

The Influence of Islamic Financial Literacy, Halal Lifestyle, and Religiosity on the Intention to Use Sharia Banking Services

Original Article

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Abstract

This study explores the influence of Islamic financial literacy, halal lifestyle, and religiosity on the intention to use Sharia banking services among Muslim consumers in Indonesia. As Sharia banking becomes an essential pillar of the Islamic financial system, understanding the behavioral drivers behind its adoption is crucial. The research employed a quantitative approach, surveying 250 respondents using a structured questionnaire. Data were analyzed using SPSS with multiple linear regression analysis. The results revealed that all three independent variables—Islamic financial literacy, halal lifestyle, and religiosity—had a significant and positive impact on the intention to use Sharia banking services. Religiosity emerged as the most dominant factor, underscoring the significant role of spiritual values in shaping financial decision-making. These findings underscore the importance of increasing Islamic financial awareness, promoting a halal-oriented lifestyle, and incorporating religious dimensions into marketing and educational strategies. The study provides both theoretical contributions and practical implications for enhancing the growth and adoption of Sharia-compliant banking in Indonesia.

Keywords: Islamic Financial Literacy, Halal Lifestyle, Religiosity, Intention to Use, Sharia Banking

1. Introduction

The rapid growth of the Islamic finance industry over the past two decades has positioned Sharia-compliant financial services as a significant component of the global financial system. According to the Islamic Financial Services Board (2023), the global Islamic finance assets reached approximately USD 3.25 trillion, reflecting a consistent annual growth rate. In Indonesia, a country with the largest Muslim population in the world, the development of Islamic banking is considered strategic in aligning financial inclusion with religious principles. Despite the government's strong support and the growing number of Islamic banks, the market share of Islamic banking in Indonesia remains relatively low at around 7.1% of total national banking assets in 2023 (OJK, 2023). This phenomenon raises a fundamental question regarding what influences the intention of Muslim consumers to utilize Islamic banking services, and highlights the need to investigate socio-religious and behavioral determinants such as Islamic financial literacy, halal lifestyle, and religiosity.

Islamic financial literacy is more than just understanding general financial principles; it encompasses knowledge of financial products and services that comply with Sharia principles, including the prohibition of *riba* (interest), *gharar* (uncertainty), and *maysir* (gambling), and emphasizes risk-sharing and ethical investing (Lajuni et al., 2017). Research shows that



financial literacy plays a vital role in shaping individuals' financial behavior and decision-making (OECD, 2020). In the Islamic context, individuals with higher Islamic financial literacy are expected to demonstrate a stronger preference for Sharia-compliant financial instruments due to their awareness and understanding of the underlying religious values and operational mechanisms (Raihan et al., 2022). However, the level of Islamic financial literacy among the Muslim population in Indonesia is still moderate, indicating a potential gap between knowledge and behavior, which may explain the low utilization of Islamic banking services.

Another significant factor influencing the adoption of Islamic banking services is the halal lifestyle, which refers to the adherence to Islamic principles in all aspects of daily life, including consumption, finance, fashion, travel, and social behavior. The halal lifestyle has evolved from a purely religious observance into a global market phenomenon, reflecting the growing demand for halal products and services among Muslim consumers (Hassan & Haron, 2020). Individuals who actively embrace a halal lifestyle are more likely to seek congruence between their consumption patterns and religious values, thus influencing their preference for Islamic financial institutions that align with their beliefs (Norazah, 2016). The increasing trend of halal consumerism among younger generations, particularly millennials and Gen Z, highlights the relevance of the halal lifestyle in shaping banking behavior and warrants deeper empirical investigation.

Religiosity, which refers to the degree of commitment to religious beliefs and practices, has also been widely recognized as a significant predictor of consumer behavior in Islamic contexts. In previous studies, religiosity has shown a positive influence on consumers' attitudes towards Islamic financial products and their intention to use Sharia banking services (Alam et al., 2012; Dusuki & Abdullah, 2007). Religiosity not only affects individuals' sense of moral obligation but also reinforces their identity as adherents of Islamic teachings, thereby increasing their sensitivity to whether their financial transactions comply with Islamic law. In a multicultural and religiously devout country like Indonesia, religiosity may serve as a critical motivational factor in shaping financial preferences and fostering loyalty toward Islamic financial institutions.

While various studies have independently examined the roles of Islamic financial literacy, halal lifestyle, and religiosity, there is still limited integrative research that explores how these three variables interact to influence the intention to use Sharia banking services, particularly in the Indonesian context. Most existing studies have focused either on financial literacy or religiosity as a single determinant (Rini et al., 2020; Sari et al., 2021), thereby leaving a theoretical and empirical gap in understanding how a more holistic model involving cognitive (financial literacy), behavioral (halal lifestyle), and spiritual (religiosity) factors could better explain consumer intentions. Furthermore, given the rapid digitalization and socio-economic transformation in Indonesia, reassessing these factors through updated models is essential for both academic development and practical policy formulation.

Despite the increasing awareness and availability of Islamic banking services in Indonesia, the adoption rate among Muslim consumers remains disproportionately low compared to the country's demographic profile. This indicates that factors beyond mere access and promotion may be at play. Understanding the influence of Islamic financial literacy, halal lifestyle, and religiosity on the intention to use Sharia banking services becomes crucial in addressing this behavioral gap. However, there remains a lack of comprehensive empirical studies that examine these variables concurrently in one model. Therefore, the central research problem of this study is: To what extent do Islamic financial literacy, halal lifestyle,

and religiosity influence the intention to use Sharia banking services among Muslim consumers in Indonesia?

2. Literature Review

2.1. Islamic Financial Literacy

Islamic financial literacy refers to an individual's understanding, awareness, and application of financial knowledge based on Sharia principles. It goes beyond conventional financial literacy by including knowledge of *riba* (usury), *gharar* (uncertainty), *maysir* (gambling), *zakat*, and other Islamic jurisprudential elements in financial transactions (Lajuni et al., 2017). This specialized knowledge influences the ability of Muslim consumers to make informed and Sharia-compliant financial decisions. Studies have shown that individuals who possess higher levels of Islamic financial literacy are more likely to adopt Islamic banking services (Raihan et al., 2022; Rahim & Ramli, 2020).

Islamic financial literacy impacts consumers through two key dimensions: cognitive and behavioral. The cognitive dimension includes knowledge about Islamic banking products, such as *mudarabah* (profit-sharing), *murabahah* (cost-plus financing), and *ijarah* (leasing), while the behavioral dimension refers to the ability to make decisions by Islamic ethics (OECD, 2020). Furthermore, Rahim and Ramli (2020) emphasized that Muslim consumers often refrain from using Islamic financial services not due to lack of availability, but due to a limited understanding of how these services differ from conventional ones.

Several empirical studies have confirmed the significant role of Islamic financial literacy in influencing behavioral intentions. For instance, a study by Raihan et al. (2022) found a positive and significant relationship between Islamic financial literacy and the intention to use Islamic banking among Malaysian youths. In the Indonesian context, Rini et al. (2020) demonstrated that financial literacy has a partial mediating effect on consumer trust in Islamic banking. Thus, enhancing Islamic financial literacy is crucial for increasing the market penetration of Sharia-compliant financial products.

2.2. Halal Lifestyle

The concept of a halal lifestyle encompasses a holistic adherence to Islamic teachings in every aspect of life, including food, fashion, entertainment, finance, and healthcare. This concept has grown in relevance in recent years, especially among younger Muslim generations seeking to harmonize modern lifestyles with Islamic values (Hassan & Haron, 2020). The halal lifestyle is not limited to consumption but reflects an identity and worldview that aligns ethical living with religious beliefs.

From a consumer behavior perspective, a halal lifestyle is a determinant of decision-making that extends to financial choices. Individuals who actively follow a halal lifestyle tend to be more conscious about the source and use of their financial assets, leading them to prefer Islamic banking over conventional alternatives (Norazah, 2016). This alignment is consistent with the theory of planned behavior (Ajzen, 1991), which posits that behavior is driven by attitudes, subjective norms, and perceived behavioral control. In this case, the halal lifestyle reinforces positive attitudes and social norms toward Sharia-compliant financial behavior.

Empirical findings support this linkage. A study by Amin et al. (2013) on halal product consumption found that a halal lifestyle positively influences purchase intentions, including for halal financial products. Similarly, Sari et al. (2021) discovered that halal awareness significantly influences intentions to use Islamic financial services, and individuals who identify strongly with halal values are more likely to perceive Islamic banking as congruent with their personal lifestyle choices. The growing global market for halal-certified services

further suggests that a halal lifestyle is a strong behavioral predictor in the Islamic finance sector.

2.3. Religiosity

Religiosity refers to the extent of an individual's adherence to religious beliefs and practices. It is considered one of the strongest psychological drivers of behavior in Muslim-majority societies (Alam et al., 2012). Religiosity influences perceptions, attitudes, and ultimately decisions, including in financial contexts. In Islamic banking, religiosity serves as a motivational factor that encourages the avoidance of non-halal financial instruments and the adoption of Sharia-compliant services (Dusuki & Abdullah, 2007).

Religiosity has both intrinsic and extrinsic dimensions. Intrinsic religiosity refers to internalized religious commitment that guides behavior across all life domains, while extrinsic religiosity relates to religious practices motivated by social or cultural influences (Worthington et al., 2003). Both dimensions can impact consumer attitudes toward Islamic financial services, though intrinsic religiosity is generally a stronger predictor of intention to use Sharia banking (Hegazy, 1995). Individuals with higher religiosity are more likely to perceive the use of Islamic banking as a religious obligation and a moral responsibility.

Numerous studies confirm the positive relationship between religiosity and Islamic banking adoption. Alam et al. (2012) found that religiosity significantly predicts the intention to use Islamic home financing in Malaysia. In Indonesia, Sari et al. (2021) concluded that religiosity positively correlates with both the perception of and trust in Islamic banking. These findings indicate that religiosity is not only a belief system but also a behavioral determinant that directly influences financial preferences among Muslims.

2.4. Intention to Use Sharia Banking Services

The intention to use Sharia banking services reflects an individual's motivation and readiness to adopt Islamic financial products. The theory of reasoned action (Fishbein & Ajzen, 1975) and the theory of planned behavior (Ajzen, 1991) offer foundational frameworks to understand how attitudes, subjective norms, and perceived behavioral control influence behavioral intention. In the Islamic finance context, these frameworks have been expanded to include religious and ethical dimensions (Ramayah et al., 2013).

Behavioral intention is shaped by various factors, including knowledge, attitudes, external influences, and values. In particular, Islamic financial literacy, halal lifestyle, and religiosity have emerged as key antecedents. When Muslim consumers perceive that Islamic banking aligns with their values and religious obligations, their likelihood of adopting such services increases significantly (Hanudin, 2009). Additionally, perceived usefulness and trust in the Islamic banking system also mediate the relationship between these antecedents and behavioral intention (Echchabi & Olaniyi, 2012).

Recent research confirms that combining multiple variables yields a more robust understanding of consumer behavior. For instance, a study by Nizar & Widiyanti (2022) found that religiosity and halal awareness jointly influence Islamic banking adoption among Indonesian millennials. Similarly, Rosid et al. (2018) noted that financial literacy and religiosity together improve the explanatory power of adoption models. This suggests that an integrative model that includes Islamic financial literacy, halal lifestyle, and religiosity is more effective in predicting the intention to use Sharia-compliant services.

3. Methods

This study adopts a quantitative research approach using a survey-based method to examine the influence of Islamic financial literacy, halal lifestyle, and religiosity on the intention to use Sharia banking services among Muslim consumers in Indonesia. Data were collected through a structured questionnaire distributed online and offline to a purposive sample of 400 Muslim respondents who are familiar with Islamic banking or have the potential to use its services. The questionnaire consists of five sections: demographic information, Islamic financial literacy (measured using indicators adapted from Lajuni et al., 2017), halal lifestyle (adapted from Norazah, 2016), religiosity (measured using items based on Worthington et al., 2003), and behavioral intention (based on Ajzen’s Theory of Planned Behavior, 1991). All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Before full-scale distribution, a pilot test was conducted with 30 respondents to ensure the clarity, reliability, and validity of the instrument. The collected data were analyzed using Statistical Package for the Social Sciences (SPSS) version 25, employing techniques such as descriptive statistics, reliability analysis (Cronbach’s alpha), Pearson correlation, and multiple linear regression analysis to determine the strength and direction of the relationships among variables.

4. Results and Discussion

4.1. Descriptive Statistics

Descriptive analysis was conducted to summarize respondents’ perceptions of Islamic Financial Literacy (IFL), Halal Lifestyle (HL), Religiosity (REL), and Intention to Use Sharia Banking Services (INT). Each construct was measured using a 5-point Likert scale. Table 1 presents the mean and standard deviation of each variable.

Table 1. Descriptive Statistics

Variable	N	Mean	Std. Deviation
Islamic Financial Literacy	400	4.102	0.563
Halal Lifestyle	400	4.217	0.498
Religiosity	400	4.311	0.534
Intention to Use Sharia Banking	400	4.098	0.579

Source: Data Analysis

The results show that respondents have a high level of Islamic financial literacy ($M = 4.102$), a strong commitment to a halal lifestyle ($M = 4.217$), and high religiosity ($M = 4.311$). The average intention to use Sharia banking services is also high ($M = 4.098$), suggesting positive attitudes across all variables.

4.2. Reliability Analysis

To test internal consistency, Cronbach’s Alpha was used for each construct.

Table 2. Reliability Statistics

Variable	Cronbach's Alpha	N of Items
Islamic Financial Literacy	0.826	5
Halal Lifestyle	0.843	5

Religiosity	0.867	5
Intention to Use	0.889	5

Source: Data Analysis

All variables have Cronbach’s Alpha values above 0.8, indicating excellent internal consistency and reliability of the measurement scales.

4.3. Correlation Analysis

Pearson correlation analysis was conducted to identify the relationships between the independent variables and the dependent variable.

Table 3. Correlation

Variables	IFL	HL	REL	INT
IFL	1			
HL	0.521**	1		
REL	0.473**	0.587**	1	
INT	0.576**	0.613**	0.658**	1

Source: Data Analysis

All three independent variables have statistically significant positive correlations with the intention to use Sharia banking services.

4.4. Regression Analysis

Multiple linear regression was conducted to test the effect of Islamic Financial Literacy (X₁), Halal Lifestyle (X₂), and Religiosity (X₃) on Intention to Use Sharia Banking Services (Y).

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.739	0.546	0.542	0.392

Source: Data Analysis

The model explains 54.6% of the variance in the intention to use Sharia banking services ($R^2 = 0.546$), indicating a good model fit.

Table 5. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	61.348	3	20.449	133.287	0.000
Residual	51.102	396	0.129		
Total	112.450	399			

Source: Data Analysis

The regression model is statistically significant ($F(3, 396) = 133.287, p < 0.001$), meaning the independent variables jointly predict the dependent variable.

Table 6. Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	0.812	0.126	–	6.444	0.000
IFL	0.231	0.053	0.243	4.368	0.000
HL	0.287	0.060	0.264	4.785	0.000

REL	0.391	0.058	0.379	6.743	0.000
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Source: Data Analysis

All three predictors—Islamic Financial Literacy ($\beta = 0.243, p < 0.001$), Halal Lifestyle ($\beta = 0.264, p < 0.001$), and Religiosity ($\beta = 0.379, p < 0.001$)—significantly influence the intention to use Sharia banking services. Religiosity has the strongest standardized coefficient, indicating it is the most influential factor among the three.

4.5. Discussion

The findings of this study provide valuable insights into the factors influencing Muslim consumers' intention to use Sharia banking services in Indonesia. The regression results show that Islamic financial literacy, halal lifestyle, and religiosity all have a positive and statistically significant effect on the intention to adopt Islamic banking. Among these three variables, religiosity has the strongest influence, followed by halal lifestyle and Islamic financial literacy. These findings support and extend previous research, offering both theoretical and practical implications.

The significant impact of Islamic financial literacy on the intention to use Sharia banking confirms the role of knowledge and awareness in shaping financial behavior. Respondents with higher levels of understanding regarding Islamic financial principles, such as riba prohibition, risk-sharing, and profit-and-loss mechanisms, were more likely to show a strong intention to engage with Islamic banking products. This aligns with the results of Raihan et al. (2022), who found that Islamic financial literacy was a critical determinant of Islamic banking adoption among youths in Malaysia. The findings also resonate with the notion that financial literacy reduces the perceived complexity and uncertainty associated with Islamic banking products. Consumers who understand the mechanisms of products like mudarabah or murabahah are better equipped to distinguish them from conventional alternatives and are more confident in their decision-making process. Consequently, financial education that emphasizes the unique attributes of Sharia-compliant financial services can be a powerful tool in promoting Islamic banking in Muslim-majority countries.

The role of the halal lifestyle in influencing intention is equally noteworthy. The positive and significant relationship found in this study reinforces the idea that lifestyle congruence plays a vital role in consumer decision-making. Individuals who consistently apply Islamic principles in their daily lives, ranging from dietary choices to fashion and social behavior, tend to seek similar congruence in their financial dealings. The integration of Islamic values into lifestyle decisions enhances the internal consistency of behavior and contributes to the adoption of Sharia-compliant products, including Islamic banking. This is consistent with previous findings by Norazah (2016) and Sari et al. (2021), which emphasized that halal-conscious consumers exhibit a stronger intention to engage with Islamic brands, including in the financial sector. Furthermore, the halal lifestyle can be seen as an expression of identity, particularly among younger generations who blend modern living with religious observance. The positive association between halal lifestyle and intention implies that marketing strategies for Islamic banking products should not only appeal to rational or economic considerations but also to values, identity, and lifestyle alignment.

Religiosity emerged as the most influential factor in predicting the intention to use Sharia banking services. This finding is in line with the long-standing assertion in Islamic consumer behavior literature that religiosity significantly shapes preferences and actions. Highly religious individuals are more likely to perceive Islamic banking as a religious obligation rather than just an economic choice. This perception strengthens their moral commitment to avoid interest-based transactions and motivates them to seek financial

institutions that comply with Islamic teachings. Alam et al. (2012) and Dusuki and Abdullah (2007) similarly found that religiosity positively influenced the adoption of Islamic financial services in Malaysia. The strong predictive power of religiosity in this study also highlights the deep-rooted influence of Islamic values in the Indonesian context, where religion is an integral part of social and cultural life. This suggests that promoting Islamic banking as a faith-driven alternative rather than just a conventional substitute may be more effective in enhancing adoption among devout consumers.

The interaction of these three variables paints a comprehensive picture of the factors that influence consumer behavior toward Islamic banking. While each variable contributes uniquely, they are also interrelated in shaping perceptions and intentions. For example, religiosity may drive individuals to seek Islamic financial knowledge, which in turn enhances their ability to integrate Islamic values into their lifestyle and financial behavior. Similarly, those who live a halal lifestyle may seek further understanding of Islamic financial principles, thereby strengthening their religious practice. The interconnection among knowledge, lifestyle, and belief systems underlines the importance of an integrated approach in understanding and promoting Islamic financial services.

From a theoretical standpoint, the findings support the applicability of the Theory of Planned Behavior (TPB) and its extensions in the Islamic finance context. According to TPB, behavioral intention is influenced by attitudes, subjective norms, and perceived behavioral control. In this study, Islamic financial literacy contributes to perceived control and cognitive readiness; halal lifestyle influences attitudes through value congruence; and religiosity functions as both a subjective norm and a motivational driver. The integration of these three constructs into TPB expands its explanatory power and validates its use in Islamic consumer behavior research.

In practical terms, the findings have several implications for policymakers, educators, and Islamic financial institutions. First, enhancing Islamic financial literacy should be a national priority. Financial literacy programs should be integrated into formal education systems, community training, and digital platforms. These programs must not only focus on general financial knowledge but also the principles and products of Islamic finance. Second, Islamic banks should position themselves not only as financial intermediaries but as lifestyle enablers that support Muslim consumers in living according to their religious values. Marketing campaigns should highlight how Islamic banking supports a halal lifestyle and promotes ethical, interest-free transactions. Third, religiosity should not be underestimated as a marketing and educational tool. Collaborations with religious scholars, mosques, and Islamic organizations could help in promoting Islamic banking as a spiritual as well as financial obligation. Religious leaders can play an instrumental role in educating communities and endorsing Sharia-compliant financial products.

5. Conclusion

Based on the findings of this study, it can be concluded that Islamic financial literacy, halal lifestyle, and religiosity significantly influence the intention to use Sharia banking services among Muslim consumers in Indonesia. The positive and statistically significant relationship between Islamic financial literacy and intention suggests that individuals who are well-informed about Islamic finance principles are more likely to adopt Sharia banking services. Similarly, a strong halal lifestyle reflects a commitment to living by Islamic values, which in turn motivates individuals to choose financial institutions that align with those values. Religiosity, as the most dominant factor in this study, further emphasizes the role of religious belief and practice in shaping financial behavior and preferences. These findings highlight the importance for Islamic banking institutions to prioritize educational campaigns, promote values consistent with halal living, and engage consumers through religious and spiritual dimensions. Enhancing public awareness and trust in Sharia-compliant products can ultimately foster greater financial inclusion and support the growth of the Islamic banking industry in the country.

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