

Islamic Financial Literacy, Trust, and Customer Decisions

Gilang Juanda^{1*}, Helmalia², Romi Iskandar³

^{1,2,3}Universitas Islam Negeri Imam Bonjol Padang, Padang, Indonesia

gilangjuanda2004@gmail.com

**Corresponding Author*

ABSTRACT

This study examines the effect of Islamic financial literacy and the level of trust on customers' decisions to choose Islamic banks in Padang City. Using a quantitative field-research approach, primary data were collected through structured questionnaires from 100 respondents selected by purposive sampling, a non-probability technique adopted because no sampling frame of individual Islamic bank customers in Padang City is available; the Slovin formula (10% margin of error) was used solely as a benchmark for establishing the minimum adequate sample size and not as a respondent-selection procedure. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results show that Islamic financial literacy has a positive and significant effect on customers' decisions, and the level of trust also has a positive and significant effect. Jointly, the two variables account for 67.2% of the variance in customers' decisions, which falls within the moderate category; the joint effect is inferred from the significance of both individual path coefficients, while R-Square is reported as a measure of explanatory power rather than as a significance test. These findings imply that strengthening Islamic financial literacy education and reinforcing customer trust are key strategies for Islamic banks to increase customer decisions in markets with high Muslim population share but comparatively slow market-share growth, such as Padang City.

Keywords: Islamic Banking, Padang City, Partial Least Squares, Sharia Consumer Behavior.

INTRODUCTION

Banking institutions play an increasingly vital role in today's open and competitive economic dynamics. Beyond serving as a driving force within the financial system, banks are instrumental in supporting national economic stability and growth by collecting funds from the public in the form of deposits and channeling them back as credit or financing to improve people's welfare (Law No. 10 of 1998). One form of banking institution that has grown rapidly in Indonesia is the Islamic (sharia) bank, which conducts its business based on sharia principles—operating on profit-sharing, trading, and leasing principles that are free from *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling) (Law No. 21 of 2008 concerning Sharia Banking, 2008).

Over the past five years (2021–2025), national Islamic banking has shown a strong growth trend. The Financial Services Authority (OJK) records that, as of December 2024, total Islamic banking assets reached IDR 980.30 trillion, growing 9.88 percent year-on-year, while Third-Party Funds (DPK) amounted to IDR 753.60 trillion and grew by approximately 10 percent year-on-year, far exceeding the national banking industry's growth of only around 4–5 percent during the same period (Otoritas Jasa Keuangan [OJK], 2025). Over the same period, the market share of Islamic banking assets rose from 7.44 percent in December 2023 to 7.72 percent in December 2024 (OJK, 2025). This growth was further supported by the 2021 merger of three state-owned Islamic banks into Bank Syariah Indonesia (BSI), which consolidated the structure of the national sharia banking market and expanded its service network (OJK, 2025).

A similar phenomenon has occurred in Padang City, one of the economic centers and a Muslim-majority region in West Sumatra Province.

According to data from the Financial Services Authority (OJK) Regional Office 5 of Sumatra and Bank Indonesia's West Sumatra representative office, the number of Islamic bank accounts in Padang City grew from 387,000 accounts in 2021 to 713,000 accounts in 2025, an increase of approximately 84.2 percent over five years, while the branch network expanded from 32 to 38 units and the market share of sharia accounts rose from 12.0 percent to 14.0 percent over the same period (OJK Regional Office 5 of Sumatra, 2025; Bank Indonesia Representative Office of West Sumatra, 2025). Nevertheless, this market-share growth remains relatively slow compared to the religious potential of the predominantly Muslim population of Padang City and West Sumatra, consistent with the national Islamic banking market share, which reached only 7.72 percent of total national banking assets by the end of 2024 (OJK, 2025). This gap between the population's religious potential and the actual level of Islamic bank utilization is the fundamental issue this study seeks to examine.

One factor believed to influence customers' decisions to choose Islamic banks is Islamic financial literacy, namely customers' understanding of sharia-based financial products and principles. Data from the National Survey on Financial Literacy and Inclusion (OJK & BPS, 2024) conducted by OJK together with BPS shows that Indonesia's Islamic financial literacy index has only reached 39.11 percent, far behind the general financial literacy index, which has reached 65.43 percent. Beyond knowledge, psychological factors—particularly the level of trust—also play an important role: customers need confidence that the Islamic bank they choose genuinely applies sharia principles, is managed with sound governance, and provides security for the funds deposited or invested. This issue of trust has become increasingly relevant following a series of news reports in early 2026 concerning alleged fund-management problems at one national Islamic bank, which could potentially affect public perceptions of the reliability of Islamic banking in general.

Based on the foregoing, this study aims to analyze the effect of Islamic financial literacy and the level of trust—both partially and simultaneously—on customers' decisions to choose Islamic banks in Padang City. This study contributes by integrating the Theory of Planned Behavior (TPB) framework to explain how customers' knowledge (literacy) and beliefs (trust) shape intentions that ultimately drive actual decisions to choose Islamic banks, particularly in the context of regions with Muslim-majority populations but relatively slow growth in sharia market share.

LITERATURE STUDY

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) was developed by Ajzen (1991) as an extension of the Theory of Reasoned Action previously introduced by Ajzen and Fishbein (1980). In the context of bank selection, TPB explains that a customer's decision to choose an Islamic bank does not arise spontaneously but is formed through a cognitive process involving the evaluation of available information, the influence of the social environment, and the belief that one is capable of carrying out that choice. Within this framework, Islamic financial literacy is positioned as a determinant of both attitude and perceived behavioral control: knowledge of contracts (akad), profit-sharing mechanisms, and sharia compliance supplies the behavioral beliefs from which a favorable evaluation of Islamic banks is formed, and at the same time reduces perceived knowledge barriers so that customers feel more capable of opening and managing a sharia account. The level of trust, by contrast, is deliberately not treated as equivalent to subjective norm. Conceptually, subjective norm refers to perceived social pressure from significant others, whereas trust refers to a customer's confidence in the integrity, competence, and benevolence of the institution (Mayer et al., 1995; Morgan & Hunt, 1994); the two constructs differ in their referent and are therefore not interchangeable. Trust is accordingly positioned in this study as a behavioral belief regarding the expected outcomes of dealing with an Islamic bank—that is, as an antecedent of attitude—and, following the established practice of extending TPB with domain-specific constructs when the three core predictors do not fully capture the behavior under study (Ajzen, 1991; Pavlou & Fygenson, 2006), it is modeled as an additional direct predictor of the decision to choose an Islamic bank. This extension is consistent with studies of Islamic banking adoption that incorporate trust and religiosity alongside the core TPB constructs (Amin et al., 2011).

Customers' Decisions

A decision is a choice based on specific criteria among two or more possible alternatives (Syamsi, 2000), and represents the final outcome of a process involving problem recognition, information search, evaluation of alternatives, decision-making, and post-decision behavior (Kotler, 2009) According to (Law No. 10 of 1998) concerning Banking, a customer is a party who uses bank services, categorized into depositing customers and debtor customers. Customer behavior is influenced by four factors according to Kotler and Keller (Kotler, 2009) namely cultural, social, personal, and psychological factors. In this study, the level of trust is categorized as a social factor, while Islamic financial literacy is categorized as a personal factor because it relates to an individual's capacity to understand and evaluate financial products. Indicators used include need recognition, evaluation of alternatives, purchase decision, and post-purchase behavior (Elindahsari & Adiba, 2024).

Level of Trust

Customer trust is the belief that a financial institution will act as expected and consistently, honestly, and transparently fulfill its obligations. (Morgan & Hunt, 1994) through the Commitment-Trust Theory assert that trust is the foundation of the relationship between customers and financial institutions, as it is a prerequisite for the formation of long-term commitment. Indicators of trust in this study include trust in bank service, trust in bank competence, and trust in bank employees (Hindiana et al., 2026).

Relationships Between Variables and Research Hypotheses

Knowledge of contracts (akad), profit-sharing mechanisms, and a bank's sharia compliance equips customers to assess how well a product matches their needs and the principles they believe in before deciding to become a customer. This relationship is reinforced by (Lusardi & Mitchell, 2014) who assert that financial literacy is a form of human capital that determines the quality of a person's financial decisions. On the other hand, customers' trust in the safety of their funds, the transparency of fund management, and the bank's adherence to its stated principles are crucial considerations before deciding to deposit funds. Simultaneously, both determinants work together within the TPB framework: when literacy and trust are jointly present at a sufficient level, customers' intention to choose an Islamic bank strengthens, thereby driving the realization of an actual decision to become a customer. Based on the above, the hypotheses of this study are formulated as follows:

H1: Islamic financial literacy has a significant effect on customers' decisions to choose Islamic banks in Padang City.

H2: The level of trust has a significant effect on customers' decisions to choose Islamic banks in Padang City.

H3: Islamic financial literacy and the level of trust simultaneously have a significant effect on customers' decisions to choose Islamic banks in Padang City

METHOD

This study is a field research employing a quantitative descriptive approach, conducted in Padang City, West Sumatra, given that the city has a fairly complete network of both Islamic and conventional banks and a population known for upholding strong Islamic values. The study population consisted of Islamic bank customers in Padang City. Official statistics record 713,000 Islamic bank accounts in the city in 2025; because one individual may hold more than one account, whether at a single bank or across several Islamic banks, this figure represents the number of accounts rather than the number of individual customers and therefore constitutes an upper-bound approximation of the actual customer population. As no disaggregated figure for unique individual customers is published by OJK or Bank Indonesia at the municipal level, the number of accounts was used as a proxy for population size, and the resulting overestimation is acknowledged as a limitation in interpreting the results. Because no sampling frame listing individual Islamic bank customers in Padang City is accessible to researchers, probability sampling was not feasible. Respondents were therefore selected using purposive sampling, a non-probability technique, with the following criteria: residing in Padang City, at least 17 years old, being an Islamic bank customer, and willing to

participate as a respondent. The Slovin formula (10% margin of error) was applied only as a reference for establishing the minimum adequate sample size, yielding a minimum of 100 respondents; it was not used as a procedure for randomly selecting respondents, and its use here should be read as a sample-size adequacy benchmark rather than as a claim that the sample is probabilistic. This minimum also exceeds the requirement implied by the ten-times rule for PLS-SEM, under which the sample should be at least ten times the largest number of indicators loading on a single construct (eight indicators on the Level of Trust construct, i.e., a minimum of 80 respondents) (Hair et al., 2021). As a consequence of this design, the findings characterize the respondents sampled and are analytically rather than statistically generalizable; they are not intended to be projected onto the entire population of Islamic bank customers in Padang City, and this is acknowledged as a limitation of the study.

Primary data were collected through a structured questionnaire using a five-point Likert scale (1 = strongly disagree to 5 = strongly agree), distributed directly to respondents at Islamic bank offices and online. The research variables consisted of two independent variables—Islamic Financial Literacy (X1) and Level of Trust (X2)—and one dependent variable, Customers' Decision to Choose an Islamic Bank (Y). Data analysis was conducted in several stages: (1) instrument testing (validity and reliability), (2) descriptive statistical analysis using the Respondent Achievement Level (TCR), and (3) Structural Equation Modeling based on Partial Least Squares (SEM-PLS) using SmartPLS 4.0, covering outer model evaluation (convergent validity, average variance extracted, Cronbach's alpha, composite reliability), inner model evaluation (R-Square and Q-Square), and hypothesis testing through a bootstrapping procedure with the criteria of t-statistic > 1.66 and p-value < 0.05 at a 5% significance level.

RESULTS AND DISCUSSION

This study involved 100 respondents who were customers of Islamic banks in Padang City. The demographic characteristics of the respondents by gender, age, and occupation are presented below.

Table 1. Respondent Demographics

Variable	Description	Frequency	Percentage
Gender	Male	34	34.00%
	Female	66	66.00%
Age	20-30 years	37	37.00%
	31-40 years	28	28.00%
	Above 41 years	35	35.00%
Occupation	Student	9	9.00%
	Civil Servant (ASN)	9	9.00%
	Private Employee	12	12.00%
	Housewife	17	17.00%
	Farmer	15	15.00%
	Other	38	38.00%

The demographic recapitulation of respondents in Table 1 indicates that the majority of respondents were female (66%), while the remainder were male (34%). By age, most respondents fell within the 20–30-year range (37%), followed by those above 40 years old (35%) and the 31–40-year group (28%). By occupation, the largest proportion of respondents were homemakers (17%), followed by farmers (15%) and private-sector employees (12%), reflecting the diversity of socioeconomic profiles among Islamic bank customers in Padang City.

Measurement Model (Outer Model) Testing

The first step in the PLS data analysis process is outer model testing, comprising a validity test followed by a reliability test. Validity was assessed using convergent validity, a method that

examines the loading value of each factor. This loading value must exceed 0.70 with a p-value below 0.05 for the variable to be considered valid. Convergent validity can also be assessed by examining the Average Variance Extracted (AVE) value, which must exceed 0.50 to meet the criterion. The next step involves reliability testing by reviewing the composite reliability and Cronbach's alpha values. A construct is considered reliable if its composite reliability exceeds 0.70 and its Cronbach's alpha exceeds 0.50. The composite reliability and Cronbach's alpha values can be seen in the Latent Variable Coefficients section.

Table 2. Validity and Reliability Test

Construct/Item	Loading	Cronbach α	CR	AVE
Islamic Financial Literacy		0.932	0.946	0.746
• X1.1	0.797			
• X1.2	0.865			
• X1.3	0.839			
• X1.4	0.898			
• X1.5	0.865			
• X1.6	0.912			
Level of Trust		0.938	0.950	0.706
• X2.1	0.900			
• X2.2	0.919			
• X2.3	0.768			
• X2.4	0.706			
• X2.5	0.741			
• X2.6	0.911			
• X2.7	0.789			
• X2.8	0.949			
Decision to Become an Islamic Bank Customer		0.930	0.947	0.782
• Y1	0.916			
• Y2	0.910			
• Y3	0.936			
• Y4	0.793			
• Y5	0.859			

The results in Table 2 represent the final outcome after all assessment indicators were deemed appropriate. All latent variables meet the loading threshold shown in Table 2, namely above 0.70, with a p-value below 0.001, indicating that the data satisfy the criteria for convergent validity. In the convergent validity measurement, the AVE values exceed 0.50. The next step is to examine the composite reliability and Cronbach's alpha values. Based on Table 2, the composite reliability values exceed 0.70 and the Cronbach's alpha values exceed 0.50, indicating that all variables are reliable, as they meet the specified criteria.

Structural Model (Inner Model) Testing

Evaluation of the structural model (inner model) was carried out through R-Square and Q-Square tests. The results show an R-Square value of 0.672, which, according to Chin's criteria, is categorized as a moderate model since it exceeds 0.50, meaning that Islamic financial literacy and the level of trust jointly explain 67.2% of the variation in customers' decisions, while the remaining 32.8% is explained by other factors outside the model, such as religiosity, service quality, and promotion. The Q-Square value obtained through the blindfolding procedure is 0.636, which exceeds both the minimum threshold of 0 and the 0.35 benchmark for strong predictive relevance, indicating that the model has strong predictive relevance for the customer-decision construct. It should be noted that R-Square quantifies the proportion of explained variance and is not in itself a test of statistical significance; inferences about the significance of effects are drawn exclusively from the bootstrapped path coefficients reported in Table 3.

Table 3. Hypothesis Testing (Path Coefficient)

Hypothesis	Original Sample (O)	T-Statistics	P-Values	Result
H1: Islamic Financial Literacy (X1) Customers' Decision (Y)	0.531	4.323	0.000	Accepted
H2: Level of Trust (X2) Customers' Decision (Y)	0.350	3.009	0.003	Accepted

Source: Primary data processed using SmartPLS 4.0 (2026)

Hypothesis testing was conducted through a bootstrapping procedure with significance criteria of t-statistic > 1.66 and p-value < 0.05 . The results of the hypothesis testing are presented in Table 3 below.

Table 4. Simultaneous Hypothesis Test

Hypothesis	R-Square	R-Square Adjusted	Result
H3: Islamic Financial Literacy (X1) and Level of Trust (X2) $\rightarrow$ Customers' Decision (Y)	0.672	0.665	Accepted (Moderate Model)

All three research hypotheses were accepted. The path coefficients (original sample) for all relationships were positive, indicating that increases in both Islamic financial literacy and customer trust are associated with an increased tendency of customers to choose Islamic banks.

Discussion

The Effect of Islamic Financial Literacy on Customers' Decisions

The results of the H1 test show a t-statistic of 4.323 (> 1.66) and a p-value of 0.000 (< 0.05), so H_0 is rejected and H1 is accepted. Islamic financial literacy has a positive and significant effect on customers' decisions, with a path coefficient of 0.531 — the highest value among the two independent variables. This finding confirms that the higher customers' understanding of profit-sharing concepts, contracts, and Islamic banking products, the greater their tendency to decide to use Islamic bank products. Interpreted through the Theory of Planned Behavior, this effect is best understood as operating through two components rather than acting on the decision directly. First, literacy operates through attitude: comprehension of akad, profit-sharing mechanisms, and sharia compliance supplies the behavioral beliefs from which customers evaluate the expected outcomes of banking with an Islamic institution, so that better-informed customers form a more favorable attitude toward it. Second, literacy operates through perceived behavioral control: customers who understand the products and procedures perceive fewer knowledge-related barriers and feel more capable of opening and managing a sharia account, which strengthens both intention and actual behavior. The fact that literacy carries the larger path coefficient (0.531) is consistent with this dual-channel account, since literacy feeds two TPB components simultaneously, whereas trust chiefly informs the attitudinal component. Because attitude and perceived behavioral control were not measured as separate latent constructs in this model, this mechanism is advanced as a theoretical interpretation rather than as an empirically tested mediation, and explicit testing of these mediating paths is recommended for further research. This interpretation is consistent with the view that financial literacy is a form of human capital that determines the quality of an individual's financial decisions (Lusardi & Mitchell, 2014). This finding is also consistent with previous research showing that Islamic financial literacy influences customers' decisions in choosing Islamic banking products (Azri et al., 2024) (Ramadhani et al., 2021). This result contrasts with a recent study on Bank Muamalat customers, which found that Islamic financial literacy had no significant effect on



customer decisions (path coefficient = 0.102; $p = 0.295$), while trust was the dominant predictor (path coefficient = 0.688; $p = 0.000$) (Hindiana et al., 2026), a dominance of trust also reported among Bank Syariah Indonesia customers (Ardhanari & Viphindartin, 2022). The divergence between these findings and the present results, in which literacy is the stronger predictor, may reflect differences in study context: unlike the pioneer or nationally dominant banks studied by Hindiana et al. (2026) and Ardhanari and Viphindartin (2022), Padang City is a market where Islamic banking's overall share remains comparatively low, so that customers' decisions may depend more heavily on the knowledge-based barriers that literacy helps to remove. This contrast underlines that the relative importance of literacy and trust is likely market-specific rather than universal, and points to market maturity as a candidate moderating factor for future research. Thus, strengthening education and outreach on Islamic financial literacy is an important strategy for both Islamic banks and regulators to encourage customer decisions, particularly in regions with Muslim-majority populations but relatively low levels of sharia literacy, such as Padang City.

The Effect of Trust Level on Customers' Decisions

The results of the H2 test show a t-statistic of 3.009 (> 1.66) and a p-value of 0.003 (< 0.05), so H_0 is rejected and H2 is accepted, with a path coefficient of 0.350. Customer trust — defined as the belief that a financial institution will act as expected and consistently, honestly, and transparently fulfill its obligations — was found to have a positive and significant effect on customers' decisions. This finding is consistent with research showing that the level of trust is a dominant variable in driving customers' decisions to use Islamic bank products (Yulianti, 2021), is likewise consistent with findings that trust is the most dominant predictor of customers' decisions among Islamic bank customers elsewhere, outweighing both financial literacy and religiosity (Hindiana et al., 2026; Ardhanari & Viphindartin, 2022), and with evidence that trust significantly shapes customer satisfaction in sharia-compliant financing (Elindahsari & Adiba, 2024), and reinforces the proposition of (Morgan & Hunt, 1994) that trust is a prerequisite for long-term commitment in the relationship between customers and financial institutions. News coverage of alleged fund-management problems at one national Islamic bank in early 2026 underscores the relevance of this finding: maintaining service transparency, product-quality consistency, and effective communication are key factors that Islamic banks must continue to strengthen in order to influence customers' decisions.

The Simultaneous Effect of Islamic Financial Literacy and Trust Level on Customers' Decisions

Evaluation of the structural model yields an R-Square value of 0.672 and an adjusted R-Square value of 0.665. Because PLS-SEM does not produce an omnibus F-test equivalent to that of covariance-based regression, the joint effect of the two exogenous constructs is not established by R-Square itself: R-Square measures the proportion of variance explained and is a criterion of model quality, not a significance test. The assessment of H3 therefore rests on two elements taken together, namely the individual significance of both structural paths, each significant at the 5% level ($p = 0.000$ and $p = 0.003$ respectively), and the substantial explanatory power of the model. On this combined basis, H3 is supported: Islamic financial literacy and the level of trust jointly account for 67.2% of the variation in customers' decisions to choose Islamic banks in Padang City, a value categorized as moderate since it exceeds the 0.50 threshold. The remaining 32.8% is explained by other factors outside this research model, such as religiosity, service quality, and promotion (Zuhirsyan & Nurlinda, 2018). This finding confirms that, within the Theory of Planned Behavior framework, the attitude shaped by Islamic financial literacy and the subjective norm shaped by trust work complementarily in forming customer decisions that are both rational and grounded in emotional conviction.

CONCLUSION

Based on the results of the analysis and discussion, this study concludes that Islamic financial literacy has a positive and significant effect on customers' decisions to choose Islamic banks in Padang City (t-statistic 4.323; p-value 0.000; path coefficient 0.531), and the same holds for the level of trust (t-statistic 3.009; p-value 0.003; path coefficient 0.350). Taken together, the two variables explain 67.2% of the variation in customers' decisions (R-Square 0.672; adjusted R-Square 0.665), a value categorized as moderate. Since R-Square reflects explained variance rather than statistical significance, the conclusion that the two variables jointly exert a significant effect is drawn from the significance of both individual path coefficients at the 5% level, supported by the substantial explanatory power of the model. Islamic financial literacy proved to be a relatively more dominant determinant than the level of trust, indicating that customers' understanding of sharia financial principles and products is the key driver of decisions to choose Islamic banks, without diminishing the crucial role of trust as the foundation of a long-term relationship between customers and Islamic financial institutions. These findings carry important implications for Islamic banks and regulators, particularly in regions with Muslim-majority populations but relatively slow growth in sharia market share, to strengthen Islamic financial literacy education programs while building credible transparency and governance in order to enhance customer trust and decisions to choose Islamic banks.

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