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Decisions to Use Sharia Mobile Banking: The Role of Financial Literacy, Word of Mouth, and Ease of Features

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A B S T R A C T

The purpose of this study is to analyze the influence of financial literacy, word of mouth, and ease of service features on the decision of the people of Malang City in using Islamic bank mobile banking. The method used was descriptive quantitative with data from 100 respondents of Islamic mobile banking users. The results of the study showed that the three variables had a positive and significant influence, both partially and simultaneously, with a determination coefficient value of 64,7%. This means that most decisions to use the service can be explained by these three factors. This research emphasizes that banks, especially Islamic banks, mobile banking service providers are expected to maintain and improve the quality of services, as well as ease of use related to mobile banking operations, especially for people who use mobile banking efficiently to support daily financial activities.

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INTRODUCTION

The Hannover Fair in 2011 marked the introduction of the Industrial Revolution 4.0 in Germany (Mutiasari, 2020), became the starting point for industrial transformation through the use of the internet and digital technology. This development encourages human dependence because of the easier access to information (Syafitri & Nasution, 2023). This requires the banking industry to transform. The digital era has changed the way people live and interact, including in the banking sector which is now facing new challenges with the presence of financial technology (fintech) and technology partners (Maulidya & Afifah, 2021)

Craig Smith in Irsyad et al., (2024) explains that in recent decades, the banking industry has transformed from manual to digital and automated systems, improving efficiency and quality of services. Electronic services such as SMS banking, mobile banking, internet banking, and ATMs have been developed to meet customer needs more comfortably (Syafitri & Nasution, 2023) Islamic banking and finance are growing rapidly globally, with an increasing number of institutions, products, and assets under management. Based on Sharia principles, this sector encourages fair, transparent, and contributing to sustainable economic stability (Syakarna, 2023)

The banking sector contributes greatly to economic growth through various financial services, one of which is savings as the main means for people to store assets safely (Hariadi & Khusnudin, 2024) Considering the benefits and problems of the digital age, the Islamic banking and finance sector continues to innovate to provide more efficient financial solutions, such as Islamic financial technology (Islamic fintech) and the application of blockchain (Syakarna, 2023) Uncertainty in contracts often poses a challenge in various Fintech scenarios. However, aligned with Sharia principles, Blockchain and smart contracts are two examples of Fintech advancements that can provide useful ways to improve the operational effectiveness of Islamic financial institutions. (Norrahman, 2023).

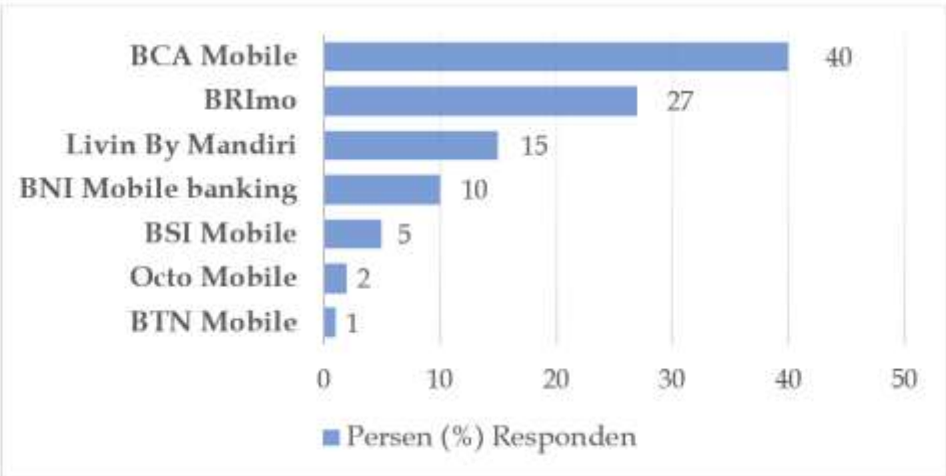

Figure 1. The most popular mobile banking in Indonesia
Source: databoks.katadata.co.id

The Kominfo and Katadata Insight Center survey (2024) showed that BCA Mobile is the most in demand (40%), followed by BRImo (27%), Livin' by Mandiri (15%), BNI Mobile (10%), and BSI Mobile at only 5%. This data shows that public interest in Islamic mobile banking is still low compared to conventional ones, making it difficult for Islamic banks to raise the caliber of their fintech products.

On the other hand, in the first semester of 2024, several Islamic banks in Indonesia recorded a surge in mobile banking transactions. BCA Syariah experienced a growth of 62.7% YoY with 6.5 million transactions worth IDR 9.19 trillion. Meanwhile, BSI recorded an increase of 45.02% with 247.5 million transactions worth IDR 299 trillion (Kontan, 2025). This data shows the increasing public interest in Islamic mobile banking services.

This research is supported by research by Yuhelmi *et al.*, (2022) which states that financial literacy has a positive effect on lecturers' interest in using mobile banking. Meanwhile, study carried out by Pradini & Susanti (2021) shows that the use of mobile banking is not much impacted by degrees of digital or financial knowledge. Research conducted by Salsabila & Rozza (2022) states that "partially and simultaneously word of mouth exerts a significant positive influence on customers decisions to utilize BSI Mobile". However, study carried out by Putri (2023) explains that "the word-of-mouth variable has a positive relationship but does not significantly impact the decision to use BSI's mobile banking". Research conducted by Khoirudin & Qalyubi (2021) states that convenience has an influence on decisions. Meanwhile, research conducted by Linnatunnisa & Safitri (2022) indicates that convenience does not affect the decision to utilize mobile banking services.

Due to differences found in earlier studies, the author aims to re-examine how financial literacy, word of mouth, and service feature convenience affect the use of mobile banking services at Islamic banks. This study seeks to address gaps identified in previous research. It creates a framework to give a better understanding of how these factors affect Malang City people' interest in using mobile banking services offered by Islamic banks. Furthermore, this study provides Islamic banks with useful information that will assist them better understand user behavior and increase the uptake of mobile banking services.

LITERATURE REVIEW

Financial Literacy

The capacity to successfully handle finances in order to attain financial well-being is known as financial literacy (Gumilang et al., 2023) "Financial literacy has several aspects that must be understood by a person, including money and property management, knowledge of financial products and services, which will have an impact on the decision-making process" (Hadiah, 2022) Financial literacy according to Islam is a knowledge that has the principle of prudence in conducting transactions obeying Allah's commands and staying away from His prohibitions, such as avoiding haram acts, usury, gharar, and maysir in transactions.

Word of Mouth

Word of mouth (WoM) is the definition of marketing activities in form of WoM, where if interpreted broadly, WoM is an activity of conveying information directly between people, be it through messages, chats, or interface relationships (Mehrad & Mohammadi, 2017) Word of mouth is categorized as an effective action in convincing potential customers before buying a certain product, because word of mouth has a tendency to convince potential consumers based on experience in using certain products or services compared to advertising or other marketing means that there is no evidence of experience that has ever been felt (Mutmainnah & Solekah, 2010).

Facilities

One of the constructs in TAM theory is the perception of ease of use, which is the basis of the concept of ease of use (Novindra & Rasmini, 2017) Davis (1989) stated that convenience is the level at which individuals believe that an information system provides convenience and does not require hard effort in its use. The theory of Davis (1989) that has been developed also states that ease of use has a more complex role. This happens because individuals associate the ease of use with the ease of learning of an information technology (Pambudi, 2014).

Usage Decisions

Kotler and Armstrong (2016) Describe how consumer behavior, which studies how people, communities, and organizations make decisions and how products or services fulfill their desires and requirements, includes the decision to use services. According to Gunawan et al., (2019) The procedure for choosing a good or service to meet one's requirements and desires is known as the decision to use services. This process includes identifying needs, seeking information, evaluating various options, making decisions, and feedback or satisfaction after using the product or service.

Mobile Banking

Financial institutions provide their clients mobile banking, a digital banking service that enables them to do financial transactions using mobile devices like smartphones (Riswandi, 2005) Bank Indonesia defines mobile banking as an electronic financial transaction service through mobile phones. Through this application, customers can make various transactions without having to go to the bank, so it is more time-saving and cost-effective. Mobile banking also helps customers stay connected to modern technological developments.

Research Framework

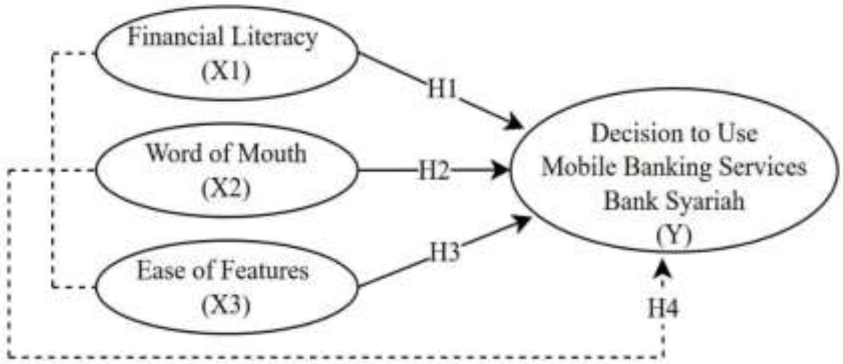

Figure 2. Theoretical Framework
Source: Data Processed, 2025

METHODOLOGY

The scope of this study is about influence of financial literacy, word of mouth, and ease of service features on the use of mobile banking services of Islamic commercial banks. This type of research is quantitative research, which is research that is carried out by analyzing and processing data quantitatively and then followed by interpretation to draw conclusions. The location of this research is in Malang City. This study employs a non-probability sampling method combined with purposive sampling. Hair et al. (2010), "The sample size was determined based recommend a minimum of 5 to 10 times the number of indicator variables when the population size is unknown". With 20 components and 5 indicators each, the total number of indicators is 100. The questionnaire distribution yielded 100 valid responses that met these criteria. Therefore, the final sample consists of 100 respondents from Malang City. Direct participant collection of primary data through questionnaires focused on the impact of financial literacy, WoM, and ease of use of Sharia mobile banking services. With aid of SPSS software, multiple linear regression analysis was performed on data.

RESEARCH RESULT

Validity Test

When a questionnaire's questions accurately reflect the factors it is meant to assess, it is deemed legitimate. If r counts > r table, then statement is valid. Below are the outcomes of validity test:

Table 1.Validity Test Results

Variabel	Question Items	Table R Values	R Value Calculate	Information
Financial Literacy	X1_1	0,1966	0,86	VALID
	X1_2	0,1966	0,876	VALID
	X1_3	0,1966	0,858	VALID
	X1_4	0,1966	0,885	VALID
	X1_5	0,1966	0,849	VALID
	X1_6	0,1966	0,842	VALID
Word of Mouth	X2_1	0,1966	0,877	VALID
	X2_2	0,1966	0,87	VALID
	X2_3	0,1966	0,863	VALID
	X2_4	0,1966	0,856	VALID
Ease of Service Features	X3_1	0,1966	0,878	VALID
	X3_2	0,1966	0,839	VALID
	X3_3	0,1966	0,842	VALID
	X3_4	0,1966	0,896	VALID
	X3_5	0,1966	0,87	VALID
Usage Decisions	Y1	0,1966	0,72	VALID
	Y2	0,1966	0,743	VALID
	Y3	0,1966	0,811	VALID
	Y4	0,1966	0,751	VALID
	Y5	0,1966	0,774	VALID

Reliability Test

The decision-making criteria according to Ghozali (2016:46) if the cronbach alpha > 0.6, then the variable can be said to be reliable. The results of the reliability test are as follows:

Table 2. Reliability Test Results

Variabel	*Cronbach' Alpha*	Information
Financial Literacy	0,930	Reliabel
Word of Mouth	0,888	Reliabel
Ease of Service Features	0,916	Reliabel
Decision to Use *Sharia Commercial Bank* Mobile Banking Services	0,816	Reliabel

Normality Test

Finding out if the data utilized on each of the distributed study variables is normal is the goal of the normality test. if the data is normally distributed and the sig. (2-tailed) value is >0.05. Normalcy test results are displayed below:

Table 3. Normality Test Results

		Unstandardized Residual
N		100
Normal Parameters	Mean	0,0000000
	Hours of deviation	0,98330161
Most Extreme Differences	Absolute	0,060
	Positive	0,060
	Negative	-0,059
Test Statistic		0,060
Asymp. Sig. (2-tailed)		0,200

From the table description above, An Asymp. Sig. (2-tailed) value >0.05 suggests that the data in study are normally distributed.

Multicollinearity Test

If the VIF is less than 10 and the tolerance value is >0.1, there is no multicollinearity in the data. The results of the multicollinearity test are as follows:

Table 4. Multicollinearity Test Results

Variabel	Collinearity Statistic	
	Tolerance	VIF
Financial Literacy	0,975	1,026
Word of Mouth	0,975	1,026
Ease of Service Features	0,997	1,003

Based on the description of the table above, It may be concluded that data used in this study do not show signs of multicollinearity as the tolerance value is >0.1 and the VIF value is <10.

Heteroscedasticity Test

Through the glajser test, if significance value (sig) > 0.05, heteroscedasticity does not occur. then there is a normal distribution of the data. The following are the findings of the heteroscedasticity test:

Table 5. Heteroscedasticity Test Results

Model		Unstandarized B	Coefficients Std. Error	Standarized Coefficients Beta	t	Itself.
1	(Constant)	1,238	0,692		1,789	0,077
	Financial Literacy	-0,009	0,019	-0,049	-0,472	0,638
	Word of Mouth	0,002	0,029	0,007	0,065	0,949
	Ease of Service Features	-0,019	0,025	-0,079	-0,774	0,441

It is clear from the preceding table description that there are no indications of heteroscedasticity in the study's data, as indicated by a Sig. value exceeding 0.05.

Multiple Linear Regression Test

To find out whether there is a correlation and Multiple linear regression is used to calculate the impact of two or more independent variables on a dependent variable. The multiple linear regression analysis's findings are shown below:

Table 6. Multiple Linear Regression Test Results

Model		Unstandarized B	Coefficients Std. Error	Standarized Coefficients Beta	t	Itself.
1	(Constant)	1,652	1,116		1,481	0,142
	Financial Literacy	0,239	0,031	0,463	7,649	0,000
	Word of Mouth	0,405	0,047	0,522	8,624	0,000
	Ease of Service Features	0,316	0,041	0,456	7,780	0,000

From the table description above, the data in this study yields the following equations:

$$Y = 1.652 + 0.239 +0.405 + 0.316+ X_1 X_2 X_3 e$$

Using the multiple linear regression equation model, it can be explained as follows:

1. The constant value (α) is 1.652, meaning that the usage decision has a positive value of 2.823 if the values for financial literacy, word-of-mouth, and ease of service features are 0.
2. The decision to utilize Islamic bank mobile banking will vary for every unit increase in financial literacy, according to the financial literacy variable's coefficient value of 0.239.
3. The WoM value of 0.405 indicates that a one-unit increase in Word of Mouth will influence the choice to use Islamic bank mobile banking.
4. The Service Feature Ease variable has a coefficient of 0.316, suggesting that a 1-unit increase in ease of service features will impact the decision to use Islamic bank mobile banking.

Determination Coefficient Test (R^2)

The determination coefficient's value falls between 0 and 1. If the value is equal to 1, then the dependent and independent variables in the regression model are related. The outcomes of determination coefficient test are as follows ():$R^2 R^2 R^2$.

Table 7. Determination Coefficient Test Results

Model	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	0,881	0,658	0,647	0,998

The determination coefficient (Adjusted R Square) is 0.647, according to the above table description. This indicates that financial literacy, word of mouth, and ease of service features collectively explain 64.7% of the variation in customer decision-making, with factors not covered in this study influencing the remaining 35.3%.

Test (Partial) T_{test}

The null hypothesis (H0) is rejected and the alternative hypotheses (H1, H2, and H3) are accepted if the computed t-value exceeds the critical t-value from the table, indicating that each independent variable has a significant impact on the dependent variable. The findings from the partial T_{test}:

Table 8. Test Results (Partial)$\mathrm{T_{test}}$

Model		Unstandarized B	Coefficients Std. Error	Standarized Coefficients Beta	t	Itself.
1	(Constant)	1,652	1,116		1,481	0,142
	Financial Literacy	0,239	0,031	0,463	7,649	0,000
	Word of Mouth	0,405	0,047	0,522	8,624	0,000
	Ease of Service Features	0,316	0,041	0,456	7,780	0,000

Based on the previous table, the Ttest or partial test results are described below:

1. Financial Literacy Variables
   The financial literacy variable's sig value is 0.000 < 0.05, which is less than a significant value, according to the t-test results in table 4.19. However, the t table is 1.660 and the t value is 7.649 (t calculates > t table). Therefore, H1 is approved, indicating that the financial literacy variable significantly influences the choice to use.
2. Variable Word of Mouth
   It is known from table 4.19's t-test findings that value of sig. Word of Mouth variable is 0.000 < 0.05 or less than the significant value. While the value of t is calculated as 8.624 and t table is 1.660 (t count > t table). So H2 is accepted, which means that the word of mouth variable has a significant effect on the decision to use.
3. Service Feature Ease Variable
   It is known from table 4.19's t-test findings that value of sig. The service feature ease variable is 0.000 < 0.05 or less than the significant value. The table's t is 1.660, while the calculated value of t is 7.780 (t is calculated > t table). Therefore, H2 is approved, indicating that the variable of ease of service features significantly influences decisions about usage.

Test (Simultaneous) F_{test}

If the calculated F-value is > critical F-value from the table, the alternative hypothesis (Ha) is accepted and the null hypothesis (Ho) is rejected. This suggests that dependent variable is significantly impacted by each independent variable at same time. The results of F-test are displayed below:

Table 9. Test (Simultaneous)F_{test}

Model		Sum of Squares	Df	Mean Square	f	Itself.
1	Regression	183,989	3	61,330	61,508	0,000
	Residual	95,721	96	0,997		
	Total	279,710	99			

The computed F value is 61.508, which is higher than the table value of 3.09 (F calculation > F table), and the Sig value is 0.000, which is <0.05, according to F test results in the above table. Thus, it can be concluded that "financial literacy, word-of-mouth, and convenience of service features all concurrently and significantly influence the decision to use Islamic bank mobile banking".

DISCUSSION

The Influence of Financial Literacy on the Decision to Use Bank Sharia Mobile Banking Services

The results of the t-test demonstrate that the decision to use mobile banking at Islamic banks is significantly influenced by financial literacy. This suggests that as a person's degree of financial literacy increases, so does their likelihood of using mobile banking. Therefore, enhancing financial literacy is crucial to ensure that customers have a solid understanding and are able to make informed and wise decisions when using Islamic bank mobile banking services.

In financial literacy indicator, it was found that understanding of basic principles in Islamic banking earned the highest score (323), including the idea of profit sharing and the ban on usury. Meanwhile, understanding of various sharia investment instruments, such as sukuk and sharia mutual funds, obtained the lowest score of 315. This demonstrates that, in terms of financial literacy, a person's comprehension of the fundamentals of Islamic banking has the most significant influence on their choice to utilize Islamic mobile banking services. Therefore, education about sharia investment instruments needs to be improved in order to encourage more customers and prospective customers to take advantage of sharia mobile banking services. This research supports the findings made by Yuhelmi et al., (2022) and Munari & Susanti (2021) stating that Financial Literacy has an influence on customer decisions.

The Influence of Word of Mouth on the Decision to Use Bank Sharia Mobile Banking Services

The findings of t-test show that WoM variable has a significant influence on variable related to the decision to use Islamic banks' mobile banking. This shows that the more positive and strong the influence of WoM in the form of recommendations from friends, family, and reviews from other users, the higher the likelihood that someone will decide to use Islamic bank mobile banking services. Information conveyed informally through interpersonal communication has been proven to be able to shape individual perceptions, beliefs, and interests in the services offered. Therefore, word of mouth is an important factor that needs to be considered and used strategically by Islamic banks in order to increase client confidence and motivate choices to expand the use of mobile banking services.

In the Word of Mouth indicator, it is known that the aspects that have the highest score of 326 include receiving recommendations related to mobile banking services, the level of trust in positive reviews about the service, and information received about the convenience features offered by mobile banking. Meanwhile, the indicator regarding the frequency of conversations about Islamic mobile banking services received a slightly lower score, namely 325. Thus, it may be inferred that recommendations have the WoM has the largest influence on choice to use Islamic mobile banking services, trust in positive reviews, and information that explains the ease of mobile banking service features. This research supports the findings of Salsabila & Rozza (2022) and Febriyanti (2022) stating "Word of Mouth has an influence on customer decisions".

The Effect of the Ease of Service Features on the Decision to Use Bank Syariah Mobile Banking Services

The convenience variable has a considerable impact on decision to use mobile banking in Islamic banks, according to t-test results. So the easier a system is, the more people choose to use mobile banking. Therefore, the convenience variable is a factor that needs to be maintained so that customers still feel easy every time using Islamic bank mobile banking.

In Ease of Service Features indicator, it is known that the aspect of ease of using sharia mobile banking services obtained the highest score of 335. Meanwhile, The score of 325 is lower for an indicator that claims that Islamic mobile banking services are available anywhere, at any time. This leads to the conclusion that the degree of ease of use of Islamic mobile banking services has the biggest impact on users' decisions to utilize them in terms of ease of service features. Therefore, flexibility of services in terms of time and place of access needs to be further concerned so that it can be improved in mobile banking applications, so that it can have a greater influence on the decision to use Islamic mobile banking services.This research supports the findings made by Khoirudin & Qalyubi (2021) and Garbo, (2024) stating that convenience has an influence on customer decisions.

The Influence of Financial Literacy, Word of Mouth, and Ease of Service Features on the Decision to Use Bank Sharia Mobile Banking Services

The fourth hypothesis (H4) in this study investigates the simultaneous influence of financial literacy, word of mouth, and the ease of service features on the interest of the community in Malang City in using Islamic Bank Mobile Banking services. The F-test findings indicate a coefficient of determination (R) of 0.647 and a significance value of 0.000. This indicates that 64.7% of difference in interest in using service can be explained by the three independent factors taken together. These results align with the study carried out by Salsabila & Rozza (2022) and Khoirudin & Qalyubi (2021) which found that Convenience and WoM influence usage decisions at the same time. However, results differ from the study by Pradini & Susanti (2021) , which showed that "the levels of financial and digital literacy do not have a significant impact on the use of mobile banking". Meanwhile, the remaining 35.3% of the variation in interest is explained by other elements not included in this study.

CONCLUSIONS AND RECOMMENDATIONS

Based on the findings and analysis regarding the impact of Financial Literacy, WoM, and Ease of Service Features on decision to use Islamic bank mobile banking services, the following conclusions can be drawn:

1. The decision to use (Y) Islamic bank mobile banking services is significantly influenced by financial literacy (X1). This suggests that consumers are more inclined to use Islamic bank mobile banking as their financial literacy increases.
2. Word of Mouth (X2) also has a significant partial effect on Decision to Use (Y) Islamic bank mobile banking services. This means that enhancing word-of-mouth communication can increase customer motivation to choose Islamic bank mobile banking.
3. Ease of Service Features (X3) significantly affects Decision to Use (Y) Islamic bank mobile banking services on a partial basis. This demonstrates that user-friendly features contribute to a favorable perception of mobile banking services, including those offered by Islamic banks. Therefore, the greater the public demand for convenient features in mobile banking, the higher the likelihood of service adoption in Malang City.
4. Collectively, Financial Literacy (X1), Word of Mouth (X2), and Ease of Service Features (X3) exert a significant simultaneous effect on Decision to Use (Y) Islamic bank mobile banking services. Thus, the combined enhancement of these three variables can substantially encourage the community in Malang City to opt for Islamic bank mobile banking services.

ADVANCED RESEARCH

This study underscores the multifaceted nature of consumer decision-making in adopting Islamic bank mobile banking services, highlighting the significant individual and collective roles of financial literacy, word of mouth (WoM), and ease of service features. As financial literacy improves, consumers are more confident in engaging with Sharia-compliant financial technologies, suggesting a strong link between knowledge empowerment and digital financial adoption. The influence of WoM also reveals the social dimension of decision-making, where peer recommendations and community discourse enhance trust and interest in Islamic banking solutions. Furthermore, the prominence of user-friendly service features indicates the growing consumer expectation for seamless and intuitive mobile experiences. Given that these three variables when combined have a powerful simultaneous impact, future research could delve into the interaction effects among them, or explore other moderating factors such as religiosity, digital trust, or mobile banking literacy. Expanding the demographic scope beyond Malang City and employing longitudinal data could also offer broader generalizability and deeper insight into shifting behavioral patterns in the adoption of Islamic fintech services across Indonesia.

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