



Journal of Islamic Economics and Finance Studies

Volume X, No. x (Month, 20xx), pp. 00-00
DOI: <http://dx.doi.org/10.47700/jiefes.xxx.xxxx>

ISSN 2723 - 6730 (Print)
ISSN 2723 - 6749 (Online)

Islamic Banks: Study of Financial Literacy, Digital Marketing, Accessibility, Age and Education

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Received: xx Month 20xx

Revised: xx Month 20xx

Published: xx Month 20xx

Abstract

The emergence of the Islamic banking industry in Indonesia up to now has not escaped from challenges and problems, among the main ones is how Islamic banks are leading the market share by increasing customer interest in using Islamic banking services. Quantitative methods were used in this research with a sample of 100 respondents of Islamic bank customers who lived in a special region of Yogyakarta which was selected by using a purposive sampling approach, and multiple linear regression by using SMART PLS 2.0. applied as the tools of analysis. The result shows that financial literacy does not affect the interest in becoming Islamic customers. Meanwhile, digital marketing and accessibility do affect the interest in becoming Islamic bank customers. Then, age and education as moderating variables are not able to moderate financial literacy, digital marketing, on interest in becoming Islamic bank customers.

Keywords: Accesibility; Digital Marketing; Financial Literacy; Islamic Bank

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INTRODUCTION

National Islamic Financial Committee (KNEKS) stated that among the problem faced by the Islamic banking industry in Indonesia is the low market share whereby affecting the level of financial inclusion (Komite Nasional Ekonomi Keuangan Syariah 2020). Based on the 2019 National Survey of Financial Literacy and Inclusion (SNLIK), it shows that financial literacy index is 38.03% and the Financial Inclusion index is 76.19% with the level of Islamic financial literacy still at 8.93%. meanwhile, compared to the year 2013, the survey results show has experienced an increment from the financial literacy index was only 29.66% and the financial inclusion index was 67.82% with an Islamic Financial literacy and inclusion index of 8.11% and 11.06% (OJK 2018)

The data shows that many Indonesian people still do not know much about Islamic financial institutions, especially Islamic banking. A low level of financial literacy will affect one's participation in activities and the use of available Islamic economic and financial services. Good and efficient use of technology and Internet media can support people's financial literacy by integrating financial services and products through Internet technology (Nurfalah and Rusydiana 2019).

The transformation of the digital economy nowadays has given an impact and influence on changes in the marketing approach of Islamic banking. Marketing strategy is the most important part of the corporate strategy because of its crucial role to create, offer, communicate, deliver, and exchange a product that has value to the customers and even to the general public. (Ritonga et al. 2018)

Marketing promotions in the industrial revolution era 4.0 underwent a transformation, where many industrial companies switched from promotions using print media to digital media or better known as digital marketing (Nurcahyo 2018). Digital marketing is a marketing strategy by promoting through internet media platforms (Ibrahim et al. 2019). The power of content, persuasive and interesting sentences in digital marketing promotions can encourage public interest in a product being offered so that it will influence people in making their choices.

Digital marketing has an approach of making it easier for the public to access every service provided by Islamic banking. Providing convenience to access every available service will make customers feel comfortable and not require a difficult process (Rastari 2019). This service is provided through an internet media platform designed to carry out promotional activities and present interesting information about finance in Islamic banks.

The ease of accessing every service available at Islamic banks it's would be an indicator of increasing the number of customers (Rastari 2019). Accessibility is something that needs to be considered too, in increasing the number of customers to achieve equity which will then have a positive impact on Islamic banking itself. This accessibility includes access to information, services, facilities, and locations. The difficulty of accessing information, poor service, office facilities that do not support bank activities, and remote office locations will certainly affect people's interest in Islamic

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banks. To synchronize Islamic banking services with the industrial revolution era 4.0, designed a platform that was easily accessible to the public by designing Internet technology-based services. one example is the existence of M-Banking as a substitute for ATM (automated teller machine) where people do not need to go to an ATM anymore to make a transaction, simply open the M-Banking application on their smartphone, and the transaction is complete. However, the ease of accessing these services has not been fully accepted and utilized by all levels of society. Access to services using internet technology media is still dominated by young age groups and people with elderly groups are still low. This causes the transformation process using internet technology-based services to be quite slow (Wulandari 2015).

LITERATURE REVIEW

Theory of Reasoned Action

Understanding customer attitudes and behavior can be a reference for predicting changes in a customer's intentions (Ajzen 1991, 2001, 2002, 2005). Not only that, attitude will become a central focus of theory in research in the social and behavioral sciences (Ajzen 2001). In attitude theory, it means discussing the theory of TRA (Theory of Reasoned Action) because the basis of TPB (Theory of Planned Behavior) is from TRA (Theory of Reasoned Action). Furthermore, TRA (Theory of Reasoned Action) is one of the fundamental theories known in explaining complex human behavior.

Based on this, Ajzen, one of the developers of TRA (Theory of Reasoned Action), revised TRA (Theory of Reasoned Action) to become TPB (Theory of Planned Behavior) by adding the perceived behavioral control variable PBC (Perceived Behavioral Control). Ajzen accommodated TRA (Theory of Reasoned Action) and added PBC (Perceived Behavioral Control) to explain that intentions and behavior are not only influenced by subjective attitudes and norms but are also influenced by perceived behavioral control. For example, when someone believes they do not have resources in the form of money, it is unlikely that person will buy a product even though the person has a positive attitude towards the product.

PBC (Perceived Behavioral Control) also reflects a person's experience which includes obstacles that can influence behavior. Furthermore, PBC can directly influence behavior or it can also influence behavior through intention (Ajzen 2005). The following is the theory of TRA (Theory of Reasoned Action) and added PBC (Perceived Behavioral Control) so that it becomes TPB (Theory of Planned Behavior).

Financial Literacy

Financial literacy is an individual's ability to manage their finances and to obtain financial information which is useful for making decisions and accepting the consequences of making the decisions. In another definition, financial literacy is defined as skills mastered by individuals to improve their standard of living so that understand proper and efficient financial planning and management (Azizah 2020). Financial literacy is an individual's ability to differentiate, discuss and deal with finances without

discomfort, and to be able to plan and respond to everyday financial decisions (Sani, Wicaksana, and Ilmiah 2019). Financial literacy is financial education and infrastructure development which includes financial management, types of financial services industry, products, and financial services (Ismanto et al. 2019).

Moreover, The Financial Services Authority of Indonesia (OJK) stated that the level of financial literacy in Indonesia is divided into several sections, as follows:

1. Well literate, individuals in this section have knowledge and beliefs about Islamic financial institutions and their financial products and services which include features, benefits and risks, rights and obligations related to these financial products and services, and these individuals have skills in applying financial products and services.
2. Sufficient literate individuals in this section have knowledge and beliefs about financial service institutions including products, features, benefits and risks, rights and obligations related to financial products and services.
3. Less literate, the individual only knows financial service institutions, financial products, and services.
4. Not literate, individuals who do not have knowledge or confidence in financial service institutions and their financial products and services, and do not have the skills to use financial products and services (OJK 2018).

Digital Marketing

Digital marketing is a marketing medium that aimed to ease, adjust, and increase the needs of consumers (Kotler, Kartajaya, and Setiawan 2017). While digital marketing according to is a marketing platform by using internet media via computers or cellular phones that use social media, applications, videos or photos, websites, marketing email, AdSense, webinars, blogs, and YouTube .

According to the American marketing association (AMA), digital marketing is the activities, institutions, and processes facilitated by digital technology to create, communicate and deliver value to consumers and other important parties. Digital marketing 4.0 is a marketing strategy by taking an approach that integrates online and offline interactions between companies as product providers and customers as buyers. This integration is carried out with artificial intelligence created by humans on internet technology and humans as a medium to strengthen customer arrivals (Kotler et al. 2017). Digital marketing is also a tool to help a company market its products. Digital marketing is also a medium for growing up new market shares where previously it was closed due to limited time and methods of communication.

Accessibility

The word access is a vocabulary taken from English which means entrance. Meanwhile, accessibility in the English dictionary means things that are easy to achieve. Easy to achieve here means that the availability of everything is not just a status but also easily accessible by all levels of society.

Accessibility is the ease of approaching and the ease of interacting with the surrounding community (Azhar 2016). Accessibility is the existence of equal opportunities for all community groups regardless of their characteristics and there is no discrimination in community involvement to enjoy the benefits of services provided to the community.

To support the continuity of accessibility in society, there are several principles applied generally, they are; Usability, every level of society can use public facilities or services. Ease, every level of society can easily reach public facilities or services. Safety, in making public facilities and services required to pay attention to safety when accessing these particular facilities and services. Independence, every level of society can use and utilize public facilities and services without the need for help from others.

Customer Interest

Interest is the expression of the soul to achieve something you wanted. Interest might be described as the inner power of the soul and actualized by the movements outside. In addition, interest is also interpreted as a process of paying attention to something intensely (Hidayatulloh 2020). In another definition, interest is explained as an individual interest in something (product/service) with no compulsion to get it. This interest will drive the consumer's mind so that it becomes a strong desire in the end, the consumer decides to fulfill his needs by buying the product or service that he wants. Consumer interest occurs because of feelings of liking or interest in a product or service that affect psychological factors so that the desire to use or buy the product or service arises (Murfi and Suripto 2020).

RESEARCH METHOD

In this study, researchers implied quantitative research methods. A quantitative research method is a method based on the philosophy of positivism that is used to examine a particular population or sample. Quantitative research methods use data analysis and research instruments that are quantitative to test predetermined hypotheses (Sugiyono 2015).

Meanwhile, according to Suharsaputra (2012), quantitative research is research by collecting quantitative data which is then quantified and processed using statistical techniques (Suharsaputra, 2012). the population size was large and unknown, so to determine the number of samples the researcher used the Rao Purba formula (Fauzi, 2017). Based on the calculation of the formula, the number of samples obtained is 96.04, then the number is rounded up to 100 samples.

Data Analysis

PLS-SEM has two measurement stages, which are used, namely the measurement model (outer model) and the structural model (inner model). The measurement model (Outer model) is used to describe the relationship between latent variables and their

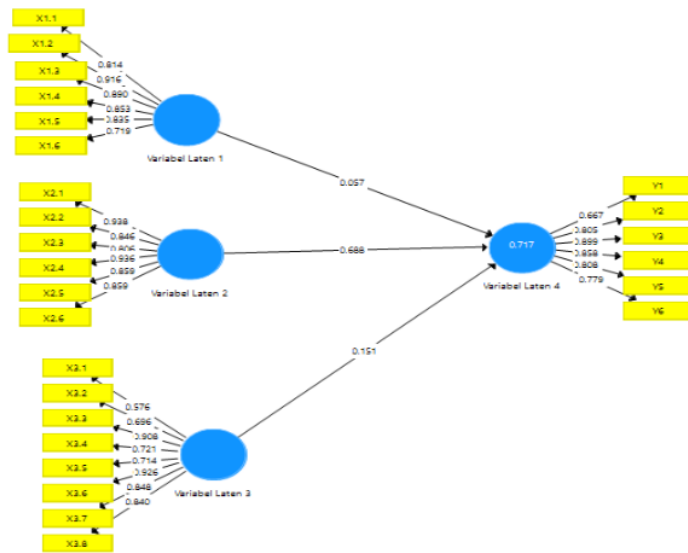
indicators. In the measurement model, there are two types of models to be tested, Reflective and formative (Anwar, 2019).

RESULTS AND DISCUSSION

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Outer Model Measurement Model

In the measurement model (Outer Model) using validity and reliability tests. Each indicator on each variable will be calculated using smart-PLS version 3.0.



Picture 1. Outer Model Design

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Validity Test

A validity test is carried out to measure whether the indicator variable used is valid. In the use of PLS-SEM, there are two stages of construct validity testing, namely the convergent validity test and the discriminant validity test.

Table 1. Output Outer Loading

Var	Financial Literacy	Digital Marketing	Accessibility	Interest
X1.1	0.814			
X1.2	0.916			
X1.3	0.890			
X1.4	0.853			

5 X1.5	0.835		
X1.6	0.719		
X2.1		0.938	
X2.2		0.846	
X2.3		0.806	
X2.4		0.936	
X2.5		0.859	
X2.6		0.859	
X3.1			0.576
X3.2			0.696
X3.3			0.908
X3.4			0.721
X3.5			0.714
X3.6			0.926
X3.7			0.848
X3.8			0.840
Y1.1			0.667
Y1.2			0.805
Y1.3			0.899
Y1.4			0.858
Y1.5			0.808
X1.1			0.779

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The results stated that *output outer loading* can be seen that the value of loading on all *variable* indicators for each construct is > 0.50 so it meets the value of convergent validity (Ghozali and Latan 2012).

Table 2. Average Variance Extracted Value

	ADE
Financial Literacy	0.706
Digital Marketing	0.766
Accessibility	0.619
Interest	0.650

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Whereby, the results of the *AVE value* for each variable construct have a value of > 50. This means that the four constructs are categorized as valid.

Table 3. ADE Value and ADE Square root

	Financial Literacy	Digital Marketing	Accessibility	Interest	ADE Value	ADE Square root
Financial Literacy	1	0.615	0.523	0.558	0.706	0.840
Digital Marketing	0.615	1	0.777	0.840	0.766	0.875
Accessibility	0.523	0.777	1	0.715	0.619	0.787
Interest	0.558	0.840	0.715	1	0.650	0.860

Based on the result stated that it can be seen each indicator has a correlation value that is smaller than the *AVE square root value*, meaning that these constructs are categorized as valid.

The construct reliability test on the PLS-SEM has two values to be evaluated, namely the value on Cronbach's Alpha and Composite Reliability where the value for each construct must be greater than 0.70.

¹¹
Table 4. Cronbach's Alpha Value

	Cronbach Alpha
Financial Literacy	0.915
Digital Marketing	0.938
Accessibility	0.913
Interest	0.890

¹¹
Table 5. Composite Reliability Value

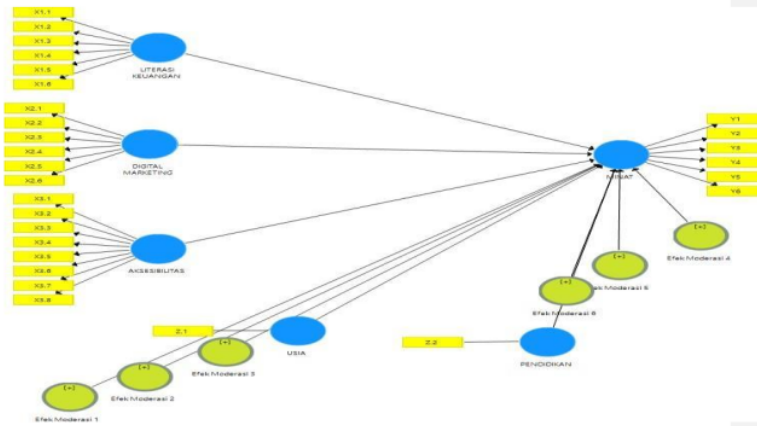
	Composite Reliability
Financial Literacy	0.935
Digital Marketing	0.951
Accessibility	0.927
Interest	0.917

Based on the table of reliability test values above, it is known that ¹⁵ the reliability test on Cronbach's alpha and composite reliability values has a value greater than 0.70. This means each of these constructs is reliable to use.

Inner Model Structure Model

Based on the output of the ³³ inner model test based on the R square value, it explains that the interest variable can be explained well by the financial literacy, digital ³⁵ marketing, and accessibility variables of 56.7% and is included in the moderate category, the remaining 43.3% is explained by other variables outside this research. Hypothesis

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testing is done by comparing the value of "t" (count) with the value of "t" (table). Hypothesis testing on Smart-PLS is obtained by looking at the path coefficient results using the bootstrapping method.



Picture 2. Structural Model Path Diagram

Table 7. Path Coefficient of financial literacy, digital marketing, and accessibility to interests moderated by age and education

VARIABLE INFLUENCE	Std. Deviation	T STATISTIC	P VALUES
Accessibility-> Interest	0.128	2.413	0.016
Digital Marketing-> Interest	0.10	3.301	0.001
Financial Literacy*age -> Interest	0.121	0.718	0.473
Digital marketing*age -> Interest	0.141	0.306	0.760
Accessibility *age -> Interest	0.197	0.445	0.656
Financial Literacy *Education -> Interest	0.107	1.153	0.249
Digital marketing*Education- > Interest	0.123	0.352	0.725
Accessibility *Education-> Interest	0.154	0.649	0.517
Financial Literacy->Interest	0.093	1.319	0.188

Discuss 36

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The theory of Planned Behavior (TPB) developed by Ajzen states that three factors that can influence a person's intention to behave, namely attitude towards behavior, subjective norms, and perceived behavioral control. When a becoming customer of an Islamic bank has a good assessment of the surrounding environment, then someone will think about following this to get a positive impact as well. In addition,

it needs support from the surrounding environment that becoming a customer of an Islamic bank is a positive behavior and can be done properly and easily. If all three are not met, then the behavior will be difficult to do even though the person has high financial literacy knowledge. Thus it can be seen that if one's understanding of financial literacy increases, it will not necessarily increase interest in becoming a customer of an Islamic bank.

The Influence of Financial Literacy on Interest in Becoming a Customer of an Islamic Bank with Age as a Moderating Variable

Someone who has lived a long time does not mean that the individual has a higher level of financial literacy than a young individual. Respondents in this research were also mostly aged 16-25 years, at which age they had higher productivity, so they were considered to have understood how to manage finances and were familiar with financial institutions. However, based on the results of data analysis, at that age, it is not able to make someone have high financial literacy. Thus, a person's literacy level cannot be measured by the age of that individual. The results of this study are in line with research conducted by Lathif Ubaidillah and Asandini Haryono (2018) found that there is no influence of age as a moderating variable on people's interest in saving in Islamic banks.

The Influence of Financial Literacy on Interest in Becoming a Customer of Islamic Banks with Education as a Moderating Variable.

Each individual will occupy a different level of education, and that particular differentiation would lead to different points of view or judgments based on their way of thinking. Individuals with a high level of education are not necessarily making a person's financial literacy goes high. Increasing one's financial literacy is by understanding and implementing personal financial management. The results of this study are in line with research conducted by (Nurudin, Arifin, and Ma'ruf 2021) that a person's educational level is not able to moderate financial literacy. This is contrary to the theory stated forward by Essael, where according to Essael one of the factors that can influence individual decision-making in terms of consumers is the level of education.

The Influence of Digital Marketing on Interest in Becoming a Customer of an Islamic Bank

With the emergence of digitalization, Islamic banks, and their customers are can conduct transactions easily anywhere and anytime. According to Diana Ralitasari (2016) the application of marketing digital is one way to build customer trust and loyalty, the implementation of it as a tool to build communication between producers and customers, where producers provide information on these products. The results of this

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research are in line with research conducted by Franyeia (2019) which stated that with an increase in the use of media digitalization, the number of consumers will also increase. This is because media digitalization is a tool non-required -face-to-face communication that can be used to provide product information as well as carry out promotions.

This means an increasing customer interest in Islamic banks can be done by implementing digital marketing. In digital marketing, companies can reach a wider range of customers, from the nearest to the farthest. Likewise, prospective customers, where can easily access information about Islamic banks by simply opening the digital media they have.

1 **The Influence of Digital Marketing on the Interest in Becoming a Customer of an Islamic Bank with Age as a Moderating Variable**

According to Rakian Adib Sufi and Neli Suharti (2021), the use of digital technology is strengthened by individual age. The age of the respondents in this study was dominated by the ages 16-25 years where this age is a productive and includes those that dominate the use of digital social media in Indonesia. However, based on the results of this research, age as a moderating variable is not able to strengthen the influence of digital marketing on interest in becoming Islamic bank customers.

1 **The Influence of Digital Marketing on the Interest in Becoming a Customer of an Islamic Bank with Education as a Moderating Variable**

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Commonly, the higher a person's level of education will be picturing the greater individual's expertise in applying the knowledge gained. The characteristics of the respondents in this research were dominated by respondents whose background education is at the level of Bachelor and Diploma, That level of education is classified as educated and has extensive knowledge, however, this research stated that the level of education of a person is not able to moderate digital marketing on the interest in becoming a Islamic bank's customer.

1 **The Influence of Accessibility on Interest in Becoming a Customer of an Islamic Bank**

The accessibility of Islamic banking is highly correlated with the location because one of the factors considered in determining the location is can be easily accessed by everyone or in other words has good accessibility. In addition, another factor that correlates with accessibility is the convenience, comfort, and safety of customers when transacting. So, it can be concluded that customers will be interested in becoming Islamic bank customers when offices and other Islamic banking facilities are easily accessible to everyone. The results of this research are in line with research conducted

by (Saud, Teguh, and Nugraheni 2018) that accessibility influences the behavior of conventional bank customers switching to Islamic banking.

1 The Influence of Accessibility on Interest in Becoming a Customer of an Islamic Bank with Age as a Moderating Variable

However, based on the theory of population structure, customers who have a high in age are people whose productivity levels decrease because as they get older the physical ability to adapt to the environment decreases, so it is likely that it will be difficult to access Islamic banking. Nevertheless, according to Adhe Vand Rusli (2016) the older a person or the more mature customer, would be presenting the higher possibility for the customer to choose an Islamic bank.

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The results of this study indicate that a person's age is not able to moderate accessibility to influence the interest in becoming an Islamic bank's customer. so, the age of customers either young or old would not strongly shows to be the main reason to access Islamic Banks. Young people who are classified as high productivity have the opportunity to access Islamic Banks, and vice versa with old-age customers.

1 The Influence of Accessibility on Interest in Becoming a Customer of an Islamic Bank with Education as a Moderating Variable.

The final education characteristics of the respondents in this research were dominated by Diploma and bachelor's degree, it's assumed that the particular educational level of a person shows the level of maturity and extensive knowledge which able to lead to accessing Islamic banks. However, based on these results, a person's education level cannot strengthen the accessibility of customers to be interested in becoming customers of Islamic banks. This is in line with research conducted by andina Rahayu (2016) that a person's high level of education cannot be used as the results of this research also in line with research conducted by Anita, Tubagus Rifqi Tahntawi, and Erma Suryani (2021) which states that a person's level of education is not able to strengthen the accessibility of financing in Islamic banking.

CONCLUSION

Based on the results, it's clearly explained that age and education as moderating variables are not able to moderate financial literacy, digital marketing, and even accessibility to interest in becoming Islamic bank customers. Meanwhile, digital marketing and accessibility variables can positively and significantly be influenced interest without moderation.

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