

THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND PERCEPTIONS ABOUT SHARIA BANKING ON STUDENTS' DECISIONS TO USE MOBILE BANKING BANK SHARIA INDONESIA

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ABSTRACT

This research is motivated by the influence of financial literacy, lifestyle, and perception on students' decisions to use Islamic bank mobile banking. There is a lack of financial literacy in Islamic financial institutions, where many students still do not use mobile banking for lifestyle needs. The study aims to determine the influence of financial literacy, lifestyle, and perception of Islamic banking on students' decisions to use mobile banking. This type of research is field research with a quantitative approach in the form of correlations or relationships. The data collection of this study used a questionnaire distributed to FEBI students of the Islamic Banking Department Class of 2019-2021 with a sample of 80 respondents. The results of partial research on financial literacy and perceptions of Islamic banking have a significant positive influence. The lifestyle partially does not have a significant influence. The results of the study simultaneously showed that financial literacy, lifestyle, and perceptions of Islamic banking have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking.

Keywords: Financial Literacy, Lifestyle, and Perceptions about Sharia Banking, Decision to Use, Mobile Banking, Sharia Bank.

INTRODUCTION

The development of technology and information has had an impact on changes in lifestyle patterns in society, one of which is financial. Developments in technology have also had an impact on digitalization, which has entered all sectors, especially the financial sector. The emergence of financial digitalization has given birth to a technology that can make things easier for people in financial matters or what can be called financial technology, usually abbreviated as "fintech." (Ferdiansyah & Triwahyuningtyas, 2021). Differences in lifestyles are not only based on the current globalization, which is developing rapidly but their different backgrounds and conditions in underprivileged economies also produce different lifestyles regarding the finances of students as a generation, which is usually called the millennial generation because they are in the age range of 18 to 26 years. Several main factors can influence lifestyle, namely demography and psychology. For example, demographic factors are based on gender, income level, education level, and age, while psychological factors are more complete because the indicators of their formation are the characteristics of the individual himself. (Gunawan & Chairani, 2019).

Understanding and knowledge of individual finances is necessary for individuals themselves to be able to make appropriate decisions in financial matters because it is important for each individual to be able to use appropriate tools and products optimally. (Yushita, 2017). Having an understanding of financial literacy can help individuals manage their personal financial plans so that they can develop and improve their standard of living. Having knowledge and understanding of personal finance aims to increase the understanding of someone who previously did not have or lacks financial literacy so that they become better at managing finances and can increase the number of people who use products in financial services, especially in Sharia banking. Adequate financial knowledge can influence positive financial behavior, namely proper financial management or allocation (Arianti, 2018).

Perceptions about Sharia banking arise from several internal factors such as religiosity, pragmatic thinking, and understanding of banking. Religious people behave more and act in accordance with the values taught in their religion or imitate exemplary individuals in religious leaders. Perception is a process that precedes sensors in sensing, namely a real process where a person receives stimulation through a receiving device. There are several factors that influence a person's perception, namely knowledge, experience, economic, social, or environmental factors, and information.

Nowadays, where digital business has developed, it can change the structure of life in society with the business model provided by a company, especially banks that already use digital in their services. Developments in technology are currently very rapid in almost every industry. Technological developments are also felt by almost all levels of society. The mobile banking application is a form of implementation of technology-based banking changes. Mobile banking services are regulated by Bank Indonesia Regulation No. 9/15/PBI/2007 of 2007 concerning the Implementation of Risk Management in the Use of Information Technology (JDIH et al., 2007).

In particular, weak financial literacy can result in less access to financial institutions and slow economic growth. Therefore, if financial literacy among students increases significantly, it could have an impact on the growth of financial development based on students' awareness of investing and saving in Islamic banks. Financial literacy also includes skills, beliefs, and information that can influence behavioral patterns and attitudes to improve the quality of financial management and decision-making to achieve prosperity. The financial services authority has several factors that can influence financial literacy, such as gender, level of education of each individual, and level of individual income.

Good financial management can be seen from each individual's lifestyle because lifestyle can also be interpreted as a person's interests, activity patterns, and views on allocating and spending their time. So, if someone has an upper-class lifestyle, that might explain how they behave in dealing with the financial management decisions they have to make. If each individual can manage their finances, then each individual will not experience difficulties in the future by prioritizing their needs and desires and behaving healthily (Gunawan & Chairani, 2019). Two factors can influence each individual's lifestyle, namely external factors and internal factors.

In previous research on financial literacy by Saputra (2022) titled "The Influence of Sharia Financial Literacy, Trust and Community Religiosity on the Use of Sharia Mobile Banking in Bebesen District, Central Aceh," results of this research concluded that Sharia financial literacy has a significant influence on mobile banking users. But it's different from Pradini & Susanti's (2021) entitled "The Influence of Financial Literacy, Digital Literacy, and Ease of Use on the Use of BCA, BNI, BRI Mobile Banking." The results of the research concluded that partial financial literacy did not have a significant influence on the use of mobile banking.

In previous research on lifestyle by Linnatunnisa & Safitri (2022) titled "The Influence of Lifestyle and Perceived Ease of Use on Students' Decisions to Use Mobile Banking with User Attitude as a Mediating Variable," The results his research concluded that lifestyle has a significant influence on students' decisions to use mobile banking. But it's different from Hardiyanti (2022), which is entitled "The Influence of Customer Lifestyle Patterns on Mobile Banking Application Users in Kudus." The results of the research concluded that customer lifestyle patterns had no significant influence on the use of mobile banking applications in Kudus.

In previous research on perceptions by Fadilah (2019) titled "The Influence of Knowledge, Perceptions about Sharia Banks, and E-Banking Technology on Religious Communities' Interest in Using Sharia Bank Products," The results of the research concluded that perceptions about Islamic banks have a significant influence on interest in using Sharia Bank products. However, it is not in line with the research of Rahmawaty (2014) titled "The Influence of Perceptions About Sharia Bank Products on Interest in Using BNI Syariah Semarang Products."

The results of the research can be concluded that perceptions about Sharia banking products do not have a significant influence on interest in using BNI Syariah Semarang products. The results of several previous studies above have been explained regarding the variables of financial literacy, lifestyle, and perceptions about Islamic banking on the decision to use mobile banking. The research results are different. Therefore, further research uses a variable model that is similar to the object. At different times, it becomes worth doing it again (Noval et al., 2020),

so the author is interested in researching more deeply about financial literacy, lifestyle, and perceptions of Islamic banks with the title "The Influence of Financial Literacy, Lifestyle, and Perceptions of Sharia Banking on Students' Decisions to Use Mobile Banking at Bank Syariah Indonesia."

Based on the description presented in the background above, the problem formulation in this research is: Does financial literacy partially have an influence on students' decisions to use Bank Syariah Indonesia mobile banking? Does lifestyle partially influence students' decisions to use Bank Syariah Indonesia mobile banking? Does the perception of Sharia banking partially influence students' decisions to use Bank Syariah Indonesia mobile banking? Do financial literacy, lifestyle, and perceptions about Sharia banking simultaneously have an influence on students' decisions to use Bank Syariah Indonesia mobile banking?

LITERATURE REVIEW

According to Alberta, literacy is the ability to read and write, increase sources of information and skills in critical thinking to solve problems, and have the ability to communicate well, which can provide potential development and participation in an environment of social life. What is meant by being able to manage finances is to carry out activities to obtain capital results at the minimum possible cost and use them as efficiently and effectively as possible. (Utari et al., 2014). Levels of financial literacy according to the Financial Services Authority (2014) categorize individual levels of financial literacy into four different categories, namely, not literate, less literate, barely literate, and well literate. The indicators that can influence a person's financial literacy are basic financial knowledge, risk management, investment, and savings.

Lifestyle is the way an individual uses their time (through activities), what they prioritize in their life (through interests), and what they think about themselves or the environment around them (through opinions). Lifestyle refers to a person's adaptation to social circumstances in order to satisfy their need to interact and socialize with their environment (Sugihartati, 2010). Factors can also influence the way of life of each individual, in particular, external factors (environment) and internal factors (individual). The indicators that can influence a person's lifestyle are activities, interests, an individual's view of themselves and others, and basic character.

Perception is the interaction people use in sorting, selecting, and deciphering input data to create an important picture of the world. The perception held by each individual is the basis for taking attitudes towards preferring transactions with Sharia banking services. Community perspectives on Sharia banking services vary (Ilfitah & Canggih, 2021). Perception is also one area that can influence experience and behavior caused by the senses of hearing, sight, smell, etc. From this explanation, it can be concluded that perception is a known impression that occurs before or after a person uses something and can influence his actions or behavior regardless of whether he continues to use it. (Zuliani & Purwati, 2021).

There are several factors that can influence a person's perception, including knowledge factors, experience factors, economic factors, environmental or social factors, and information factors (Romdlan & Taha, 2021). From a psychological point of view, it is said that a person's behavior depends on his perception. Therefore, changing someone's behavior must begin with changing their perception. According to Adler et al. (2006), there are three indicators of perception: selection (selection), organization (organization), and interpretation (interpretation). In contrast, Robbins (2011:124-130) states that there are 2 (two) indicators of perception, including acceptance and evaluation.

Decision is a process of deciding and choosing another path; according to Kotler, the indicators in a decision are searching for information, recognizing and then interpreting it effectively, choosing a decision to use, and behavior after using it. (Indrasari, 2019). Morgan Salusu is of the opinion that making a decision is an evaluation obtained when an assessment has occurred, and then several other possibilities are chosen and put aside. Rarely does every individual in an organization not understand the process of making a decision that will be taken, so the decision will be taken inefficiently (Annas, 2017). The decision to use Sharia mobile banking as technology and information influences various factors, one of which is the perception of ease of use. In this case, it is the same as the TAM theory proposed by Davis et al. (1989), which consists of three indicators, namely: does not require mental effort to

learn and can follow procedures in banking activities using mobile banking, ease of learning mobile banking (Salmah & Hakim, 2021).

A bank is a business entity that collects public funds in the form of savings and distributes them to the community in order to improve the standard of living of many people. In accordance with Law No. 21 of 2019 concerning Sharia Banking, Sharia Banks are banks that carry out their business activities based on Sharia principles and, according to their type, consist of Sharia Commercial Banks and Sharia People's Financing Banks. (Ikatan Bankir Indonesia (IBI), 2014). The products offered are, of course, based on Islamic law, including in terms of providing services to customers, namely: 1). Collection of funds (savings) in the form of wadiyah, musyarakah, and mudharabah; 2). Distribution of funds in the form of murabahah, salam, istishna, and ijarah (leasing). Based on the explanation of Sharia banking products from raising funds and distributing funds, in this case, mobile banking falls under the Ijarah Principle. Mobile banking is one of the bank services that customers can use for their financial transactions (Mustika, 2023).

Mobile Banking is a channel for modern banking services provided to banks requiring customers to use smartphones/tablets connected to the internet to carry out banking transactions. This is a channel where customers can interact with the bank via smartphone or PDA (Personal et al.) (Le et al., 2020). Mobile banking at Sharia banks is the use of Sharia banking products and services via portable a product or services in carrying out financial transactions using a mobile device, namely a smartphone, cellphone, or tablet (Haider et al., 2018).

Ary Saputra's previous research (2022). The results of the research stated that the independent variable of Sharia financial literacy had a positive and significant effect on the use of mobile banking. In another study on "The Role of Financial Literacy in Increasing Interest in Using Mobile Banking," the research results stated that financial literacy had a positive effect on interest in using mobile banking (Yuhelmi et al., 2022). Therefore, in several problems in the research, the researchers hypothesized as follows: H_1 : Financial literacy partially influences students' decisions to use mobile banking.

Linnatunnisa's previous research (2022). The research results show that lifestyle has a positive and significant influence on decisions about using mobile banking. This research shows that in Malang City, with everything digital, the need factor is forcing the use of mobile banking services. The higher the lifestyle needs of students in Malang City for digital services, the higher the students' decision to use mobile banking (Linnatunnisa, 2022). Therefore, in several problems in the research, the researchers hypothesized as follows: H_2 : Lifestyle partially influences students' decisions to use mobile banking.

In research conducted by Kurniaputra and Nurhadi (2018), the results of this research show that perceptions of convenience and decisions have a significant relationship, namely that perceptions of convenience have a positive and significant effect on customers' decisions to use BRI mobile banking in Surabaya. The easier it is for customers to access BRI mobile banking services, the greater the decision to use BRI mobile banking in Surabaya (Kurniaputra & Nurhadi, 2018). Therefore, in several problems in the research, the researchers hypothesized as follows: H_3 : Perceptions about Sharia banking partially influence students' decisions to use mobile banking.

The results of previous research by Ary Saputra (2022) on financial literacy, Linnatunnisa (2022) on lifestyle, and Kurniaputra and Nurhadi (2018) on perceptions from three previous studies, the results of their research, have a significant influence on the decision to use mobile banking. Therefore, in several problems in the research, the researchers hypothesized as follows: H_4 : Financial literacy, lifestyle, and perceptions about Sharia banking simultaneously influence students' decisions to use mobile banking.

RESEARCH METHODS

This research is field research using a quantitative approach in the form of correlation or relationship. The location of this research that will be studied by researchers is located at the UIN Antasari Banjarmasin campus at the Faculty of Islamic Economics and Business on Jl. Ahmad Yani Km. 4.5 Banjarmasin. This research is to find out whether financial literacy, lifestyle, and perceptions about Sharia banking have an influence on students' decisions to use Bank Syariah Indonesia mobile banking.

The population in this study consisted of active students in the 2019 class, with a total of 202 people, 50 male students, and 152 female students. In the 2020 class, there are 100 students, consisting of 26 male students and 74 female students. In the class of 2021, there are 68 students, consisting of 20 male students and 48 female students. The overall results are 370 active students majoring in Sharia banking from the 2019-2021 class. The sampling technique is one way of determining the number of samples according to the source of the actual data by focusing on the characteristics of the respondents and the distribution in the population until a sample is obtained to be representative of the population (Nawawi, 2001). In the research, researchers used a sampling technique using simple random sampling or random sampling. The samples taken in this research were 80 results from the Slovin formula.

The technique used in this research is a questionnaire. A questionnaire is a technique for collecting data that involves submitting written statements to respondents, and it is very effective. With supporting data, namely, documentation taken from the FEBI UIN Antasari Banjarmasin website as additional supporting data in this research, accurate data obtained includes a description of the population size that will be used in this research. The research instrument used was a questionnaire. The research questionnaire uses a Likert scale paradigm. The Likert scale is a systematic form of statement that shows an attitude toward individual respondents (Prasetyo & Jannah, 2005). The data analysis technique in this research uses software, especially SPSS, to carry out statistics and analyze and test the results of the data that has been obtained. The data analysis and testing processes that will be used are validity and reliability tests, classical assumption tests (normality tests, multicollinearity, heteroscedasticity), hypothesis tests (partial and simultaneous tests), and determination tests.

RESULT

The data in this research was obtained by distributing questionnaires to active students majoring in Sharia banking at the Faculty of Islamic Economics and Business, with as many as 80 respondents from the 2019-2021 class using random sampling techniques.

Table 1. Characteristics of Respondents

No	Characteristics	Criteria	Total	Percentage
1	Gender	Man	19 people	23.8%
		Woman	61 people	76.3%
2	Class Year	2019	33 people	41.3%
		2020	23 people	28.7%
		2021	24 people	30.0%

Source: Author's Processed Data (2023)

The results of the respondents' answers from the 2019-2021 class included 61 female respondents with a percentage of 76.3% and 19 male respondents with a percentage of 23.8%. The class of 2019 with a percentage of 41.3% had 33 people, the class of 2020 with a presentation of 28.7% had 23 people, the class of 2021 with a percentage of 30% had 24 people.

Based on research validity test, it is known that all statement items obtained a calculated $r > 0.05$. It can be said that for all indicator items, the questionnaire statements are said to be valid. From the results of the reliability test that the Cronbach's alpha value of the financial literacy variable (X1) is $0.855 > 0.6$, lifestyle (X2) $0.691 > 0.6$, perception of sharia banking (X3) $0.864 > 0.6$, and student decisions to use mobile banking $0.735 > 0.6$. This research is declared reliable, and each variable item is appropriate for use as a measuring tool. The results of the normality test using the Kolmogorov-Smirnov statistical test, the Kolmogorov-Smirnov value is $0.200 > 0.05$, indicating that the data in this study can be stated to be normally distributed. In the results of the multicollinearity test, the VIF value for financial literacy (X1) is $1.465 < 10$ and tolerance is $0.683 > 0.1$, the VIF value for lifestyle (X2) is $1.447 < 10$ and tolerance is $0.691 > 0.1$, and the VIF value for perception of sharia banking (X3) is $1.617 < 10$ and tolerance is $0.618 > 0.1$. Of the three independent variables, there was no symptom of multicollinearity. The

test results in the scatterplot show that the distribution of data is not the same, and no pattern is formed, so it can be concluded that there is no heteroscedasticity. The results of the partial test (t) show that financial literacy t is $3.553 > t$ table 1.991 sig $0.000 < 0.05$, lifestyle t is $-0.495 < t$ table 1.991 sig $0.622 > 0.05$, perception t is $3.410 > t$ table 1.991 sig $0.001 < 0.05$. It can be concluded that financial literacy and perceptions about Sharia banking have a significant influence on students' decisions to use mobile banking, but lifestyle does not have a significant influence on students' decisions to use mobile banking. From simultaneous test, financial literacy (X1), lifestyle (X2), and perception of sharia banking (X3) on students' decisions to use mobile banking with a calculated f value of $17.478 > f$ table 2.725 and sig $0.000 < 0.05$. It was concluded that financial literacy, lifestyle, and perceptions about Sharia banking simultaneously have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. From the determination test, the results of the R^2 test calculation on R^2 Square are 0.408. These results show that the influence of variables X1, X2, and X3 on variable Y amounting to 40.8% while the remaining 59.2% ($100\% - 40.8\% = 59.2\%$) is influenced by other factors from this research.

DISCUSSION

The test proposed in this research, the first variable, namely financial literacy (X1), has a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of this research are supported by empirical evidence from previous research (Saputra, 2022) that concluded that Sharia financial literacy has a positive effect on the use of mobile banking. So, the higher the level of financial literacy among Sharia banking students, the higher the decision of Sharia banking students to use Bank Syariah Indonesia mobile banking, which will also have an impact on the development of economic growth which is based on students' awareness of saving at Bank Syariah Indonesia and improving the quality of financial management and decision making to achieve prosperity.

The results of this research show that the lifestyle variable (X2) does not have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of this research are also empirically supported by previous research (Hardiyanti, 2022). The results of the research concluded that customer lifestyle patterns had no significant influence on the use of mobile banking applications in Kudus. So, these results show that high or low student lifestyles do not influence students' decisions to use Bank Syariah Indonesia mobile banking.

The research results on the perception variable about sharia banking (X3) showed that it had a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of this research are supported by empirical evidence from previous research (Fadilah, 2019), which shows that perceptions about Sharia banks have a positive and significant effect on interest in using Sharia bank products. So, the better the student's perception of Sharia banking, the greater the decision of Sharia banking students to use mobile banking at Bank Syariah Indonesia. The results of this research simultaneously show that financial literacy, lifestyle, and sharia banking have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. So the higher the level of financial literacy, and lifestyle, and the better the student's perception of Sharia banking, the higher the level of decision of Sharia banking students to use mobile banking at Bank Syariah Indonesia.

CONCLUSIONS AND PRACTICAL IMPLICATION

Based on the results of research that has been carried out, as well as the data presentation and data analysis described above. So, the conclusions of this research are as follows: The results of a study show that the financial literacy variable (X1) partially has a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of a study show that the lifestyle variable (X2) partially does not have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of a study show that the perception variable about Sharia banking (X3) partially has a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking. The results of a study show that the influence of financial literacy (X1), lifestyle (X2), and perceptions about sharia banking (X3) simultaneously have a significant influence on students' decisions to use Bank Syariah Indonesia mobile banking.

The author's suggestions for further research are as follows. Regarding financial literacy, lifestyle, and perceptions about Sharia banking, the results found in the field show that it needs to be further improved, especially on the part of Bank Syariah Indonesia, so that it can provide some further guidance regarding the application of mobile banking in a more in-depth way. So, there are other features that are not used because individual knowledge is very limited. Future researchers can add or develop further variables outside of this research that have a strong link and relationship to students' decision variables to use mobile banking.

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