

Analysis of Service, Reputation, and Security Factors on Gen Z's Decisions to Use Islamic Mobile Banking with Islamic Financial Literacy as a Moderating Variable (A Study on Undergraduate Students in Bandar Lampung)

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Abstract

This study aims to analyze the influence of Service Quality, Reputation, and Security on the Decisions of Generation Z Students to Use Islamic Mobile Banking, with Islamic Financial Literacy as a moderating variable. A quantitative approach was employed using Partial Least Squares Structural Equation Modeling (PLS-SEM). Data were collected through a questionnaire using a five-point ordinal scale and a non-probability sampling technique involving 100 student respondents who use Islamic mobile banking. The findings indicate that Service Quality, Reputation, and Security have a positive and significant effect on Generation Z students' decisions to use Islamic Mobile Banking. Furthermore, Islamic Financial Literacy also exerts a positive and significant influence on usage decisions and moderates the relationship between Service Quality and Decision-Making, but does not moderate the relationship between Reputation or Security and Decision-Making. These results suggest that high-quality service, a strong institutional reputation, and robust digital security systems are crucial factors in enhancing decisions to adopt Islamic mobile banking. Additionally, Islamic financial literacy strengthens the effect of service quality on usage decisions, as a deeper understanding of Islamic financial principles increases students' trust and confidence in digital financial services that comply with Sharia principles.

Keywords: Service Quality, Reputation, Security, Islamic Financial Literacy, Usage Decision, Mobile Banking.

A. INTRODUCTION

Continuous innovation in the digital era has driven the transformation of technology and information, which has become a crucial factor in facilitating economic and business activities, including in the banking sector (Panjaitan & Hamoraon, 2023). Modern banking is currently adapting to technological advancements by developing practical and efficient services, particularly in payment systems (Puteh, Rasyidin, & Mawaddah, 2018). Technological changes have shifted payment methods from cash-based transactions to faster, more efficient, and easily accessible non-cash payments (Latifah & Kada-Sae, 2023). This transformation addresses society's need for payment systems that prioritize

speed, accuracy, and security in every digital transaction (Renaldi & Al Mighwar, 2023). The growth of Indonesia's digital economy is supported by advancements in its digital financial systems (Safitri, Anzaikhan, & Anzely, 2021). Various digital payment instruments and financial products are now available and widely used (Nurohman & Qurniawati, 2022). Banking cards, digital wallets, internet banking, mobile banking, and QR codes have become increasingly common across Indonesia (Otoritas Jasa Keuangan, 2025). One of the most widely adopted electronic payment services is mobile banking (Panjaitan & Hamoraon, 2023). Mobile banking enables users to conduct financial transactions via their smartphones more easily and rapidly compared to the less practical SMS banking system (Puteh, Rasyidin, & Mawaddah, 2018).

In the realm of Islamic finance, the growth of Islamic mobile banking has gained increasing momentum and significant attention (Latifah & Kada-Sae, 2023). Islamic mobile banking has distinct characteristics compared to conventional financial institutions, as it emphasizes adherence to Sharia principles in every service and transaction (Renaldi & Al Mighwar, 2023). This requires specialized corporate governance systems and comprehensive regulations to ensure full compliance (Safitri, Anzaikhan, & Anzely, 2021). In Indonesia, Islamic banking is supported by regulations such as Article 1 Section 3 of Law No. 1 of 1992, which mandates that banking operations based on Sharia principles must follow guidelines established by Bank Indonesia (Republic of Indonesia, 1992). The popularity of Islamic banks is not only the result of regulation but also due to improved service quality and increasingly professional management (Nurohman & Qurniawati, 2022).

The perspective of Generation Z is particularly important in this context due to their large population and significant role in shaping Indonesia's social and economic transformation (Latifah & Kada-Sae, 2023). This generation, known as digital natives, is accustomed to advanced technologies and demands convenience, security, and speed when using digital financial services (Ghamry & Shamma, 2022). Nevertheless, despite this potential, the adoption of Islamic mobile banking among Gen Z remains challenged by low levels of Islamic financial literacy and skepticism regarding the security and reputation of Islamic financial institutions (Lappeman et al., 2023; Otoritas Jasa Keuangan, 2025). The 2022 National Survey of Financial Literacy and Inclusion reported by the Otoritas Jasa Keuangan revealed a low national Islamic financial literacy index of only 8.93, far below the inclusion index of 12.12 (Otoritas Jasa Keuangan, 2025). This indicates that many individuals use Islamic financial products without adequately understanding fundamental concepts such as profit-sharing systems and Sharia-compliant contracts (Latifah & Kada-Sae, 2023).

Previous studies have highlighted service quality, reputation, and security as key determinants influencing customers' decisions to use Islamic mobile banking (Panjaitan & Hamoraon, 2023; Latifah & Kada-Sae, 2023). However, literacy gaps remain a major issue, particularly among university students who are part of Generation Z (Otoritas Jasa Keuangan, 2025). This study addresses these gaps by examining how service quality, institutional reputation, and digital security influence the decisions of Generation Z to use Islamic mobile banking, and by exploring the moderating role of Islamic financial literacy. A quantitative approach based on a survey of undergraduate students in Bandar Lampung is employed to strengthen the analysis.

The objective of this article is to identify the factors influencing Generation Z's decision to adopt Islamic mobile banking and to evaluate the role of Islamic financial literacy in reinforcing these relationships. The research questions focus on the effects of service quality, reputation, and digital system security on mobile banking usage decisions, as well as the moderating influence of Islamic financial literacy. This study is expected to provide theoretical and practical contributions to the development of a more responsive Islamic digital banking system that addresses the needs of young users, enhances Islamic financial literacy, and strengthens user trust.

B. LITERATURE REVIEW

Service and the Decision to Use Islamic Mobile Banking

Employee performance is a critical dimension of human resource management, as it directly determines organizational productivity and long-term sustainability. Patricia (2023) defines employee performance as the measurable outcomes and behavioral contributions demonstrated by individuals in carrying out their job responsibilities. This construct includes both task performance—outputs that can be quantified—and contextual performance, which encompasses behaviors that support organizational effectiveness. Performance appraisal practices commonly rely on multi-source evaluations such as supervisor assessments, peer evaluations, and self-ratings to capture these dimensions comprehensively.

Service quality is a crucial factor influencing consumer decisions when using banking products. Good service includes staff friendliness, transaction speed, ease of access, and compliance with Sharia

principles. In the context of Islamic mobile banking, high service quality can create positive perceptions, enhance trust, and foster loyalty among Generation Z.

Mustafida Fida (2023) found that service quality has a dominant influence on students' decisions in choosing Islamic mobile banking. Hossain et al. (2023) also stated that service dimensions such as speed, responsiveness, and reliability significantly determine consumer behavioral intention. This indicates that positive interactions with services strengthen consumers' attitudes toward Islamic mobile banking. Within the framework of the Theory of Planned Behavior (TPB), service is associated with consumer attitudes toward the use of mobile banking. The better the service received, the more positive the attitude formed, which in turn increases the likelihood of usage decisions.

H1: Service has a positive and significant effect on Gen Z's decision to use Islamic mobile banking.

Reputation and the Decision to Use Islamic Mobile Banking

A bank's reputation reflects its public image, integrity, and the level of trust it earns from society. For the highly critical Generation Z, reputation serves as an important basis for deciding whether to use Islamic mobile banking. Banks with strong reputations are perceived as more credible and trustworthy. Lauza et al. (2024) found that reputation significantly influences Gen Z's decision to use Islamic mobile banking. Similarly, Maulana & Farhani (2024) stated that the reputation of Islamic banks encourages students to become customers. However, Bustomi et al. (2023) noted that reputation may weaken if not supported by consistent product quality. In the TPB framework, reputation is related to subjective norms, as a positive institutional image becomes a social influence encouraging students to adopt the service.

H2: Reputation has a positive and significant effect on Gen Z's decision to use Islamic mobile banking.

Security and the Decision to Use Islamic Mobile Banking

Security in digital services encompasses the protection of personal data, transaction safety, and compliance with Sharia principles. As digital natives, Gen Z is highly sensitive to security issues, making this factor a primary consideration in using Islamic mobile banking. Lailiyah & Fadillah (2022) stated that security significantly influences customers' decisions to use Islamic mobile banking. Amanda & Ibadillah (2023) also emphasized that security and convenience are key determinants of young consumers' interest in mobile banking services. In the TPB framework, security relates to perceived behavioral control, which refers to an individual's belief in their ability to use mobile banking safely. A stronger sense of security increases perceived control, thereby reinforcing usage decisions.

H3: Security has a positive and significant effect on Gen Z's decision to use Islamic mobile banking.

Sharia Financial Literacy as a Moderator of Service

Sharia financial literacy reflects consumers' understanding of concepts such as *riba*, *gharar*, and *maisir*, as well as other Islamic financial principles. Strong literacy enables Gen Z users to better evaluate whether mobile banking services comply with Sharia. Anisa & Santosa (2021) found that financial literacy strengthens the relationship between service quality and usage decisions. Yulianti (2019) added that literacy enhances students' confidence in choosing Islamic financial products. In the TPB context, literacy strengthens perceived control because students who understand Sharia principles feel more assured in making financial decisions.

H4: Sharia financial literacy moderates the effect of service on Gen Z's decision to use Islamic mobile banking.

Sharia Financial Literacy as a Moderator of Reputation

A strong reputation reflects the credibility of Islamic banks; however, its influence may vary depending on consumers' literacy levels. Gen Z respondents with high literacy are better able to assess whether a bank's reputation is truly grounded in Sharia-compliant practices or merely promotional. Mulyani & Hapsari (2020) found that literacy strengthens the influence of reputation on customer decisions. Farida & Nasution (2021) also indicated that literacy plays an important role in evaluating the credibility of Islamic banking institutions. In TPB, reputation shapes subjective norms, while literacy functions as a filter that strengthens these norms.

H5: Sharia financial literacy moderates the effect of reputation on Gen Z's decision to use Islamic mobile banking.

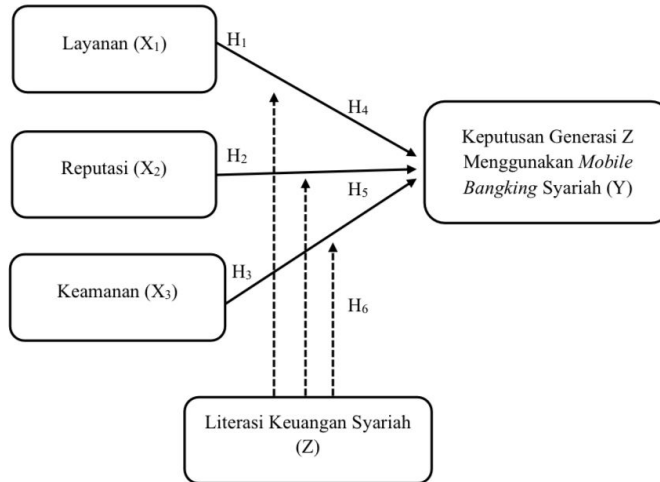
Sharia Financial Literacy as a Moderator of Security

Security is essential in digital transactions, but its benefits are more meaningful when consumers possess adequate Sharia financial literacy. Students with higher literacy are better equipped to understand the technical and Sharia-related aspects that ensure transactional safety. Astuti & Fitriani (2022) found that literacy strengthens the influence of security on customers' decisions to use Islamic banking products. This suggests that Gen Z individuals with higher literacy levels feel more confident in making decisions when they perceive both technical and Sharia-related safety. Within the TPB

framework, security is linked to perceived behavioral control, and literacy strengthens this sense of control.

H6: Sharia financial literacy moderates the effect of security on Gen Z's decision to use Islamic mobile banking.

Figure 1. Theoritical Framework



C. METHODOLOGY OF RESEARCH

This quantitative study aims to measure the relationship between service, reputation, and security on Gen Z's decision to use Islamic mobile banking, with Sharia financial literacy as a moderating variable. Primary data were collected using questionnaires distributed to 100 Generation Z undergraduate students in Bandar Lampung who use Islamic mobile banking. The instrument employed a five-point Likert scale, and the validity and reliability of the indicators were tested using outer loadings and Cronbach's Alpha. A non-probability sampling technique was applied, selecting respondents based on age (18–27 years), active use of Islamic mobile banking, and domicile or study location in Bandar Lampung.

The analysis involved multiple linear regression and Moderated Regression Analysis (MRA) using SmartPLS 3 to examine the influence of Service (X₁), Reputation (X₂), and Security (X₃) on Usage Decision (Y), with Sharia Financial Literacy (Z) serving as the moderating variable. Each construct was measured through relevant indicators such as service quality, bank image, transaction security, and literacy regarding Sharia financial principles. The results of the analysis determine the extent to which these factors shape Gen Z's decisions to adopt Islamic mobile banking services.

D. RESULT AND DISCUSSION

A comprehensive validity test presented in Table 2 rigorously evaluates the suitability of the selected indicators for the variables Service (X₁), Reputation (X₂), Security (X₃), Islamic Financial Literacy (Z), and Gen Z Student Decisions (Y). The key findings of this analysis indicate that all indicators in the table meet the established validity standards, demonstrated by outer loading values greater than 0.6. These results confirm that each indicator possesses good validity, making them appropriate and reliable for use in further analysis stages, such as reliability testing and hypothesis testing.

Validity Test

Table. 1 Validity test

Variable	Item	Outer Loading	Cronbach's Alpha	Composite Reliability	AVE
Layanan	X1.1	0.745	0.934	0.944	0.627
	X1.2	0.771			
	X1.3	0.771			
	X1.4	0.767			
	X1.5	0.844			
	X1.6	0.773			
	X1.7	0.797			
	X1.8	0.808			
	X1.9	0.773			
	X1.10	0.862			
Reputasi	X2.1	0.843	0.928	0.939	0.606
	X2.2	0.760			
	X2.3	0.759			
	X2.4	0.760			
	X2.5	0.763			
	X2.6	0.808			
	X2.7	0.757			
	X2.8	0.783			
	X2.9	0.759			
	X2.10	0.786			
Keamanan	X3.1	0.800	0.938	0.947	0.643
	X3.2	0.778			
	X3.3	0.811			
	X3.4	0.790			
	X3.5	0.804			
	X3.6	0.815			
	X3.7	0.772			
	X3.8	0.833			
	X3.9	0.816			
	X3.10	0.797			
LKS	Z1	0.871	0.946	0.954	0.676
	Z2	0.837			
	Z3	0.792			
	Z4	0.831			
	Z5	0.846			
	Z6	0.784			
	Z7	0.805			
	Z8	0.783			
	Z9	0.870			
	Z10	0.795			
Keputusan	Y1	0.773	0.919	0.932	0.578
	Y2	0.753			
	Y3	0.817			
	Y4	0.733			
	Y5	0.707			
	Y6	0.792			
	Y7	0.759			
	Y8	0.777			
	Y9	0.744			
	Y10	0.740			

In addition, Table 1 also presents the results of the reliability and construct validity tests using three main measures: Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). The high Cronbach's Alpha values, each exceeding 0.8, indicate that the research instrument has excellent internal consistency, meaning that each item consistently measures the same construct.

Furthermore, the Composite Reliability values, all above 0.7, further confirm that the research constructs possess high and dependable reliability. The AVE values, ranging from 0.578 to 0.676 and exceeding the minimum threshold of 0.5, indicate that each latent variable can explain more than 50% of the variance of its measured indicators. Overall, the results of the validity and reliability tests demonstrate that the research instrument used is valid and highly reliable, thus providing a strong foundation for drawing research conclusions.

Table. 2 Inner VIP

Variabel	Keputusan Mahasiswa Gen Z Menggunakan Mobile Banking Syariah (Y)
Service (X1)	1.797
Reputation (X2)	1.767
Security (X3)	2.008
Islamic Financial Literacy (Z)	4.004
Service (X1) → Islamic Financial Literacy (Z)	2.135
Reputation (X2) → Islamic Financial Literacy (Z)	1.593
Security (X3) → Islamic Financial Literacy (Z)	2.508

Before conducting hypothesis testing for the structural model, it is necessary to examine whether multicollinearity exists among the variables using the inner VIF statistical measure. The estimation results show that the inner VIF values are < 5, indicating a low level of multicollinearity between variables. These findings reinforce that the parameter estimates in the SEM-PLS model are robust (unbiased). No multicollinearity is present.

Table. 3 Hipotesis Result

Hipotesis	Std. Deviation	T Statistic	P Values	R Square	F Square
Layanan ->Keputusan	0.054	3.082	0.002		0.092
Layanan->Literasi Keuangan Syariah ->Keputusan	0.047	2.315	0.021		
Reputasi ->Keputusan	0.061	3.747	0.000		0.180
Reputasi->Literasi Keuangan Syariah ->Keputusan	0.042	1.674	0.094		
Keamanan ->Keputusan	0.063	4.564	0.000		0.252
Keamanan->Literasi Keuangan Syariah ->Keputusan	0.044	1.572	0.116		
Literasi Keuangan Syariah ->Keputusan	0.090	4.638	0.000		
Keputusan Mahasiswa Gen Z				0.823	

Figure 1. PLS-SEM Data Processing Results

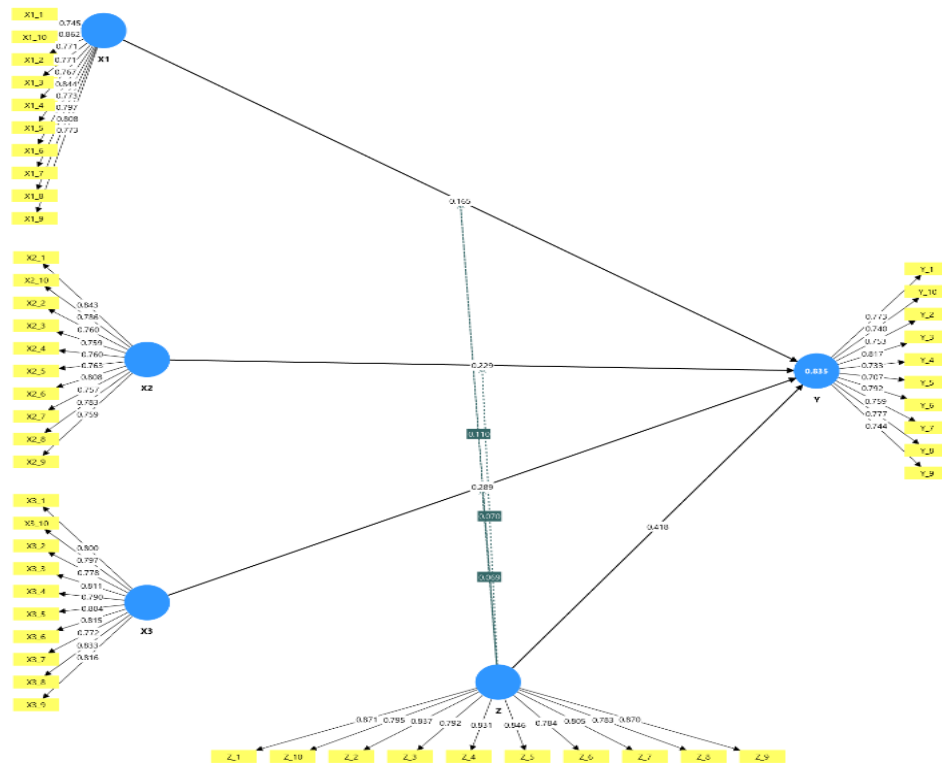


Figure 1 and Table 5 jointly present the core hypothesis-testing results, focusing on t-statistics and p-values to determine the significance of the influence of each independent variable on Gen Z Students' Decisions to Use Islamic Mobile Banking. Using a 5% significance level ($\alpha = 0.05$) with a critical t-value of 1.984, a hypothesis is accepted when t-statistic > 1.984 and p-value < 0.05 . The results show that Service, Reputation, Security, and Islamic Financial Literacy each have significant direct effects on students' decisions, with accepted hypotheses demonstrating strong or moderate effect sizes (f-square values).

Moderating effects were also examined. Islamic Financial Literacy significantly strengthens the effect of Service on Gen Z students' decisions, confirming the acceptance of H2. However, it does not significantly moderate the influence of Reputation or Security, leading to the rejection of H4 and H6. Direct effects remain strong: Service, Reputation, Security, and Islamic Financial Literacy all show positive and significant relationships with students' decisions to adopt Islamic Mobile Banking.

Overall, the model demonstrates strong explanatory power, with an R-Square value of 0.823. This indicates that Service, Reputation, Security, and Islamic Financial Literacy collectively explain 82.3% of the variation in Gen Z Students' Decisions to Use Islamic Mobile Banking, while the remaining 17.7% is influenced by factors outside this model.

Effect of Service (X1) on Gen Z Students' Decisions (H1)

The results show that Service has a positive and significant effect on Gen Z Students' Decisions to Use Islamic Mobile Banking, with a t-statistic of 3.082 and a p-value of 0.002. Since the t-statistic exceeds the critical value of 1.984 and the p-value is below 0.05, hypothesis H1 is accepted. The f-square value of 0.092 indicates a strong effect size.

This finding confirms that higher service quality—responsive, fast, and Sharia-compliant—significantly increases students' decisions to use Islamic mobile banking. This aligns with Mustafida Fida (2023) and Hossain et al. (2023), who found that service quality significantly influences consumers' decisions in adopting Islamic mobile banking. However, the effect size remains moderate, indicating the need for continued optimization of service quality.

Moderating Effect of Islamic Financial Literacy on Service (H2)

The results further indicate that Islamic Financial Literacy moderates the relationship between Service and Students' Decisions, with a t-statistic of 2.315 and a p-value of 0.021. Because both values meet the significance criteria, H2 is accepted. The f-square value of 0.180 indicates a medium moderating effect.

Students with higher Islamic financial literacy are better able to appreciate and utilize Islamic mobile banking services because they understand the underlying Sharia principles. This strengthens the relationship between service quality and decision-making. These findings support Anisa & Santosa (2021) and Yulianti (2019), who observed that Islamic financial literacy enhances the relationship between service quality and decisions to use Sharia-based financial products.

Effect of Reputation (X2) on Gen Z Students' Decisions (H3)

The findings demonstrate that Reputation significantly influences Students' Decisions to Use Islamic Mobile Banking, with a t-statistic of 3.747 and a p-value of 0.000. Since both exceed the significance thresholds, H3 is accepted. The f-square value of 0.180 indicates a medium effect.

A strong institutional reputation—reflected in trust, credibility, and integrity—enhances Gen Z students' likelihood of using Islamic mobile banking. A positive image and public trust are essential, particularly for a critical and selective young generation. This is consistent with studies by Lauza et al. (2024) and Maulana & Farhani (2024).

Moderating Effect of Islamic Financial Literacy on Reputation (H4)

The moderating effect of Islamic Financial Literacy on the relationship between Reputation and Students' Decisions is not significant, as shown by a t-statistic of 1.674 and a p-value of 0.094. Since these values do not meet the required thresholds, H4 is rejected.

This suggests that even though reputation is important, students' financial literacy does not necessarily strengthen this effect. Students may trust an institution's reputation even without deep knowledge of Sharia financial principles. This contrasts with findings by Mulyani & Hapsari (2020) and Farida & Nasution (2021), who found significant moderating effects.

Effect of Security (X3) on Gen Z Students' Decisions (H5)

Security has a positive and significant effect on Students' Decisions, indicated by a t-statistic of 4.564 and a p-value of 0.000. The results meet the significance criteria, and thus H5 is accepted. The f-square value of 0.180 indicates a medium effect.

Greater digital security—such as transaction protection and data safety—strengthens Gen Z students' confidence in using Islamic mobile banking. Safety and trust in the system are key drivers for digital adoption. These findings align with studies by Lailiyah & Fadillah (2022) and Amanda & Ibadillah (2023).

Moderating Effect of Islamic Financial Literacy on Security (H6)

The results show that Islamic Financial Literacy does not significantly moderate the effect of Security on Students' Decisions, with a t-statistic of 1.572 and a p-value of 0.116. These values fail to meet the significance thresholds, so H6 is rejected.

This indicates that the perceived security of the application is sufficient to influence students' decisions, regardless of their Sharia financial literacy level. Students' confidence appears to stem more from technological reliability than from their understanding of Sharia principles. This differs from Astuti & Fitriani (2022), who found the opposite.

E. CONCLUSION

This study examines the influence of Service, Reputation, and Security on Gen Z students' decisions to use Islamic Mobile Banking, with Islamic Financial Literacy as a moderating variable. Using Partial Least Square–Structural Equation Modeling (PLS-SEM), the findings indicate that Service, Reputation, Security, and Islamic Financial Literacy each have a positive effect on students' decisions to adopt Sharia-based digital banking services.

The results show that Service, Reputation, and Security significantly strengthen the likelihood of Gen Z students choosing Islamic mobile banking, demonstrating the importance of service quality, institutional credibility, and digital system security. Islamic Financial Literacy also has a significant direct effect and moderates the relationship between Service and Decision, although it does not moderate the effects of Reputation or Security. These findings align with the Theory of Planned Behavior, suggesting that positive attitudes, perceived control, and trust in institutional reputation shape consumer decision-making.

Overall, the study highlights that enhancing service quality, maintaining institutional reputation, ensuring digital security, and improving Islamic financial literacy among young people are crucial strategies for increasing the adoption of Islamic mobile banking. Strengthening these factors is expected to support greater Islamic financial inclusion and contribute to the growth of Sharia-compliant digital economic practices in Indonesia.

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