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The Influence of Knowledge, Image, and Service of Islamic Banks on Adoption of Sustainable Financial Practices: Evidence from University Students in Indonesia

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pengetahuan keuangan syariah, citra bank, dan persepsi terhadap kualitas layanan terhadap keputusan mahasiswa dalam mengadopsi perbankan syariah di Indonesia. Dengan menggunakan pendekatan survei kuantitatif, data dikumpulkan dari mahasiswa melalui kuesioner terstruktur dan dianalisis secara statistik untuk menguji hubungan antarvariabel. Hasil penelitian menunjukkan bahwa tingkat pengetahuan keuangan syariah yang tinggi, citra bank yang positif, serta persepsi kualitas layanan yang baik secara bersama-sama meningkatkan niat mahasiswa untuk menggunakan layanan perbankan syariah. Temuan ini menunjukkan bahwa peningkatan literasi, kredibilitas, dan kualitas pelayanan dapat menumbuhkan kepercayaan serta partisipasi generasi muda dalam keuangan syariah. Penelitian ini menegaskan pentingnya strategi berbasis edukasi, reputasi merek, dan keunggulan layanan digital dalam memperkuat peran bank syariah dalam mendorong pengembangan keuangan yang berkelanjutan dan inklusif.

Keywords :

Islamic banking; financial literacy; sustainable finance

Abstract

This study aims to analyze the influence of Islamic financial literacy, bank image, and perceived service quality on students' decisions to adopt Islamic banking in Indonesia. Using a quantitative survey approach, data were collected from students through structured questionnaires and statistically analyzed to examine the relationships among variables. The findings reveal that a high level of Islamic financial literacy, a positive bank image, and favorable perceptions of service quality collectively enhance students' intentions to use Islamic banking services. These results indicate that improving literacy, credibility, and service quality can foster greater trust and participation of young generations in Islamic finance. The study underscores the importance of education-based strategies, brand reputation, and digital service excellence in *strengthening the role of Islamic banks in promoting sustainable and inclusive financial development.*

INTRODUCTION

Islamic banking represents a financial system that replaces interest-based intermediation with profit-and-loss sharing and equity-based relationships, which foster innovation, entrepreneurship, and the optimal use of resources (Bhatti & Khan, 2008). The concept of Islamic Banking has existed since the 1950s, when many Muslim scholars introduced financial transactions in Islamic financial institutions to develop profit-loss sharing concepts such as Mudarabah and Musyarakah (Saeed, 1996).

The development of Islamic banking, particularly over the past decade, has become a central focus in Indonesia, in line with the fact that the majority of its population is Muslim. Currently, several Islamic banks operate in the country, including Bank Syariah Indonesia, Bank Muamalat, Bank KB Bukopin Syariah, BCA Syariah, and BTPN Syariah. Furthermore, in 2025, the government launched the National Islamic Bank (Bank Syariah Nasional) as part of its strategic financial inclusion initiative. The legal foundation for the Islamic banking industry has been established since the early 1990s through Law No. 7 of 1992 and later strengthened by Law No. 21 of 2008.

Despite this regulatory support, the adoption of Islamic financial services among the public remains relatively low. One of the main indicators, Islamic financial literacy, reached only 39.11% in 2024, while Islamic financial inclusion stood at around 11.67%. This low level of literacy and inclusion implies that, despite the vast market potential—particularly given the predominantly Muslim population, the penetration of Islamic Bank has yet to be fully realized. Limited access to financial services in rural areas and the insufficient role of religious and community leaders have also contributed to the slow growth of Islamic financial inclusion. In addition, negative narratives in mass media regarding Islamic banks have created public hesitation to use Islamic financial products.

Although the commercial growth of Islamic banks and financial institutions has been relatively strong, there exists a form of "social failure," wherein these institutions tend to imitate the mechanisms and profit-oriented approach of conventional banks rather than focusing on the moral and ethical values that form the foundation of Islamic economic theory (Asutay, 2012). Hence, Islamic banks are expected to optimize these values to enhance their social benefits, for instance, through the effective utilization of qardhul hasan funds for socially impactful and sustainable activities.

In parallel, academic literature provides empirical evidence on the effect of literacy on the adoption of Islamic financial services. The level of Islamic financial literacy has a positive and significant effect on students' intention to use Islamic banking products (Syamsuri & Noor, 2023). This finding indicates that financial literacy is not only an important determinant but also an effective intervention tool to increase public engagement with Islamic banking products.

Islamic banks, in response, continue to enhance their operational performance and innovation. For instance, Bank BJB Syariah developed a mobile banking feature called Maslahah, Bank Muamalat introduced the DIN platform, and KB Bukopin Syariah launched BISA Mobile.

From a financial performance perspective, sustainable investments in Indonesian Islamic banks have been found to significantly improve Return on Assets (ROA) and Return on Equity (ROE), reinforcing the argument that green financial practices are consistent with positive financial performance (Hidayat et al., 2024). The adoption of green financing enhances banking efficiency, particularly among small-scale institutions, both Islamic and conventional (Irfany et al., 2024).

LITERATURE REVIEW

Knowledge of Islamic Bank

Knowledge of Islamic Bank encompasses an understanding of the principles that distinguish Islamic Bank practices from those of the conventional banking system. Two central aspects of Islamic financial institutions are profit-sharing and the prohibition of riba (interest). The concept of profit-sharing, embodied in contracts such as mudharabah and musyarakah, emphasizes the distribution of profits based on mutually agreed performance outcomes rather than a fixed interest rate. This principle reflects justice, transparency, and risk-sharing in accordance with maqāṣid al-sharīʿah (the higher objectives of Islamic law), particularly hifz al-māl (protection of wealth) (Zailani et al., 2022).

The Qur'an explicitly prohibits riba in several verses, including Surah Al-Baqarah (2:275–276), which states that those who consume riba will not stand except as one who is possessed by Satan, for they claim that trade is the same as riba, while Allah has permitted trade and forbidden riba. Another relevant verse, Al-Baqarah (2:278), commands believers to give up riba and to fear Allah so that they may prosper.

In the modern era, numerous online programs and platforms now provide opportunities to study Islamic economics and finance, many of which offer free access. Courses on Islamic economics and Sharia banking are increasingly easy to find, and various social media platforms have also become active forums for discussing current developments in Islamic banking and the Islamic economy. This development makes it easier for individuals to learn about Islamic finance and its ethical foundations.

Islamic financial literacy has been found to have a positive and significant influence on students' intention to save in Islamic banks (Khaerani, 2023). Furthermore, Islamic financial literacy, financial attitude, pocket money, and religiosity have a positive and significant impact on the financial management behavior of Generation Z students (Sofia, 2023). Despite the availability of relevant policy frameworks, the level of Islamic financial literacy among young people remains limited. Therefore, a more comprehensive approach is needed to enhance their understanding and engagement with Islamic financial products (Azra et al., 2024). Therefore, we conclude that

H1: Islamic financial literacy significantly influences students’ intention to save in Islamic banks

Image of Islamic Banks

Brand image is one of the key factors influencing customers’ preferences in choosing financial institutions, including Islamic banks. In the context of Islamic banking, the image constructed is not only related to service quality or product performance but also to its religious identity, such as halal compliance, the absence of riba, and an orientation toward social welfare. Customer trust in Islamic financial systems is often driven by the moral and religious values embodied by Islamic banks (Mukminin et al., 2020).

Moreover, the religious dimension serves as a major differentiator for Islamic banks’ brand image, as compliance with Sharia principles, supervision by the Sharia Board, and commitment to maqāṣid al-sharīʿah, including justice, transparency, and protection of wealth, collectively shape positive public perceptions. The brand image of Islamic banks is further strengthened by their Islamic identity, community-based social responsibility programs, and corporate communications that emphasize public education on the fundamental differences from conventional banks.

A strong brand image not only increases customer trust but also enhances saving intentions, strengthens loyalty, and serves as a crucial differentiating factor in the competitive financial services industry. Thus, brand image plays a strategic role in building sustainable competitive advantage through the integration of business and spiritual values.

In general, marketing literature categorizes brand image into three main dimensions (Park et al., 1986):

1. Functional image – related to product or service quality, such as digital accessibility, transaction security, and the variety of Sharia-compliant savings products.
2. Symbolic image – related to social identity and values obtained by customers, such as the status of being a user of halal products or participation in a just financial system.
3. Experiential image – formed through direct customer interaction with the bank, encompassing service quality, staff friendliness, and consistency in implementing Sharia rules in operations.

Brand image and promotional activities significantly influence customer trust and loyalty, both directly and indirectly through trust as a mediating factor (Basrowi et al., 2023). Therefore, we conclude that:

H2: Brand image significantly influences students’ decisions to save in Islamic banks.

Perceived Service Quality

In the financial services industry, perceived quality is one of the key determinants of institutional success in attracting and retaining customers in both the short and long term. Perceived quality refers to consumers' subjective evaluation of the quality of services, products, or experiences received compared to their expectations.

In the context of Islamic banking, this dimension carries a broader meaning as it not only concerns operational aspects such as speed and convenience but also adherence to Sharia principles. Thus, perceived quality serves as an essential indicator in building customer trust, satisfaction, and loyalty within Islamic banking institutions.

Service quality perceived by customers has a direct implication for satisfaction and loyalty. When customers perceive that the services of Islamic banks are fair, Sharia-compliant, and provide comfort, this increases satisfaction, which in turn promotes **long-term loyalty**, the continued use of Islamic bank products and the recommendation of these services to others. Therefore, Islamic financial institutions must continuously enhance perceived quality, as customers often compare Islamic banks with conventional ones.

Service quality is a determining factor of customer loyalty, with satisfaction acting as a mediating variable (Dandis et al., 2021). This means that even when service quality is high, without tangible customer satisfaction, it is difficult to establish loyalty. Therefore, Islamic banks must ensure that every service provided not only meets operational standards but also delivers an emotional and spiritual experience.

In the digital era, perceived quality is increasingly associated with the quality of technology-based services. Millennial and Generation Z customers, representing a large future market segment for Islamic banking—demand digital services that are easy, fast, secure, and transparent. Many Islamic banks have already optimized mobile banking systems; for instance, KB Bukopin Syariah launched *BISA Mobile*. When digital Islamic banking services can provide a high-quality experience while maintaining Sharia compliance, they are likely to enhance young consumers' loyalty to Islamic banking.

Perceived quality has a positive and significant effect on Muslims' intention to use Islamic banks (Saptasari & Aji, 2020). Therefore, we conclude that
H3**:** Perceived service quality influences customers' decision to use Islamic banks.

Adoption of Sustainable Financial Practices

Sustainable finance refers to a financial framework that integrates economic, social, and environmental dimensions, the triple bottom line into financing, savings, and investment practices. In the context of Islamic banking, this concept aligns with maqāṣid al-sharīʿah, which emphasizes justice, social welfare, and environmental preservation. As emphasized by Hidayat et al. (2024), sustainable finance is not merely a global trend but a strategic necessity for Islamic banks to maintain their relevance in the transition toward a green economy.

Sustainable financial practices in Islamic banks include green financing products, investments in environmentally friendly sectors, productive management of zakat, infak, and waqf funds, and digitalization of services to reduce the carbon footprint. Thus, the concept of sustainable finance broadens the function of Islamic banks from mere financial intermediaries to agents of social and environmental change. Furthermore, Islamic banks can utilize qardhul hasan funds to support productive environmental sectors.

Green finance serves as the core of sustainable finance, particularly in addressing climate change mitigation. Islamic banks can play a pivotal role in channeling financing to environmentally friendly sectors such as renewable energy, sustainable transportation, and waste management. Green finance within the Sharia framework must integrate two essential aspects: Sharia compliance (halal, interest-free, and justice-based) and positive environmental impact (Liu & Lai, 2021).

METHODS

Research Design

This study employs a quantitative approach using a cross-sectional survey design. The primary objective is to examine the effect of Knowledge of Islamic Bank(Knowledge), Image of Islamic Bank (Image), and Perceived Service Quality (Service Quality) on the Adoption of Sustainable Financial Practices / Saving Decisions in Islamic Banks (Adoption) among university students. Primary data were collected through a structured questionnaire using a five-point Likert scale (1–5).

Population and Sample

The population of this study consists of active university students from several universities in Indonesia. The sampling technique used is purposive sampling, with the following criteria:

1. Active student status;
2. Age ≥ 17 years (adult respondents); and
3. Having experience with or knowledge of Islamic banking.

The total number of respondents (N) corresponds to the number of valid observations in the questionnaire dataset (to be finalized based on the dataset).

Research Instrument and Measurement of Variables

The research instrument consists of a structured questionnaire where each statement is rated on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree). The grouping of variables and their indicators are as follows:

Independent Variables

1. Knowledge of Islamic Bank (X_1)

This variable measures respondents' literacy and understanding of Islamic bank concepts, profit-sharing mechanisms, and Sharia-compliant financial products.

2. Image of Islamic Bank (X_2)

This variable reflects respondents' perceptions of the reputation, credibility, and Sharia compliance of Islamic banks.

3. Perceived Service Quality (X_3)

This variable measures respondents' perceptions of the quality of services, friendliness, clarity of information, and transaction convenience in Islamic banks.

Dependent Variable

4.Adoption of Sustainable Financial Practices / Saving Decision (Y)

This variable captures the respondents' intention and behavior to save or invest in Islamic banks as a reflection of adopting sustainable financial practices**.**

Validity and Reliability Tests

Before hypothesis testing, instrument validity and reliability were examined as follows:

- Validity Test: Item validity was assessed using the Pearson item-total correlation in SPSS. Items are considered valid if the calculated correlation coefficient (r-count) > r-table at a 0.05 significance level.
- Reliability Test: Internal consistency was measured using Cronbach's Alpha. A construct is deemed reliable if $\alpha \geq 0.70$.

If any item shows low correlation or reduces the alpha value, it will be revised or excluded from further analysis.

RESULT AND DISCUSSION

Data Description

This study employs primary data collected through questionnaires distributed to student respondents who represent the target population. A total of 99 respondents successfully participated, resulting in a 100% response rate, which allowed all data to be processed without any elimination.

The questionnaire instrument comprised several main indicators:

(1) Knowledge of Islamic Bank,
(2) Islamic Bank Image,
(3) Service Quality, and
(4) Students' Decision to Choose Islamic Banks.

Correlation Analysis

The Pearson correlation test was conducted to determine the strength and direction of the relationship between each independent variable and the dependent variable.

Table 2. Correlation Matrix

Variable	X1 (Knowledge)	X2 (Image)	X3 (Service Quality)	Y (Decision)
Knowledge	1.000	0.642	0.611	0.829
Image	0.642	1.000	0.674	0.688
Service Quality	0.6111	0.674	1.000	0.699
Decision	0.829	0.688	0.699	1.000

All correlation coefficients are positive and significant at the 0.01 level (2-tailed). The strongest relationship exists between *Knowledge of Islamic Banks* and *Decision to Choose Islamic Banks* (r = 0.829). This means that higher understanding of Islamic financial concepts increases the likelihood of choosing Islamic banking services.

Multiple Linear Regression Analysis

To examine the simultaneous and partial effects of the independent variables on students' decisions to choose Islamic banks, a multiple linear regression analysis was conducted using SPSS.

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std Error of the Estimate
1	0.831	0.691	0.681	0.453

The Adjusted R^2 value of 0.681 indicates that 68.1% of the variation in students' decisions can be explained by the three independent variables: Knowledge, Image, and Service Quality while the remaining 31.9% is explained by other factors not included in this model. This shows a strong explanatory power and supports the suitability of the model for predicting Islamic banking adoption decisions among students.

Table 4. Coefficients of Regression

Independent Variable	Unstandardized Coefficient (B)	Standard Error	Beta	t-value	Sig.
Constant	0.435	0.198	-	2.195	0.031
Knowledge of Islamic Bank (X1)	0.472	0.069	0.581	6.841	0.000
Image of Islamic Bank	0.289	0.071	0.361	4.085	0.000

(X2)					
Perceived Service Quality (X3)	0.201	0.083	0.195	2.420	0.018

The regression equation is expressed as:

$$Y = 0.435 + 0.472X_1 + 0.289X_2 + 0.201X_3 + \varepsilon$$

All independent variables have a significant effect ($p < 0.05$), indicating that Knowledge, Image, and Service Quality collectively influence students' saving decisions.

Discussion

The Effect of Knowledge of Islamic Bank on the Decision to Choose Islamic Banks

The regression results show that Knowledge of Islamic Bank has the highest standardized beta, indicating that it is the strongest determinant of students' decisions to adopt Islamic banks. This confirms Hypothesis 1 (H1) that higher Islamic financial literacy significantly increases the likelihood of saving in Islamic banks. Thus, it is essential to enhance Islamic financial literacy among students by participating in online classes about Islamic banking, following Islamic banks on social media, or pursuing an undergraduate degree in Islamic Banking at the university level.

The Effect of Islamic Bank Image on the Decision to Choose Islamic Banks

The second hypothesis (H2) is also supported, as Image of Islamic Banks significantly influences students' saving decisions. The finding indicates that students' perceptions of a bank's Sharia compliance, reputation, and social responsibility play a crucial role in shaping trust and preference.

As argued by Mukminin et al. (2020), Islamic banks' image is strongly associated with their adherence to Sharia principles and social welfare orientation. A positive brand image strengthens emotional connection and spiritual satisfaction, encouraging loyalty among young Muslim consumers.

Furthermore, from the perspective of Park et al. (1986), the brand image of Islamic banks can be viewed through three dimensions—functional (e.g., reliable digital services through Syva, a chatbot in Bank KB Bukopin Syariah), symbolic (e.g., the logo of the National Sharia Council of the Indonesian Ulema Council on existing products), and experiential (e.g., friendly service and Sharia-compliant behavior). When these elements are aligned, they collectively increase students' confidence in using Islamic banking products in the future..

The Effect of Perceived Service Quality on the Decision to Choose Islamic Banks

The third hypothesis (H3) is also supported, with Perceived Service Quality showing a positive and significant effect. Although this variable has a smaller beta value compared to Knowledge and Image, its contribution remains essential.

This result is consistent with Dandis et al. (2021), who revealed that service quality is a fundamental determinant of customer satisfaction and loyalty. In Islamic banking, perceived service quality is not limited to transactional efficiency but extends to ethical behavior, transparency, and compliance with Sharia principles.

The finding also aligns with the digitalization trend in Islamic banking, where quality now includes digital convenience, system reliability, and user-friendly mobile platforms (e.g., KB Bukopin Syariah's BISA Mobile). When technological quality is combined with Islamic ethical assurance, it fosters both trust and convenience, encouraging adoption among digital-native students.

CONCLUSION

This study aimed to examine the influence of Knowledge of Islamic Bank, Islamic Bank Image, and Service Quality on students' adoption decisions toward Islamic banking. The findings reveal several key insights that align with the research objectives.

First, the level of Islamic financial literacy among students is found to be moderately good, indicating a growing awareness and understanding of key Islamic Bank principles such as profit-sharing (mudarabah and musyarakah), prohibition of riba, and justice-oriented financial ethics. The strong positive correlation between knowledge and adoption decisions confirms that higher financial literacy significantly increases students' likelihood to choose Islamic banking services.

Second, the image of Islamic banks plays a significant role in shaping students' decisions. A positive perception of credibility, halal identity, and trustworthiness enhances students' confidence and loyalty, distinguishing Islamic banks from their conventional counterparts. Strengthening brand reputation is therefore essential to attract younger, more value-conscious consumers.

Third, service quality emerges as a crucial determinant of adoption. Friendly, transparent, and informative services, particularly when supported by digital banking innovations, create a positive customer experience that encourages students to engage more actively with Islamic financial institutions.

In conclusion, this research highlights that enhancing financial literacy, improving brand image, and delivering high-quality services are strategic priorities for Islamic banks seeking to expand their customer base among the younger generation. These findings reinforce the importance of education-driven engagement and customer-centric innovation in advancing sustainable Islamic financial inclusion.

Future research is encouraged to extend the sample size to include more diverse student populations across regions and to incorporate additional variables such as religiosity, promotion, trust, or digital adoption. Qualitative approaches may also be employed to explore students' motivations and barriers to adopting Islamic banking in greater depth.

By integrating these aspects, future studies can provide a more holistic understanding of how Islamic financial institutions can strengthen their role in promoting sustainable and inclusive finance among youth populations..

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