

The Effect of Financial Literacy, Financial Inclusion, and Brand Image on the Use of Islamic Banking Digital Services: Case Study at Bank NTB Syariah

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ABSTRACT

This study analyzes the influence of financial literacy, financial inclusion, and brand image on the use of digital Islamic banking services at Bank NTB Syariah. The approach used is a quantitative method with survey techniques, where data is collected through questionnaire of 100 respondents who chosen with snowball sampling technique. SPSS was used to do multiple linear regression analysis on data. The study's findings reveal that financial inclusion and brand image have a substantial impact on the utilization of digital services. Banking sharia has no discernible effect, whereas financial literacy does. The F test indicates that the three variables simultaneously affect the use of digital services. The k value efficiency determination (R^2) of 68.6% shows that the independent variables can explain variations in the use of digital Islamic banking services.

INTRODUCTION

Technological progress is currently developing rapidly, not only in Indonesia but also throughout the world, with significant changes in each period, especially in the digital service sector. Digitalization has become a major factor in global economic growth, including in the Islamic banking industry (Banking & Transformation, 2024). This development encourages banks to optimize their services through digital transformation, which contributes to the increase in digital financial transactions, such as the use of mobile banking (Yasin et al., 2021).

Islamic banking is currently facing tight competition with both Islamic banks and conventional banks. Therefore, to remain competitive, Islamic banking needs to innovate products that have strong social ties. Currently, Islamic banking products and services continue to be developed by offering a wider range of choices and more varied financial schemes (Ramadan, 2022). In an effort to improve comfort and convenience for customers, Islamic banking has adopted digital technology in its services. In the ever-evolving digital era, technology has an important role in changing people's lifestyles towards being increasingly integrated with the digital world. With technological advances that can be utilized for various needs, people are starting to adapt to new lifestyles that are closely related to the use of electronic devices as a whole (Beautiful Rezqi Vitria Ma & Syahrul Amsari, 2024). However, the adoption rate of Islamic banking services is still lagging behind compared to conventional banking.

Bank NTB Syariah is committed to providing digital banking services that not only meet customer needs but also comply with sharia principles. However, the success in implementing this service is influenced by several main factors, such as financial literacy, financial inclusion, and brand image. There are still many people who do not fully understand financial products, how to use services, and the risks that may arise.

Increasing financial literacy is an important aspect so that people can more easily access and utilize digital Islamic banking services. Financial literacy refers to a basic understanding of various aspects of finance (Ainiyah & Yuliana, 2022). In general, financial literacy includes an individual's ability and knowledge in managing or using funds to improve their quality of life (Aulia et al., 2022). Several studies have shown that individuals with high financial literacy tend to be more active in utilizing digital financial services, because they have a better understanding of the benefits and risks that accompany them. (Beautiful Rezqi Vitria Ma & Syahrul Amsari, 2024). Thus, increasing financial literacy is expected to encourage increased use of digital Islamic banking services.

Financial inclusion contributes significantly to increasing public access to financial services. According to the Indonesian Financial Services Authority (2016), it is the availability of various financial institutions, goods, and services adapted to the community's needs and capacities in order to increase their welfare. With optimal financial inclusion, people from various backgrounds can take advantage of Islamic banking services, which ultimately contribute to regional economic growth. Therefore, understanding the extent to which

financial inclusion affects the use of Islamic banking digital services, especially in NTB.

Brand image is also an important factor that influences people's decisions in using digital Islamic banking services. Each bank has different service quality and brand image, so efforts are needed to improve both aspects. In the banking world, improving service quality and brand image is crucial because both are closely related to customer loyalty. If a bank is able to build a strong brand image and provide quality service, customers tend to remain loyal and not move to another bank (Muzarkosah & Syarifah, 2022).

Brand image reflects the overall perception of a brand, which is formed from previous information and experiences related to the brand. (Ribut Muji Wahono & Ely Masykuroh, 2022). Positive perceptions of the brand image of Islamic banking can increase the sense of security and public trust, thus encouraging them to utilize the available digital services. Bank NTB Syariah with a strong brand image is expected to be able to attract public interest in switching from conventional banking services to the digital Islamic services it offers.

This study will look at how financial literacy, financial inclusion, and brand image affect the utilization of digital Islamic banking services.

LITERATURE REVIEW

Decision Theory

According to Kotler (1997), decision making is a problem-solving process that includes identifying problems faced by consumers, seeking information, evaluating various alternatives, making decisions (Fatmawati & HAYATI, 2022). Decision-making theory is a science that studies the process of choosing the best alternative that will be used as a decision, as well as its relation to individual behavior in deciding something. In this study, decision-making theory plays a role in explaining how NTB Syariah Bank customers make choices to use Islamic banking digital services.

Technology Accepted Model (TAM) theory

The TAM theory developed by Davis (1989) is one type of behavioral information system model that aims to explain how technology users are interested in accepting and using the technology (Hasanah et al., 2021). In this study, TAM theory is used to analyze the factors that influence the acceptance and use of Islamic banking digital services by NTB Syariah Bank customers.

Financial literacy

The definition of financial literacy has been developed by various experts over time, adapting to existing situations and developments. Mason and Wilson defined financial literacy in their 2000 study as an individual's ability to use information sources to aid decision-making (Laturette et al., 2021). Simply put, financial literacy refers to a person's ability to understand, know, and efficiently manage their finances. According to the Financial Services Authority's draft regulations for 2016, financial literacy encompasses components of knowledge, confidence, and skills that impact attitudes and behavior in increasing the quality of decision-making and financial management in order to reach prosperity.

Meanwhile, Ningsih (2019) stated in Puspaningtyas (2017) that financial literacy encompasses not only understanding of finance, but also the ability to manage and make sound financial decisions for the future (Pramono et al., 2024).

Previous research has revealed that financial literacy has a significant role in increasing public awareness of digital Islamic banking services (Yasin et al., 2021). In the context of Bank NTB Syariah, financial literacy helps people understand the benefits of sharia-based digital services, which ultimately encourages increased use.

H1: Financial literacy has a significant influence on the use of digital Islamic banking services.

Financial Inclusion

According to Saputra and Dewi (2017), financial inclusion is the process of providing inexpensive, timely, and adequate access to various regulated financial products and services. Furthermore, financial inclusion seeks to expand its use across all levels of society through tailored innovative techniques, such as raising financial knowledge and education, in order to promote financial well-being and economic and social inclusion (Dan et al. 2022).

According to the Indonesian National Financial Literacy Strategy (2016), financial inclusion is defined as a condition in which every member of society has access to a variety of quality formal financial services in a timely, smooth, and safe manner at affordable costs based on needs and abilities in order to improve community welfare.

Financial inclusion seeks to develop a financial system that is accessible to all sectors of society in order to promote economic growth, alleviate poverty, achieve income equality, and ensure the stability of Indonesia's financial system (Ainolayqin, 2024). In the framework of Islamic banking, financial inclusion promotes people to use digital services that can boost economic well-being.

H2: Financial inclusion significantly influences the utilization of digital Islamic banking services.

Brand Image

According to Keller (2000), brand image is a collection of perceptions and images formed in the consumer's mind about a product. These thoughts build an image about the brand. Brand image can also be interpreted as brand awareness, which reflects the consumer's associative memory of the brand (Cleanita Imra'atul Khasanah & Nur Huri Mustofa, 2022).

Brand image is a consumer's perception of a brand, which is formed through various experiences, interactions with products or services, and communications carried out by the brand. In Islamic banking, brand image plays an important role, because in addition to offering financial products, Islamic banks also emphasize Islamic values that distinguish them from conventional banks. A strong brand image can increase consumer confidence in the products or services provided. With a positive brand image, consumers will be more confident in making decisions, because they feel the brand is trustworthy (Prenduan et al., nd).

Brand image is related to the efforts of Islamic banks in building a strong and profitable impression in the eyes of customers. Various positive initiatives are implemented to improve the quality of Islamic banking services and manage their image (Andespa et al., 2023). A strong brand image provides a sense of security for customers while increasing their loyalty to Islamic banking products, including digital services such as mobile banking. Previous research shows that a positive brand image contributes to increased use of Islamic-based digital services.

H3: Brand image has a significant influence on the use of digital Islamic banking services.

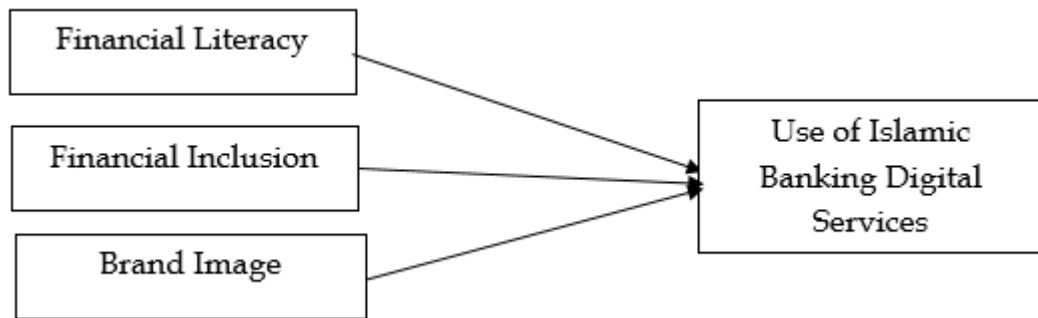


Figure 1 Research Model

METHODOLOGY

This study employs a quantitative methodology, namely a survey method. The survey included Bank NTB Syariah users who used digital mobile banking services. Sampling was carried out using the snowball sampling method, where samples were obtained based on recommendations from initial respondents to meet the required number of samples, namely 100 respondents. Data was collected via a questionnaire, which included indices of financial literacy, financial inclusion, brand image, and use of digital Islamic banking services. The data was examined using multiple linear regression with SPSS software to see how independent variables affected dependent variables. Furthermore, classic assumption tests such as normality, heteroscedasticity, and multicollinearity were performed to confirm the regression model's accuracy.

RESEARCH RESULT

Validity Test

The Validity Test determines whether a questionnaire is valid. The validity test was used in this study to assess variables such as financial literacy, financial inclusion, brand image, and use of digital services. The test was administered by determining the correlation between the scores of each statement and the overall score.

Correlation calculation is done at α (Significance Level) = 5%. The test criteria are said to be valid if " r " Calculate $\geq r$ Table (2-sided test with sig. 0.05) and the positive value then the statement item or indicator is declared valid.

Calculation of r table

n = 100

(df) = $n-2 = 100-2 = 98$

r table = 0.19

Table 1. Validity Test Results

Variables	Questionnaire	r count	r table	Results
Financial Literacy (X1)	X1.1	0.908	0.196	Valid
	X1.2	0.835	0.196	Valid
	X1.3	0.873	0.196	Valid
	X1.4	0.917	0.196	Valid
Financial Inclusion (X2)	X2.1	0.759	0.196	Valid
	X2.2	0.798	0.196	Valid
	X2.3	0.829	0.196	Valid
	X2.4	0.795	0.196	Valid
Brand Image (X3)	X3.1	0.898	0.196	Valid
	X3.2	0.902	0.196	Valid
	X3.3	0.937	0.196	Valid
	X3.4	0.927	0.196	Valid
Use of Islamic Banking Digital Services (Y)	Y.1	0.863	0.196	Valid
	Y.2	0.905	0.196	Valid
	Y.3	0.923	0.196	Valid
	Y.4	0.887	0.196	Valid

Source: SPSS Output, Primary Data 2025

According to the validity test results presented in the table above, each statement item in each variable linked to Financial Literacy, Financial Inclusion, Brand Image, and Use of Islamic Banking Digital Services is judged valid.

Reliability Test

Reliability Test means how much a measurement can be trusted. It is called reliable or trustworthy if the instrument consistently produces the same results every time a measurement is taken. A construct has good reliability or is reliable if the construct reliability/Cronbach's Alpha value is > 0.70 (Taherdoost, 2018).

Table 2. Questionnaire Reliability Test Results

Variables	Cronbach's Alpha	N of Items	Standard	Information
Financial Literacy (X1)	0.907	4	0.70	Reliable
Financial Inclusion (X2)	0.935	4	0.70	Reliable
Brand Image (X3)	0.941	4	0.70	Reliable
Use of Islamic Banking Digital Services (Y)	0.919	4	0.70	Reliable

Source: SPSS Output, Primary Data 2025

Based on the table above, each variable shows a level of reliability, with values of X1 (0.907), X2 (0.935), X3 (0.941), and Y (0.919) > more than the cronbach alpha value (0.70). Therefore, all instruments in this study are declared reliable and can be used to collect data accurately. Thus, the instrument meets the validity criteria and can be used for further analysis.

Normality Test

The normality test checks whether the residuals in the regression model have a normal distribution. The Kolmogorov-Smirnov method is used to carry out the experiment. If the Asymp. Sig. (2-tailed) value is larger than 0.05, the data is regularly distributed. If it is less than 0.05, then the data is not normally distributed. The normality test results are presented in the table below:

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
NormalParameters	Mean	.0000000
	Std. Deviation	1.94018560
Most Extreme Differences	Absolute	.100
	Positive	.094
	Negative	-.100
Kolmogorov-Smirnov Z		.997
Asymp. Sig. (2-tailed)		.273
a. Test distribution is Normal.		

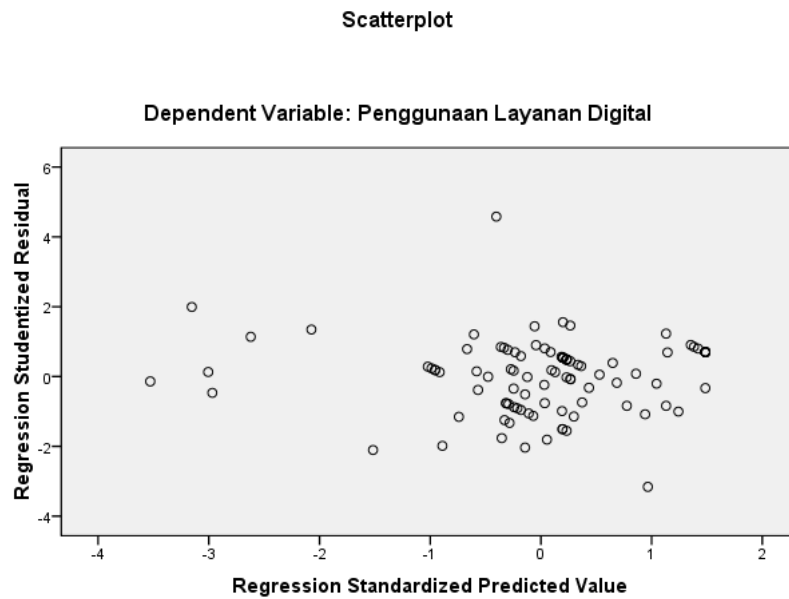
The test results show a significance level of 0.273 for Asymp.Sig. (2-tailed). This value exceeds 0.05 (0.273 > 0.05), suggesting that the normalcy condition is met.

Heteroscedasticity Test

The heteroscedasticity test analyzes whether one observation's residual variance differs from another in the regression model. If the residual variance remains constant, the condition is called homoscedasticity; if it changes, it is called heteroscedastic. The ideal regression model should not experience heteroscedasticity. The existence of heteroscedasticity can be identified through the following two indicators:

1. If the distribution of data points forms a certain and regular pattern, then there is an indication of heteroscedasticity.
2. If the data points are randomly distributed without a particular pattern, then the regression model does not experience heteroscedasticity.

The graph of the results of the heteroscedasticity test using SPSS can be seen in the image below:



The results of the analysis in the image above show that the points are spread randomly without forming a particular pattern. This indicates that the model does not experience heteroscedasticity.

Multicollinearity Test

The multicollinearity test checks to see if there is a link between the regression model's independent variables. A decent regression model should have no independent variable correlations. To detect multicollinearity, examine the tolerance and variance inflation factor (VIF) values. If the tolerance value exceeds 0.10 and the Variance Inflation Factor (VIF) is less than 10, the model is free of multicollinearity. The multicollinearity test produced the following results:

Coefficients^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Financial Literacy	.407	2.457
	Financial Inclusion	.475	2.107
	Brand Image	.388	2,576

a. Dependent Variable: Use of Islamic Banking Digital Services

Based on the test results displayed in the table, it can be seen that the tolerance value of the independent variable of financial literacy is $0.407 > 0.10$ with a VIF value of $2.457 < 10$, while financial inclusion has a tolerance value of $0.475 > 0.10$ and a VIF of $2.107 < 10$, while brand image is $0.388 > 0.10$ with a VIF value of

2.576 < 10. As a result, it is possible to conclude that the independent variables utilized in this study's regression model do not exhibit multicollinearity, implying that there is no relationship or correlation between the independent variables.

Multiple Linear Regression

Numerous linear regression is a statistical technique for modeling the connection between numerous independent variables and a single dependent variable. The following table displays the findings of this study's data analysis with multiple linear regression:

Table 3. Multiple Linear Regression

Coefficients ^a				
Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients
1	(Constant)	0.659	0.978	
	Financial Literacy	0.095	0.087	0.098
	Financial Inclusion	0.296	0.077	0.317
	Brand Image	0.509	0.094	0.497

a. Dependent Variable: Use of Islamic Banking Digital Services

Based on the table above, a multiple linear regression equation can be made as follows:

Equation formula: $Y = B_0 + B_1 X_1 + B_2 X_2 + B_3 X_3$

$Y = 0.659 + 0.095 X_1 + 0.296 X_2 + 0.509 X_3$

Information :

Y : Use of Islamic Banking Digital Services

X1 : Financial Literacy

X2 : Financial Inclusion

X3 : Brand Image

Based on the equation findings, the meaning and relevance of each variable can be stated as follows:

1. The regression model's constant value is 0.659, which is positive. This demonstrates that if all of the independent factors, When the independent variables, Financial Literacy (X1), Financial Inclusion (X2), and Brand Image (X3), are all zero, the dependent variable, the use of digital Islamic banking services (Y), will have a value of 0.659.
2. The regression coefficient for the Financial Literacy variable (X1) has a positive value of 0.095, indicating a unidirectional relationship with the use of Islamic banking digital services (Y). In other words, if Financial Literacy increases by one unit, then the use of digital services will increase by 0.095 units, assuming other variables remain constant.

3. The coefficient for the financial inclusion variable (X2) is 0.296 and has a positive value, indicating a unidirectional relationship with the use of Islamic banking digital services (Y). This means that a one-unit increase in the Financial Inclusion variable will increase the use of digital services by 0.296 units, assuming other variables remain constant.
4. A positive regression coefficient of 0.509 implies a unidirectional association between the brand image variable (X3) and the adoption of Islamic banking digital services (Y). This suggests that if Brand Image grows by one unit, the consumption of digital services will increase by 0.509 units, providing no other variables change or remain constant.

Hypothesis Testing

1. t-Test (Partial)

The t-test (partial) is used to assess the impact of each independent variable on the dependent variable separately. A probability value of $t < 0.05$ indicates a substantial relationship between the independent and dependent variables. The following table presents the results of the partial hypothesis test:

Coefficients ^a			
Model		t	Sig.
1	(Constant)	.673	.502
	Financial Literacy (X1)	1,092	.278
	Financial Inclusion (X2)	3.823	.000
	Brand Image (X3)	5.416	.000
a. Dependent Variable: Use of Islamic Banking Digital Services			

The partial t-test analysis results in the table above, which are the regression results, can be explained as follows:

- 1) The significance test findings indicate a probability value of 0.278, which is greater than 0.05 (see table above). So H0 is accepted, and Ha is denied, implying that the financial literacy variable (X1) has no substantial effect on the adoption of digital services (Y).
- 2) The significance test resulted in a probability value of 0.000, which is less than the threshold of 0.05 (see table above). As a result, H0 is rejected whereas Ha is approved, implying that the financial inclusion variable (X2) has a considerable effect on the use of digital services (Y).
- 3) Based on the table above, the results of the significance test show that there is a probability value of 0.560, which means $0.000 < 0.05$. Thus, H0 is rejected and Ha is accepted, so it can be concluded that the brand image variable (X3) has a significant influence on the use of digital services (Y).

2. *F Test (Simultaneous)*

The F (simultaneous) test is used to assess the combined influence of independent variables on the dependent variable. The findings of the F (simultaneous) test are as follows.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	814,892	3	271,631	69,973	.000a
	Residual	372,668	96	3,882		
	Total	1187.560	99			

a. Predictors: (Constant), Brand Image, Financial Inclusion, Financial Literacy

b. Dependent Variable: Use of Islamic Banking Digital Services

The F (Simultaneous) test yielded a computed F value of 69.973 and a significance level of 0.000. Because sig. 0.000 < 0.05. This shows that all independent variables, namely financial literacy, financial inclusion, and brand image, have a significant effect on the adoption of digital services.

Coefficient of Determination (R²)

R² is the coefficient of determination, which determines how much the independent variable influences the dependent variable.

Model Summary^b				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.828a	.686	.676	1,970

a. Predictors: (Constant), Brand Image, Financial Inclusion, Financial Literacy

b. Dependent Variable: Use of Islamic Banking Digital Services

According to the table above, the coefficient of determination (R²) is 0.686, indicating that financial literacy, financial inclusion, and brand image all have a 68.6% influence on digital service usage. Meanwhile, the remaining 31.4% is influenced by additional factors that are not included in the variables investigated.

DISCUSSION

The Influence of Financial Literacy on the Use of Islamic Banking Digital Services

Financial literacy has no significant effect on the usage of digital Islamic banking services at Bank NTB Syariah, according to the findings of this study. The t-test yielded a value of 0.278, which is greater than 0.05. This finding does not support the previously formulated hypothesis and is also not in line with research conducted by (Fatmawati & HAYATI, 2022).

Some factors that can cause this condition include low public understanding of the benefits of digital services and the still dominant habit of using traditional transaction methods. This indicates that increasing financial literacy alone is not enough to encourage the adoption of digital services, but needs to be supported by other factors such as ease of access and level of trust in the system.

The Influence of Financial Inclusion on the Use of Islamic Banking Digital Services

The findings of the study indicate that financial inclusion has a significant impact on the use of digital Islamic banking services. The t-test reveals a significance value of $0.000 < 0.05$. This means that the more easily people can access financial services, the more likely they are to use digital Islamic banking. This finding is consistent with previous research (Fatmawati & Hayati, 2022).

The Influence of Brand Image on the Use of Islamic Banking Digital Services

The results of this study indicate that brand image has a significant influence on the use of digital Islamic banking services, as evidenced by the t-test with a significance value of $0.000 < 0.05$. A positive bank image can increase public trust in switching to digital services. When a bank has a good reputation, people are more likely to believe in the security and benefits offered by digital Islamic banking services. This finding is in line with previous studies (Fatmawati & HAYATI, 2022).

CONCLUSION AND RECOMMENDATIONS

Based on the results of this study, it shows that financial inclusion and brand image play an important role in increasing the use of digital services in Islamic banking. The easier access to financial services and the better public perception of brand image, the higher the adoption of digital services. Financial literacy does not have a significant effect, indicating that financial understanding alone is not enough to encourage the use of digital services without other supporting factors, such as trust and ease of access. Therefore, increasing financial inclusion and effective branding strategies can be the main factors in expanding the adoption of digital services in Islamic banking.

Thus, Islamic Banks need to improve their strategies in expanding the reach of financial inclusion as well as building a strong brand image and increasing the adoption of their digital services. In addition, financial education is still needed, but it must be combined with other approaches such as increasing the ease of use of digital services and public trust in transaction security.

ADVANCED RESEARCH

Further research is expected to increase the number of samples so that the results obtained are more representative and reflect broader conditions. In addition, further research is also recommended to consider other variables that have the potential to influence the use of digital Islamic banking services. This aims to gain deeper insight into the factors that contribute to increasing the adoption of digital Islamic banking services in the community.

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