Muslim communities, the higher the decision-making of Muslim communities to use Islamic banking products. This is also by research conducted by (Candida & Sholeh, 2018; Liana, 2018), which state that Islamic financial literacy positively influences the decision to save at Islamic banks. However, research conducted by Yulianto (2018) found contradictory results, namely, Islamic financial literacy has a negative effect on the decision to save at the bank. This means that Islamic financial literacy does not affect a person's decision to save at an Islamic bank.

Ajzen (1991) is a proponent of the theory of planned behavior (TPB) or the theory of planned behavior, which is a developmental theory of the theory of reasoned action (TRA), which is commonly called the theory of action. This theory describes a person's habit of acting, divided into three factors: attitudes toward behavior, subjective norms, and perceptions of behavior control. Hambali (2018) defines Islamic financial literacy as the capacity to identify between conventional and Islamic banks and an understanding of Islamic financial products and services. Their knowledge of Islamic finance can also influence their attitude toward making Shariah-compliant financial decisions. Decision-making, according to Alwizra (2020), is a process that requires handling obstacles by determining specific alternatives for taking actions that will deal with existing challenges.

According to Article 1 Number 1 of the Law of the Republic of Indonesia Number 21 of 2008 concerning Islamic Banking, everything related to Islamic banks and business units is considered Islamic banking. This includes Islamic institutions, commercial companies, and the methods and procedures they use daily. Rosyindah (2018) argues that religiosity is best understood as a process by which people integrate religious values into their hearts and words. McDaniel and Burnett (1990) in Barbara (2006) added that religiosity is several beliefs in God, followed by the principles of belief and behavior developed by the religion they adhere to.

Islamic teachings on money management demand a person's capacity to use their financial knowledge, skills, and attitudes consistent with Islamic teachings, as defined by Albaity (2019). As shown by Mehmood (2017) in their research, the quantity of Islamic financial literacy owned by the Muslim community has a negative impact on the ability of the Muslim population to use Islamic banking products. Lack of basic financial literacy can cause people to make bad financial decisions (Lusardi, 2008).

Islamic financial literacy benefits the adoption of Islamic bank services or products, according to studies by (Cahyanti, 2018; Handida & Sholeh 2018; Liana, 2018). According to Muslichah (2019), those with experience in Islamic finance are likelier to employ Islamic

financial institutions. Using Islamic banking services is more likely if one is familiar with Islamic finance, as found in research by (Salim et al., 2022).

H1: Islamic financial literacy has a positive effect on saving decisions at Bank Syariah Ternate.

According to Adiyanto (2021), religiosity is how people absorb religious values in their hearts and through their words. According to McDaniel and Burnett (1990) in Thohari (2021), religiosity is the amount of belief in God followed by standards of belief and behavior set by the chosen religion. A high level of religiosity is likely to increase the impact of Islamic financial literacy on saving decisions. According to Ramadhani (2021), someone with a high level of religiosity is more likely to consider religious matters when making decisions. According to research findings by Selvi (2022), religion has a significant role in people's decisions to utilize Islamic banking services. According to Ningsih's research (2017), higher religiosity affects people's desire to save their money in Islamic banks. As long as the amount of religiosity is used to reduce this impact, according to Khamid (2022), Islamic financial literacy positively influences the use of Islamic banking products. According to this study's findings, one's religiosity has a considerable influence on the relationship between Islamic financial literacy and the use of Islamic banking products.

H2: Religiosity strengthens the relationship between Islamic financial literacy and the decision to save at Bank Syariah Ternate.

RESEARCH METHOD

This type of research is quantitative descriptive research, which aims to determine the degree of relationship and influence between two or more variables. The population in this study are customers of Islamic banks in the city of Ternate. Because the sample was selected from the population, the characteristics of the sample are the same as those of the population as a whole (Sugiyono, 2017). This study used a non-probability sampling process known as purposive sampling to select the sample. Any population segment that meets specific sample criteria can be selected as a sample from the wider population using this approach. All customers of Islamic banks in the City of Ternate are entitled to participate in the research. The Rao Purba formula (Siswanto & Pratama, 2015) calculates the minimum sample size required for investigations because the population is unknown or unlimited. The following is the formula.:

$$n = \frac{Z^2}{4(Moe)^2}$$

The confidence level used is 95 percent or Z=1.96 and Moe=0.1, so the number of samples in this study is as follows:

$$n = \frac{1.96^2}{4(0.1)^2}$$
$$n = 96.04 \approx 100 \text{ Responden}$$

So, the minimum sample size in this study is 100 customers. The data sources used are primary and secondary data. During this investigation, the distribution of questionnaires served as the primary data source. Secondary data sources are in the form of reports or electronic books originating from the official website of Bank Indonesia relating to research issues. In addition to the observation method, this study used a questionnaire to collect data. Observation techniques are sophisticated procedures involving several biological and psychological processes. Two of the most critical tasks are observation and recalling previous experiences. The questionnaire approach in data collection presents a series of questions or written statements to respondents, who are then given the task of submitting their answers (Sugiyono, 2015). The test tool used is multiple regression analysis using the statistical package of social scientists (SPSS) as a statistical test tool.

RESULTS AND DISCUSSION

The extent to which a measuring instrument can measure the variable to be measured is determined by its validity. The questionnaire's validity refers to the question's ability to reveal what is being examined (Ghozali, 2011). The degree of freedom (df) of the R-table value ¬-= n-2 = 100-2 = 98 with a significance level (α) of 0.05 is 0.165.

Tabel 1. Hasil Uji Validitas dan Reliabilitas

Variable	Instrument	r-calculated	r-table	Cronbach Alpha	Info
X1	X1.1	0,596	0.165		Valid dan reliable
	X1.2	0,532	0.165		Valid dan reliable
	X1.3	0,579	0.165		Valid dan reliable
	X1.4	0,532	0.165		Valid dan reliable
	X1.5	0,311	0.165		Valid dan reliable
	X1.6	0,638	0.165		Valid dan reliable
	X1.7	0,574	0.165		Valid dan reliable
	X1.8	0,573	0.165		Valid dan reliable
	X1.9	0,660	0.165		Valid dan reliable
	X1.10	0,554	0.165		Valid dan reliable
	X1.11	0,573	0.165		Valid dan reliable
	X1.12	0,611	0.165	0,717	Valid dan reliable
	X1.13	0,611	0.165		Valid dan reliable
	X1.14	0,344	0.165		Valid dan reliable
	X1.15	0,338	0.165		Valid dan reliable
	X1.16	0,281	0.165		Valid dan reliable
	X1.17	0,567	0.165		Valid dan reliable
	X1.18	0,501	0.165		Valid dan reliable
	X1.19	0,420	0.165		Valid dan reliable
	X1.20	0,472	0.165		Valid dan reliable
	X1.21	0,567	0.165		Valid dan reliable
	X1.22	0,257	0.165		Valid dan reliable
	X1.23	0,310	0.165		Valid dan reliable
X2	X2.1	0,479	0.165		Valid dan reliable
	X2.2	0,832	0.165		Valid dan reliable
	X2.3	0,539	0.165		Valid dan reliable
	X2.4	0,748	0.165	0,853	Valid dan reliable
	X2.5	0,545	0.165		Valid dan reliable
	X2.6	0,663	0.165		Valid dan reliable
	X2.7	0,736	0.165		Valid dan reliable
	X2.8	0,866	0.165		Valid dan reliable

	X2.9	0,718	0.165		Valid dan reliable
	X2.10	0,851	0.165		Valid dan reliable
	X2.11	0,792	0.165		Valid dan reliable
	X2.12	0,717	0.165		Valid dan reliable
	X2.13	0,824	0.165		Valid dan reliable
	X2.14	0,700	0.165		Valid dan reliable
	X2.15	0,738	0.165		Valid dan reliable
	Y1.1	0,834	0.165		Valid dan reliable
	Y1.2	0,888	0.165		Valid dan reliable
Y	Y1.3	0,755	0.165	0,951	Valid dan reliable
	Y1.4	0,683	0.165		Valid dan reliable
	Y1.5	0,759	0.165		Valid dan reliable
	Y1.6	0,714	0.165		Valid dan reliable

Source: Primary data processed in 2022

Table 1 shows that the statement items are valid because the probability value <0.05 or the Pearson correlation value> R-table (0.165) (r-count> r-table). Therefore, all valid indicators can be included in further testing. Based on the reliability test results, each variable used in this study is said to be reliable because the value of Cronbach Alpha is> 0.60. Therefore, the construct of the statement given in the variable Decision to Use Islamic Banking Services, Sharia Financial Literacy, and Religiosity is reliable, so each statement item on the questionnaire can be used in the measurement.

The normality test is used to test whether confounding or residual variables have a normal distribution in the regression model. The normality test method used is the Kolmogorov-Smirnove probability value more significant than the 5 percent error rate or 0.05. The test results can be seen in table 2.

Table 2. Normality Test Results

Simple Linear Regression (Equation 1)		
		Unstandardized Residual
N		100
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	4.14062379
Most Extreme Differences	Absolute	0.135
	Positive	0.132
	Negative	-0.135
Kolmogorov-Smirnov Z		1.347
Asymp. Sig. (2-tailed)		0.053

Source: Primary data processed in 2022

Based on table 2 displays the asymp value. Because the Sig (2-tailed) value of 0.053 is more significant than 0.05, it can be concluded that the residuals follow a normal distribution.

Table 3. Normality Test Results

Simple Linear Regression (Equation 2)		
		Unstandardized Residual
N		100
Normal Parameters[a]	Mean	.0000000
	Std. Deviation	3.81214160
Most Extreme Differences	Absolute	0.117
	Positive	0.078
	Negative	-0.117

Kolmogorov-Smirnov Z	1.175
Asymp. Sig. (2-tailed)	0.127

Source: Primary data processed in 2022

The Kolmogorov-Smirnov value in Table 3 is 1.175, with a significance of 0.127 greater than 0.05, indicating that the data is normally distributed. Furthermore, a multicollinearity test was conducted to test the correlation between the independent variables in the regression model. In a good regression model, there should be no correlation between variables. To test the presence or absence of multicollinearity in the regression model, it can be seen from the tolerance value and its opponent by looking at the variance inflation factor (VIF). The commonly used cut-off value is the tolerance value of 10. One way to test for multicollinearity can be seen from the Variance Inflation Factor (VIF). If the VIF value > 10, multicollinearity occurs. The multicollinearity test results are presented in table 4.

Table 4. Multicollinearity Test Results (Equation 1)

Model	Collinearity Statistics	
	Tolerance	VIF
X	1,000	1,000

Source: Primary data processed in 2022

Since the independent variables have Tolerance values greater than 0.1 and VIF values less than 10, as shown in Table 4, there is no risk of multicollinearity in this study.

Table 5. Multicollinearity Test Results (Equation 2)

Model	Collinearity Statistics	
	Tolerance	VIF
X	0,431	2,192
M	0,828	1,084
X*M	0,232	4,184

Source: Primary data processed in 2022

The multicollinearity test results in Table 5 show that the tolerance value is > 0.10 and the VIF value is < 10, meaning there is no multicollinearity problem between the variables. There is no heteroscedasticity in the feasible regression model. Heteroscedasticity refers to the fact that variable variations are not uniform across all observations (Ghozali, 2011). The following Glejser test table can be used to determine heteroscedasticity:

Table 6. Heteroscedasticity Test Results (Equation 1)

Model	t-calculated	Sig
X	0,733	0,465

Source: Primary data processed in 2022

When the absolute value is used as the dependent variable, the significance level is more significant than 0.05, as shown in Table 6 of the Glejser heteroscedasticity test. When considering absolute residuals, it is easy to conclude that there is no problem with heteroscedasticity among the variables in this regression model.

Tabel 7. Hasil Uji Heteroskedastisitas (Persamaan 1)

Model	t-hitung	Signifikansi
X	0,624	0,534
M	1,064	0,290
X*M	-0,597	0,552

Source: SPSS Outputs, 2022

From table 7, the significance of the Glejser test results is above 0.05. This shows that there is no heteroscedasticity in the regression model used. Furthermore, descriptive statistical analysis was carried out to display the relevant information in the data. Researchers use descriptive statistics to provide an overview or description of data seen from the range, minimum, maximum, sum, and average. The results of descriptive statistical tests using the SPSS program in this study can be seen in table 8.

Table 8. Descriptive Analysis Results

	N	Minimum	Maximum	Mean	Std. Deviation
Service Use Decision Syariah banking (Y)	100	12,00	30,00	22,3200	4,0449
Islamic Financial Literacy (X)	100	5,00	23,00	14,6000	4,8137
Religiosity (M)	100	29,00	75,00	59,2500	14,1895
Valid N (listwise)	100				

Source: SPSS Outputs, 2022

The amount of data for each variable that can be processed is 100; according to Table 4.10, the lowest value for the Decision to Use Islamic Banking Services (Y) is 12.00, and the maximum value is 30.00. The standard deviation is 4.0449, while the mean value is 22.321200. This implies that the mean value is greater than the normal value, resulting in minimal data deviation and uniform distribution of values. The lowest and maximum values for Islamic Financial Literacy (X) were 5.00 and 23.00, respectively. The standard deviation is 4.8137, while the mean value is 14.6000. This shows that the average value is higher than the standard value, indicating that the data deviation is minimal, and the distribution of values is uniform. The Religiosity variable (X2) has a low of 29.00 and a high of 75.00. It has a mean of 59.2500 and a standard deviation of 14.1895. This implies that the mean value is greater than the standard deviation, indicating that the observed data has a limited degree of variance and that the values are evenly distributed.

Table 9. Model 1 T-Test Results

Dependent variable	Independent variable	Regression Coefficient	t-calculated	t-table	Sig.
Y	X	0,157	1,996	1,660	0,049
Constant		= -0,996			
Adjusted R Square		= 0,029			
F-calculated		= 3,983			
Sig. F-calculated		= 0,049			
N		= 100			

Source: SPSS Outputs, 2022

Model Equation 1:

$$Y = -0,996 + 0,157X + e$$

The significance value of the influence of Islamic Financial Literacy (X) on the Decision to Use Islamic Banking Services (Y) is 0.032 <0.05, with a T-count value of 2.181 > T-table of 1.660 and a coefficient value of 0.849. This shows that the coefficient value is moving in a positive direction. The results of the finding that Ha is accepted and H0 is rejected, it can be concluded that Islamic Financial Literacy has a beneficial impact on the decision to use Islamic banking services.

Table 10. Model 2 T Test Results

Dependent variable	Independent variable	Regression Coefficient	t-calculated	t-table	Sig.
Y	X	0,849	2,181	1,660	0,032
	M	0,123	1,285	1,660	0,202
	X*M	-0,014	-2,182	1,660	0,032
Constant		= 14,982			
Adjusted R Square		= 0,084			
F-calculated		= 4,027			
Sig. F- calculated		= 0,010			
N		= 100			

Source: SPSS Outputs, 2022

Model Equation 2:

$$Y = 14,982 + 0,849X + 0,123M + 0,014X*M + e$$

The Effect of Religiosity and Islamic Financial Literacy (X*M) on the Decision to Use Islamic Banking Services (Y) has a significance value of 0.032 <0.05, with a T-count value of -2,182 > T-table 1.660 and a coefficient value of -0.014, indicating negative direction. This value indicates that religiosity weakens the relationship between Islamic Financial Literacy and the Decision to Use Islamic Banking Services. This allows one to conclude that hypothesis Ha is rejected and hypothesis H0 is accepted.

The F statistical test shows whether all the independent or independent variables included in the model have a combined effect on the dependent/dependent variable. The simultaneous regression test results can be seen in table 11.

Table 11. F Test (Equation 1)

Model	F-calculated	F-table	Sig.
X	3,983	3,983	0,049

Source: SPSS Outputs, 2022

Df1 = k-1 = 2-1 = 1 and df2 = n-k = 100-2 = 98 with F-count greater than F-table (3.983 > 3.938) as shown in Table 11. By comparing the two values, these conclusions can be that the independent variable (X) had a significant effect on the dependent variable simultaneously (Y).

Table 12. F Test (Equation 2)

Model	F-calculated	F-table	Sig.
X			
M	4,027	3,090	0,010
X*M			

Source: SPSS Outputs, 2022

Table 12 shows that the calculated F-value is greater than the F-table (df1 = k-1 = 3-1 = 2 and df2 = n-k = 100-3 = 97) and that the simultaneous significance value for the F test is 0.010 < 0,05. This implies that Islamic Financial Literacy (X), Religiosity (M), and the interaction between Islamic Financial Literacy and Religiosity (X*M) have an impact on the decision to use Islamic Finance (Y).

Table 13. Coefficient of Determination

(Equation 1)

Model	R	R Square	Adjusted R Square
X	0,198	0,039	0,029

Source: SPSS Outputs, 2022

Including more independent variables in the regression equation can increase the R square value and the relationship and vice versa. The more independent variables, the higher the value of R square. Table 4.18 for the R square test, which can be seen above, shows the adjusted values for the R square. This shows that the Islamic Financial Literacy (X) variable has a 2.9 percent effect on the Decision to Use Islamic Financial Services (Y) variable. In comparison, the remaining 97.1 percent is influenced by factors not included in the model.

Table 14. Coefficient of Determination

(Equation 1)

Model	R	R Square	Adjusted R Square
X			
M	0,334	0,112	0,084
X*M			

Sumber: Output SPSS

The R square tested, as calculated by the R square test mentioned above, is 0.084, as shown in Table 4.19. This shows that the variables of Sharia Financial Literacy (X), Religiosity (M), and the interaction between the variables of Sharia Financial Literacy and Religiosity (X*M) have an influence of 8.4 percent on the variable Decision to Use Sharia Financial Services (Y). In comparison, the remaining 91.6 percent variable is influenced by variables not included in the model.

Discussion

The Influence of Islamic Financial Literacy on Decisions to Use Islamic Banking Services in the City of Ternate

According to the statistical test of the effect of Islamic financial literacy on the decision to use Islamic banking services, the significance value is 0.032 < 0.05, with a positive T-count value of 2.181 > T-table 1.660. This shows that Islamic financial literacy influences the decision to utilize Islamic financial services beneficially. People are more likely to choose Islamic banking services if they better understand Islamic banking and finance. The purpose of increasing Islamic financial literacy, according to Liana (2018), is not only to increase public awareness but also to change their behavior in managing money more effectively and intelligently in choosing halal and tempting assets. This is in line with decision-making theory, which states that decisions are formed in response to circumstances where there is a difference between the

current state and the desired state, which requires an examination of various alternative actions. Decision-making, according to Alwizra (2020), is a problem-solving process in which a person chooses from various possibilities to determine an action to be taken to handle existing challenges. The greater the degree of Islamic financial literacy in society, the more it will inspire business actors of Islamic financial institutions to update and produce new products that are more innovative, creative, and populist, and of course, by the conditions of Indonesian society. To avoid fake investments, the same must be done with the community. Moreover, a high level of financial literacy among the citizens of a country is a good indication of the country's economic progress. In order to socialize in all parts of Indonesia, the participation of the government and other relevant authorities is very important (Lestari, 2018).

Planning and managing one's financial situation is currently considered an essential life skill everyone should have. Islamic financial literacy, also known as Islamic financial awareness, allows everyone to manage their financial rights per Islamic teachings regarding income and expenditure. Good Islamic banking services allow customers to save money. Findings from previous studies by (Handida & Sholeh, 2018; Liana, 2018) support the notion that a person's propensity to use Islamic bank services or products is positively influenced by their level of Islamic financial literacy. Islamic financial literacy has a beneficial influence on the decision to utilize Islamic financial institutions, according to Pratama's research (2021). People are more likely to use Islamic banking services if they have a basic understanding of Islamic finance, according to research by Falevy (2022). Islamic financial literacy does not impact saving decisions at Islamic financial institutions (Yulianto, 2018).

The Effect of Islamic Financial Literacy on the Decision to Use Islamic Banking Services in the City of Ternate With Religiosity as a Moderating Variable

The effect of Islamic financial literacy and religiosity on the decision to use Islamic banking services has a significance value of 0.032 <0.05, with a negative T-count value of -2.182> T-table 1.660 indicating that religiosity weakens the relationship between Islamic financial literacy and the decision to use Islamic banking services. The results of statistical testing have led to Sharia law and the choice to use sharia-compliant financial services. A person with a high degree of religion tends to judge, and the term bank is not generally recognized in the Islamic context, so the decision to choose financial services, whether in the form of sharia, is minimal.

According to Nainggolan's (2021) Islamic banking theory, Islamic banks, often known as Islamic banks or simply Islamic banks, function as intermediary institutions like conventional banks. The only difference is that Islamic banks conduct their business activities based on sharia principles, including profit and loss sharing, rather than based on interest (i.e., no interest) (profit-sharing principle or please principle). In addition to offering banking financing services as conventional banks do, Islamic banks offer remittance services, opening letters of credit, bank guarantees, and other services commonly provided by conventional banks.

As for other responses, since the central concept of Islamic banks is based on Islamic values, religion will likely continue to be associated with them. The existence of one's religious connections, on the other hand, can often lead to a comparison of how Islamic and conventional types of financial literacy are viewed. According to Tawakkal (2022), clients tend to believe that the banking ideas provided by Islamic and conventional banks are similar. Clients may feel that the ideas of Islamic and conventional banks are similar, which adds to clients' need for more trust in Islamic banking. In addition, most Islamic banks today result from expanding conventional banks' business divisions.

The conclusion of this study is to the findings of Yulianto (2018), who claims that religiosity decreases the association of Islamic financial literacy with financing and insurance decisions at Islamic financial institutions that utilize services/products from Islamic banks. Higher levels of religiosity were shown to have a detrimental influence on the relationship between Islamic financial literacy and the use of Islamic banking products, according to Melisa (2022). Khamid's (2022) study, on the other hand, found that one's level of religiosity strengthens the link between Islamic financial literacy and the use of Islamic banking products. This finding is in direct contradiction with this finding.

CONCLUSIONS

As a result of the data analysis conducted as part of the research study, Islamic financial literacy positively influences decisions to use Islamic banking services by the concept of decision-making theory, which states that a decision is formed as a reaction to a situation. Meanwhile, the religiosity variable weakens the relationship between Islamic financial literacy and the decision to use Islamic banking services. According to Islamic banking theory, banks that follow sharia principles, also known as Islamic banks or Islamic banks, perform the same role as intermediary organizations, although similar to conventional banks (Nainggolan, 2021). People with a high level of religiosity are more likely to understand that Islamic ideas do not place a high value on banking institutions, thus causing a decrease in the number of people choosing Islamic banking services.

Based on the results of the research and data analysis conducted, the suggestions that can be recommended are as follows: 1. All Islamic banking actors and the general public are expected to collaborate to increase public awareness of the need for financial literacy. Islamic bank employees are expected to be personalized, persistent, and thorough and are encouraged to develop product knowledge. This is done so that Islamic bank workers can teach customers about Islamic finance and invite them to save or use Islamic banking services. 2. Further research is expected to improve the research model by expanding the research object and adding variables.

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