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Islamic Financial Literacy and Financial Inclusion as Determinants of Islamic Mobile Banking Adoption among Madrasah Tsanawiyah Teachers in South Lampung

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Abstract

The rapid development of digital technology has transformed financial service systems, including Islamic banking through mobile banking services. However, the level of Islamic financial literacy and inclusion remains a critical determinant of the optimal use of these services, particularly among teachers, who play a strategic role in transmitting financial knowledge to students. This study analyses the level of Islamic financial literacy, Islamic financial inclusion, and Islamic mobile banking usage among teachers at State Madrasah Tsanawiyah in South Lampung Regency using a quantitative descriptive approach. Data were collected through questionnaires distributed to 102 teachers selected using the Slovin formula and analysed using validity, reliability, and percentage descriptive tests. The results show that Islamic financial literacy reached 80.77% (good category), Islamic financial inclusion reached 81.61% (very good category), and Islamic mobile banking usage reached 82.72% (very good category), confirming a close relationship between the three variables. This study is expected to contribute academically to Islamic economic studies and to serve as a basis for educational institutions and policymakers to strengthen Islamic financial literacy and inclusion sustainably.

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Keywords: Financial Literacy, Sharia Financial Literacy, Financial Inclusion, Sharia Financial Inclusion, Sharia Mobile Banking, South Lampung

Abstrak

Perkembangan teknologi digital telah mendorong transformasi sistem layanan keuangan, termasuk pada sektor perbankan syariah melalui pemanfaatan mobile banking. Namun demikian, tingkat literasi dan inklusi keuangan syariah masih menjadi faktor penting yang menentukan optimalisasi penggunaan layanan tersebut. Penelitian ini bertujuan untuk menganalisis tingkat literasi keuangan syariah, tingkat inklusi keuangan syariah, serta tingkat penggunaan mobile banking syariah pada Guru Madrasah Tsanawiyah Negeri di Kabupaten Lampung Selatan. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis deskriptif. Hasil penelitian menunjukkan bahwa tingkat literasi keuangan syariah guru Madrasah Tsanawiyah Negeri di Lampung Selatan mencapai 80,77% dan termasuk dalam kategori baik. Tingkat inklusi keuangan syariah juga berada pada kategori sangat baik dengan persentase sebesar 81,61%, yang menunjukkan bahwa akses serta pemanfaatan layanan keuangan syariah telah berjalan dengan baik. Sementara itu, tingkat penggunaan mobile banking syariah mencapai 82,72% dan termasuk dalam kategori sangat baik, yang mengindikasikan bahwa layanan perbankan syariah berbasis digital telah digunakan secara cukup optimal oleh responden. Penelitian ini diharapkan dapat memberikan kontribusi akademik dalam pengembangan kajian ekonomi Islam serta menjadi dasar pertimbangan bagi lembaga pendidikan dan pemangku kebijakan dalam memperkuat literasi dan inklusi keuangan syariah secara berkelanjutan

Kata Kunci: *Literasi Keuangan, Literasi Keuangan Syariah, Inklusi Keuangan, Inklusi Keuangan Syariah, Mobile Banking Syariah, Lampung Selatan*.

Introduction

Current global economic developments also have an impact on the financial products offered to the public. Banks, as business entities that collect funds from the public in the form of deposits and then distribute them in the form of credit or other forms, play an important role in improving the standard of living of the people (Law No. 21 of 2008). Therefore, banks can be considered the 'lifeblood' of a country's economy, due to their highly influential role in the economic activities of that country. (Yunus, 2020, p. 20)

Islamic commercial banks, better known as Islamic banks, have experienced significant growth and are institutions engaged in finance, particularly Islamic banking, as their overall operations are based on Islamic principles, namely the Qur'an and Hadith. (Hakim, Hasan, & Putra, 2022, p. 81) Islamic banks offer financial products that are almost identical to those offered by conventional banks in general. Islamic banks have a variety of financial products, including Financing products and Third Party Fund Products (DPK). Third-party funds (DPK) can be classified based on the type of instrument, including current accounts, savings accounts, and deposits. (Puji & Hakim, 2021, p. 1)

However, the market share of Islamic banking which is still relatively low compared to conventional banking is partly due to the low literacy of the community itself towards Islamic banking, especially the Islamic financial products and services offered. If someone knows a lot about Islamic financial institutions, of course, the public will understand Islamic financial institutions from a different perspective from other people who certainly lack understanding of Islamic financial institutions themselves. The things that must be known and understood include the meaning of Islamic banking itself, then the benefits, risks, rights and obligations as a customer, regarding the product, the concept of halal products, the purpose of its establishment, how the operational activities of Islamic banks and the differences offered by Islamic financial institutions compared to conventional financial institutions.

Digitalization of products in Islamic banks is believed to increase the number of customers and increase the literacy index and inclusion of Islamic finance, because Islamic banks have a very important role seen from the market share of Islamic financial infusion which occupies the highest position and the largest composition reaches 9.06%. (Aripin, Fatwa, & Hannase, 2022, p. 31) The Financial Services

Authority (OJK) and the Central Statistics Agency (BPS) also mentioned that the financial literacy and inclusion index of the Indonesian people in 2025 will increase. This was obtained from the National Survey on Financial Literacy and Inclusion (SNLIK 2025), which reached 66.46% for the financial literacy index and 80.51% for the financial inclusion index. Although the overall increase has increased, if broken down by age, there are still those who fall into the low category such as in the age group of 15 – 17 years old (51.68%) and 51 – 79 years old (54.55%). (Yonatan, 2025)

The researcher assumes that if teachers have a high level of Islamic financial literacy and inclusion, then they can effectively transfer this knowledge to students, thus potentially increasing the literacy index and Islamic financial inclusion among students. This assumption is consistent with Mustofa's findings that education-based programmes play a significant role in strengthening Islamic financial literacy and inclusion, positioning teachers as strategic agents capable of disseminating financial knowledge within their community (Mustofa, 2020). This research focuses on MTs teachers in South Lampung as the main subject in the analysis of Islamic financial literacy and inclusion. Previous research has tended to focus on other user groups, such as students or MSME actors, without specifically discussing the use of digital services such as sharia-based mobile banking. In addition, studies on the relationship between Islamic financial literacy and Islamic financial inclusion, especially in the context of the use of digital technology, are still very limited. By exploring the relationship between financial literacy, financial inclusion, and the use of Islamic banking technology among teachers, this research is expected to be able to provide new insights that are useful for the development of Islamic financial literacy and inclusion, especially in the faith-based education sector.

Thus, this study uses a quantitative descriptive analysis approach that aims to analyze the level of Sharia Financial Literacy (X1) variables, Sharia Financial Inclusion (X2) variables in Sharia Mobile Banking user variables (Y1). The method used in this study is a type of quantitative research method, which is by analyzing the relationship or influence between independent variables and dependent variables by involving data collection and analysis that focuses on measuring, quantifying and generalizing findings. It aims to analyze the level of Islamic financial literacy and inclusion as well as the level of Islamic mobile banking users among teachers at the Madrasah Tsanawiyah level in South Lampung. The findings of this study are expected to help develop more efficient strategies to enhance Islamic financial literacy and the utilization of Islamic banking digital services in Indonesia.

LITERATURE REVIEW

Sharia Finance

The definition of sharia finance is an expansion of the definition of finance with elements that are in accordance with Islamic law. Islamic finance covers various aspects in finance, namely money and wealth management, financial planning aspects such as pension funds, investments, and insurance. As well as in aspects of social assistance such as waqf, infaq, shadaqah and zakat. (Salim, Arif, & Devi, 2021, p. 230) The basic principles of the Islamic economic system will be the basis for the operation of Sharia Banks, the most prominent is that it does not recognize the concept of money interest and no less important is that for commercial purposes, Islam does not recognize money lending but partnership/cooperation (mudharabah and musyarakah) with the principle of profit sharing, while borrowing money is only possible for social purposes without any reward. (Mukhtisar, Tarigan, & Evriyenni, 2021, p. 59)

Financial Literacy

According to the guidebook of the Indonesian National Strategy for Financial Literacy, Financial Literacy is a series of processes or activities to increase the knowledge, confidence, and skills of consumers and the wider community so that they are able to manage finances better. (Mustofa, 2020, p. 214) Financial literacy aims to improve the quality of each individual's financial decision-making, change attitudes and behaviors in financial management, so that things can be avoided that can have wrong consequences in making decisions related to finances. Thus, understanding financial literacy is the knowledge or understanding that a person has about finance so that they can plan management properly so that the decisions taken will also be a place to get benefits in the future

Sharia financial literacy has several elements. The identification of the first element starts with the term financial literacy. The conception of financial literacy consists of two major parts. Knowledge and education are the foundation of Islamic financial literacy. This knowledge and education includes knowledge in the field of Islamic economics and knowledge in the field of Islamic finance. The second part of Islamic financial literacy is the implementation of the knowledge and education that has been obtained. The implementation involves the ability to apply the knowledge gained into life that suits the unique needs and conditions of each individual actor. Therefore, the implementation in this section will be framed on a model that can be adjusted for each individual in managing his personal and family finances. (Financial Services Authority, n.d., p. 69)

According to Chen and Volpe, the level of financial literacy is categorized into three major groups, namely (Hisan, Muhaya, & Kamal, 2021, p. 204):

a. < 60% means that people have low financial knowledge.
b. 60% - 79% means that people have moderate financial knowledge.
c. > 80% means that people have high knowledge about finance.

This categorization is based on the percentage of respondents' correct answers from a number of questions used to measure financial literacy.

Previous Research

Several previous studies provide further context for understanding sharia financial literacy. Fatmawati and Hayati found that financial literacy, financial inclusion, and brand image significantly influence the use of digital sharia banking services among customers, indicating that literacy alone is insufficient without adequate access and trust in service quality (Fatmawati & Hayati, 2022). Similarly, Nasir Tajul Aripin, Nur Fatwa, and Mulawarman Hannase demonstrated that the digital services provided by sharia banks act as a driving factor for improving the sharia financial literacy and inclusion index, particularly as digital adoption accelerates among the public (Aripin, Fatwa, & Hannase, 2022). Salim, Arif, and Devi also emphasised that sharia financial literacy, together with Islamic branding and religiosity, plays a determining role in shaping individuals' decisions to use sharia banking services (Salim, Arif, & Devi, 2021). These studies collectively suggest that sharia financial literacy does not operate in isolation but interacts closely with access, digital service quality, and socio-religious factors, an interaction that this study extends to the specific context of Madrasah Tsanawiyah teachers.

Financial Inclusion

According to the OJK, Financial Inclusion is an ability owned by customers to access various products, institutions and financial services that are in accordance with the needs and ability of citizens to increase their financial health. (Fatmawati & Hayati, 2022) . It is also mentioned that inclusion is a process that ensures ease of access to the availability and use of financial products and services for all economic actors in the world. Where an important aspect that must be emphasized in this case is ease of access (accessibility), availability and use. (Waqiah et al., 2019)

The definition of financial inclusion listed in the SNKI Presidential Regulation (SNKI Perpres SNKI) is a condition where every member of the community has access to various formal financial services at affordable costs according to their respective needs and abilities which are of course quality, timely, fast and of course safe. (Aripin, Fatwa, & Hannase, 2022, p. 36)

Research Methods

This study employs a quantitative research method with a descriptive and explanatory approach to examine the relationships between Islamic financial literacy, financial inclusion, and Islamic mobile banking adoption among Madrasah Tsanawiyah teachers in South Lampung. Quantitative research uses numerical data and statistical techniques to measure, analyze, and interpret the phenomena under investigation (Abdussamad et al., 2024, p. 41). Data were collected using a structured questionnaire to obtain standardized responses from respondents. Descriptive statistical analysis was used to present and summarize the characteristics of the collected data without generalizing the findings beyond the research population (Damayanthy, Norman, & Ramadhanti, 2023, p. 953). The population consisted of 137 teachers from four Madrasah Tsanawiyah in South Lampung: MTs N 1 (34 teachers), MTs N 2 (45 teachers), MTs N 3 (29 teachers), and MTs N 4 (29 teachers). The sample size was determined using the Slovin formula with a 5% margin of error, resulting in 102 respondents. The questionnaire was used as the primary data collection instrument, consisting of structured statements measured using a Likert scale (Huda, Fajaruddin, & Roudlotin, 2021, p. 1303).

The data analysis procedure consisted of instrument validity and reliability testing, descriptive statistical analysis, and inferential statistical analysis. The validity test was conducted to determine whether each questionnaire item adequately measured the intended construct, while reliability testing assessed the consistency of the measurement instrument. Reliability was evaluated using Cronbach's Alpha, with the resulting coefficient compared against the accepted reliability threshold (Nasution, 2022, p. 43; Sitorus, 2022, p. 24). Descriptive analysis was conducted to determine the characteristics and distribution of respondents' answers for each research variable. The percentage score was calculated by comparing the actual score obtained with the ideal score and multiplying the result by 100% (Ismail, 2014). The level of Islamic financial literacy was subsequently categorized into low (<60%), medium (60–80%), and high (>80%), based on the percentage descriptive criteria adapted from Huriyatul and Yogi (2017, p. 240).

To test the proposed hypotheses, inferential statistical analysis was employed. The analysis included the appropriate statistical tests for examining the effects of Islamic financial literacy (X1) and financial inclusion (X2) on Islamic mobile banking adoption (Y). Regression analysis was used to determine the direction and magnitude of the relationships between the independent and dependent variables, while hypothesis testing was conducted to assess the statistical significance of the proposed effects. The analysis was performed using SPSS, with the results interpreted based on the predetermined significance level. These procedures enable the study to provide empirical evidence regarding whether Islamic financial literacy and financial inclusion significantly influence Islamic mobile banking adoption among Madrasah Tsanawiyah teachers in South Lampung.

Results and Discussion

Instrument Validity and Reliability

The validity test was conducted on all questionnaire items using Pearson's product–moment correlation. With 102 respondents, the degree of freedom was 100 and the critical *r*-value at the 5% significance level was 0.192. The results show that all questionnaire items for Islamic financial literacy, financial inclusion, and Islamic mobile banking usage had *r*-values greater than 0.192 and were therefore considered valid. Thus, all items were retained for subsequent analysis.

Table 1

Summary of Validity and Reliability Tests

Variable	Number of Items	Validity Result	Cronbach's Alpha	Reliability
Islamic Financial Literacy	9	All items valid	0.900	Reliable
Financial Inclusion	9	All items valid	0.867	Reliable
Islamic Mobile Banking Usage	10	All items valid	0.937	Reliable

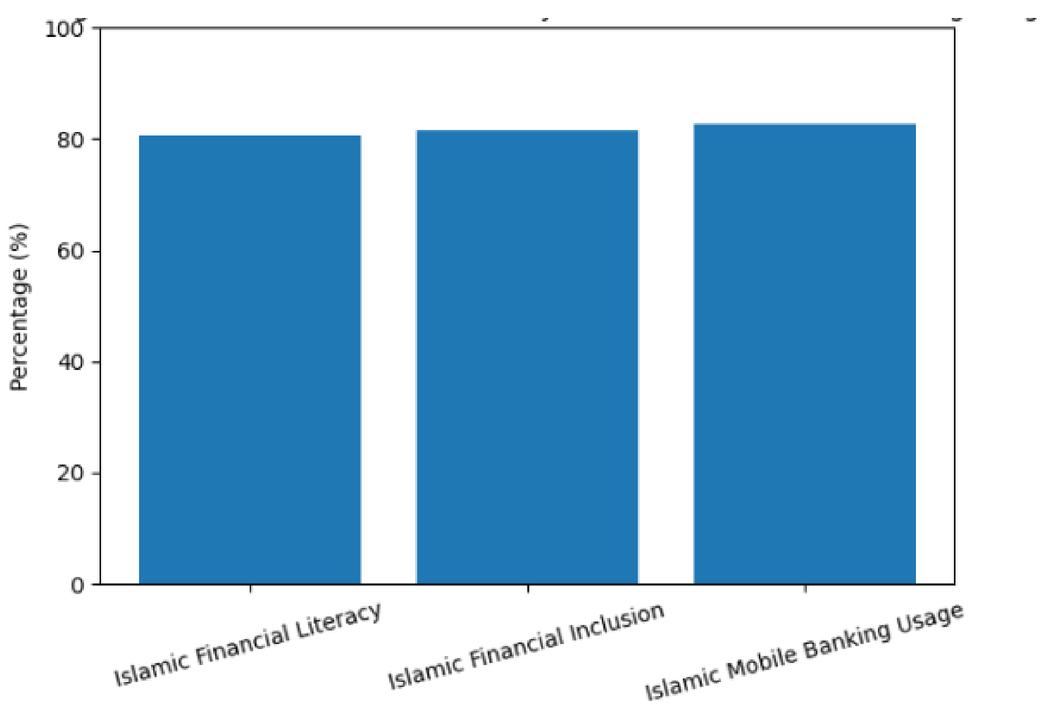
The reliability results further confirm the consistency of the research instrument. Cronbach's Alpha coefficients for Islamic financial literacy (0.900), financial inclusion (0.867), and Islamic mobile banking usage (0.937) were all substantially above the 0.60 threshold. Therefore, the instruments demonstrated adequate internal consistency and were suitable for further statistical analysis.

Descriptive Results

The descriptive analysis indicates that the three research variables were generally at a high level. Islamic financial literacy obtained an average percentage of 80.77%, financial inclusion reached 81.61%, and Islamic mobile banking usage recorded the highest percentage at 82.72%.

Figure 1

Average Levels of Islamic Financial Literacy, Financial Inclusion, and Islamic Mobile Banking Usage



The relatively high level of Islamic financial literacy suggests that the teachers possess adequate knowledge and understanding of Islamic financial principles and products. Meanwhile, the high level of financial inclusion indicates that respondents have relatively good access to and use of Islamic financial services. The highest score for Islamic mobile banking usage suggests that respondents have translated this knowledge and access into the practical use of digital Islamic financial services.

These findings indicate that the three constructs are closely related at the descriptive level. However, the high descriptive scores alone do not establish a causal relationship between the variables. Therefore, inferential analysis is required to determine whether Islamic financial literacy and financial inclusion significantly influence Islamic mobile banking adoption.

Discussion

The findings indicate that Islamic financial literacy among Madrasah Tsanawiyah teachers is relatively high, with a score of 80.77%. This suggests that respondents have a relatively adequate understanding of Islamic financial concepts and products. Such knowledge may facilitate informed decisions regarding the selection and use of Islamic financial services, including mobile banking. The result is consistent with the theoretical perspective of Chen and Volpe, under which financial literacy above 80% represents a high level of financial knowledge.

Financial inclusion also recorded a high level of 81.61%. This indicates that respondents have relatively good access to and utilization of Islamic financial services. Digital banking channels may contribute to this condition by making financial services more accessible and convenient. The finding is also consistent with the dimensions of financial inclusion described in the study, particularly access and usage of financial services.

Islamic mobile banking usage recorded the highest percentage, at 82.72%. This finding suggests that respondents have not only acquired knowledge of Islamic finance and access to Islamic financial services but have also incorporated digital banking into their financial activities. The relatively close scores among the three variables suggest a favorable environment for Islamic digital financial adoption among teachers. Nevertheless, the descriptive results should be interpreted as evidence of the respondents' observed conditions rather than proof that one variable causes another.

Overall, the findings provide an important context for examining the proposed relationships between Islamic financial literacy, financial inclusion, and Islamic mobile banking adoption. The relatively high levels of all three variables suggest that teachers constitute a relevant population for investigating the role of knowledge and access in the adoption of Islamic digital financial services. The subsequent inferential analysis is therefore essential to determine the statistical significance and magnitude of these relationships.

CONCLUSION

The following will explain the results of the analysis of the level of Islamic financial literacy, Islamic financial inclusion, and the use of Islamic mobile banking by teachers at State Madrasah Tsanawiyah in South Lampung.The level of Islamic financial literacy among teachers at State Madrasah Tsanawiyah in South Lampung Regency is in the Good category, based on the average percentage of Islamic financial literacy. The level of Islamic financial inclusion among teachers at Madrasah Tsanawiyah Negeri in South Lampung Regency is in the Very Good category, based on the average percentage of Islamic financial inclusion. And the level of use of sharia mobile banking among the teachers' council of State Madrasah Tsanawiyah in South Lampung Regency is in the Very Good category, based on the average percentage of sharia mobile banking usage.

In general, the use of Islamic mobile banking has contributed to improving Islamic financial literacy and inclusion among teachers at State Islamic Junior High Schools in South Lampung Regency to a very good level. However, continuous efforts in the form of education and socialisation are still needed so that the understanding and utilisation of these digital-based Islamic financial services can be maximised and in

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accordance with Islamic principles, and so that the understanding possessed is also deep and comprehensive

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