

THE EFFECT OF ISLAMIC FINANCIAL LITERACY, SPIRITUAL INTELLIGENCE, AND BUSINESS ETHICS ON THE BEHAVIOR OF THE MILLENNIAL GENERATION WITH THE MEDIATING VARIABLE OF INTENTION TO USE ISLAMIC BANKING SERVICES IN DEPOK CITY

PENGARUH LITERASI KEUANGAN SYARIAH, KECERDASAN SPIRITUAL, DAN ETIKA BISNIS TERHADAP PERILAKU GENERASI MILENIAL DENGAN VARIABEL MEDIASI NIAT MENGGUNAKAN JASA PERBANKAN SYARIAH DI KOTA DEPOK

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ABSTRACT

Sharia banking is growing rapidly, no less than conventional banks. The Sharia Banking industry illustrates an increase even though the movement is slow. This research aims to analyze the influence of Sharia Financial Literacy, spiritual intelligence, and business ethics on the Intention to Use Sharia Banking Services while testing the mediating role of the intention variable. This research is explanatory research with a quantitative approach. The population used in this research is the millennial generation, namely the generation born in 1981-1996 (currently aged 28-43 years) who have used or are presently using Sharia Banks in Depok City, with a sample of 157 people. The analysis method used is SEM-PLS. The research results show that Sharia Financial Literacy, Spiritual Intelligence, and Business Ethics have a positive effect on Intention to Use Sharia Banking Services. Intention to Use acts as a mediating variable on the influence of Financial Literacy, spiritual intelligence, and business ethics on Sharia Banking Use Behavior.
Keywords: Financial Literacy, Intention, Sharia Banking Use Behavior.

ABSTRAK

Perbankan syariah berkembang dengan pesat, tidak kalah dengan bank konvensional. Industri Perbankan Syariah menggambarkan adanya peningkatan meskipun pergerakannya lambat. Penelitian ini bertujuan untuk menganalisis pengaruh Literasi Keuangan Syariah, kecerdasan spiritual, dan etika bisnis terhadap Niat Menggunakan Jasa Perbankan Syariah sekaligus menguji peran mediasi variabel niat. Penelitian ini merupakan penelitian eksplanatori dengan pendekatan kuantitatif. Populasi yang digunakan dalam penelitian ini adalah generasi milenial yaitu generasi yang lahir pada tahun 1981-1996 (saat ini berusia 28-43 tahun) yang pernah atau sedang menggunakan Bank Syariah di Kota Depok, dengan sampel sebanyak 157 orang. Metode analisis yang digunakan adalah SEM-PLS. Hasil penelitian menunjukkan bahwa Literasi Keuangan Syariah, Kecerdasan Spiritual, dan Etika Bisnis berpengaruh positif terhadap Niat Menggunakan Jasa Perbankan Syariah. Niat Menggunakan berperan sebagai variabel mediasi pada pengaruh Literasi Keuangan, Kecerdasan Spiritual, dan Etika Bisnis terhadap Perilaku Penggunaan Jasa Perbankan Syariah.

Kata Kunci: Literasi Keuangan, Niat, Perilaku Penggunaan Perbankan Syariah

INTRODUCTION

Islamic finance emerged along with the emergence of Islam itself 14 centuries ago. Previously, financial practices were part of the social economy. Finance as a distinct subject expanded its horizons between the 1940s and 1950s. In comparison, Islamic finance was introduced as a subject of study in the 1970s when Islamic jurists and scholars gathered and vowed to end

contracts that fall under the scope of Riba (interest), prohibiting all interest-based businesses. As a financial service system, Islamic finance includes capital markets (Sukuk), Takaful, Islamic fund assets, and Islamic Banking, which represent themselves as the main components of Islamic finance with total assets of USD 1.842 trillion (Hilali, 2021).

The market share of Islamic banks in Indonesia is currently approximately 5% of the banking industry in Indonesia. The market share of Islamic Banks in the city of Depok as the research locus is around 17% or shows a greater interest in using Islamic Banks compared to national conditions with a total of 22 million customers (<https://keuangan.kontan.co.id/>). Based on BPS data, the composition of religious communities in Depok City, Muslims is 91.176 percent or higher than the composition of the Indonesian Muslim population, which is 88% nationally. Depok City data in 2023 related to the measurement of the religious harmony index, the results are in the fairly harmonious category (www.bps.go.id). Demographically, Baby Boomers, Gen-X, Millennials, and Generation Z form four demographic groups today. It is stated that the millennial generation has advantages over other generations. They are entering adulthood and have stable jobs and incomes. This generation has also entered early marriage (Puspita, 2024). This then forms a choice of bank selection behavior that is different from other banks (Al Tarawneh et al., 2023). In other words, 2020 is a marker of changes in the demographic structure of the Indonesian population. It is stated that the population of the millennial generation in 2023 will be 88 million people, or equivalent to 33.75% of the Indonesian population. Thus, this age group dominates compared to other age groups (Helmi et al., 2021).

The Millennial Generation, namely the generation born in 1981-1996 (aged 28-43 years) in Depok City, has experienced growth every year.

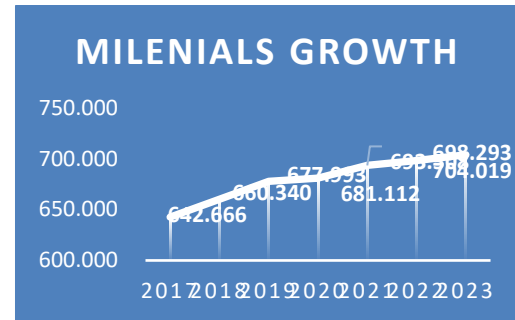


Figure 1. Growth of the Millennial Generation (aged 28-43 years) in Depok City

Figure 1. shows that every year, the millennial generation in Depok City experiences an increase in population. The growth of the millennial population in 2017 from 642,668 people to 704,019 people in 2023. This indicates that the millennial generation is one of the productive population groups that also continues to grow in quantity.

To increase interest in using Islamic Banks, an effort is needed to attract people to use Islamic banks. Among them is conducting a study on the factors that are considered to influence attracting people's behavior to use Islamic banks. One of the studies that examines this (Yeni et al., 2023) has the advantage of identifying factors that influence people's behavior in using Islamic financial literacy variables, spiritual intelligence, and interest in using as mediating variables. Financial literacy is considered a strong predictor that influences people's intentions and behavior in using Islamic banking services. This program aims to increase public understanding and expand participation in the use of Islamic financial products and services. (Ganesan et al., 2020). Another explanation of financial literacy is a person's knowledge, experience, skills, and attitude toward managing various sources and financial potentials based on Islamic teachings. According to (Okello et al., 2020), financial literacy is a

person's knowledge regarding financial issues measured by their knowledge of various concepts of personal financial resources. These values are the key to shaping a person's behavior in decision-making, such as self-control, long-term patience, and the ability to solve various financial problems. This study also proposes spiritual intelligence as a predictor of people's intentions and behavior in using Islamic banking services. Spiritual intelligence is an individual's ability to focus on God's teachings. A person who has spiritual intelligence is a calm soul type. They always display a self-image that has morals, love, and compassion, and they want to be loved by God. They always feel under God's supervision wherever they are (Dhiman, 2019). Spiritual intelligence manifested in religiosity is considered to be able to improve financial management (Alsmadi, 2024).

Furthermore, the study conducted by the researcher added business ethics variables and used the millennial generation population. Using business ethics variables is based on the idea that business ethics teaches mutually supportive cooperation and prevents behavior that is contrary to ethical principles. (Bell et al., 2021). In other cases, business ethics can function to control various economic and business activities because, conceptually, it focuses on thinking and religion to assess. In other words, business ethics encourages people to choose institutions that run operating systems based on religious values, such as Islamic banking (Djazuli & Yanuari, 2022).

The research conducted uses the Theory of Reasoned Action (TRA) as a basic concept to measure a person's intention to act towards an action. This is based on the purpose of the study, which is to measure behavioral intentions when choosing Islamic banking services. The

existing literature shows that there is an advanced version of TRA called the theory of planned behavior (TPB) to measure individual behavioral intentions. Therefore, in the following section, researchers discuss TRA and TPB as well as relevant theories used for this research (Allah Pitchay et al., 2019a).

LITERATURE REVIEW

Literacy is a person's ability and knowledge in managing finances. More specifically, Literacy involves knowledge and skills in financial management, including basic management (income, savings, consumption), financial planning (sharia investment, takaful, pension), inheritance law, zakat, wasiyyah, and charitable donations (waqf and alms). This ability and knowledge encourage a person to use services that are in accordance with their choices (Antara et al., 2016). If the individual has the knowledge and ability to manage in accordance with Sharia principles, then he chooses to use Sharia banking services (Setiawan et al., 2021). This statement is confirmed by (Ilyana et al., 2022) that knowledge of management can increase a person's intention to use Sharia Banking. Therefore, the hypothesis proposed in this study is:

H.1. There is an influence of Sharia Financial Literacy on the Intention to Use Sharia Banking Services

Spiritual intelligence is an effort to understand and assess behavior and life in a broader context. This involves understanding that actions or life paths have deeper meaning and that humans do not stand alone but rather coexist with the consciousness and lives of other creatures (Rahman & Shah, 2015).

This ability to understand is what drives individuals to choose services that are in accordance with their values. Therefore,

individuals who have spiritual intelligence will intend to choose Sharia banking service products because business management is in accordance with their values (Yeni et al., 2023). The same applies to the results of the study, which states that consumers with spiritual intelligence will choose Sharia banking services. So, the hypothesis in this study is:

H.2. There is an influence of Spiritual Intelligence on the Intention to Use Sharia Banking Services

What is meant by business ethics is morality, which is a value system for business behavior. With the same logic used in spiritual intelligence and sharia financial literacy, individuals will choose services that are in accordance with their values. This is what drives consumers to choose Sharia banking services. Due to consumer perception that Islamic banking services will operate in accordance with the ethical business values they believe in (Kethan & Basha, 2022). This statement is also the result of research conducted by (Musa et al., 2020). Therefore, the hypothesis in this study is:

H.3. There is an influence of Business Ethics on the Intention to Use Islamic Banking Services

Based on previous studies, researchers use the Theory of Reasoned Action (TRA) as the underlying theory to measure a person's behavioral intention toward an action. Thus, this study was designed to measure millennials' intentions in choosing Islamic banking services. The existing literature shows that there is an expanded version of TRA called the theory of planned behavior (TPB) to measure individual behavioral intentions. Based on this theory, several studies have shown that there is an influence of intention on the behavior of using Islamic banking services (Allah Pitchay et al., 2019b; Yeni et al., 2023).

Therefore, the hypothesis proposed in this study is:

H.4. Intention Influences the Behavior of Using Islamic Banking Services

The theory of intention formation is explained by Ajzen (1991) in TRA and TPB. In this study, we will test the formation of intention through another theory developed by Davis (1989); the intention is also explained by attitude, which is influenced by two things, namely Islamic Financial Literacy, Spiritual Intelligence, and Business Ethics. The mediating role of intention is influenced by Islamic Financial Literacy, Spiritual Intelligence, and Business Ethics proposed in the research results model (Yeni et al., 2023). Therefore, the hypothesis proposed in this study is:

H.5. Intention mediates the influence of Islamic Financial Literacy on the Behavior of the Community Using Islamic Banking Services

H.6. Intention mediates the influence of Spiritual Intelligence on the Behavior of the Community Using Islamic Banking Services

H.7. Intention mediates the influence of Business Ethics on the Behavior of the Community Using Islamic Banking Services

RESEARCH METHOD

The current research is explanatory research that aims to identify causes, determine causality, and predict changes in social phenomena related to other variables. This explains the relationship between variables and tests and whether existing theories or hypotheses can be accepted or not accepted by Strydom (2014).

The research instruments used were adopted from various other studies for the Islamic financial literacy instrument, consisting of 8 (eight) questions adopted from Dinc et al. (2021). The spiritual intelligence

instrument consists of 4 questions adopted from Anwar et al. (2020). The usage intention instrument consists of 6 (6) questions adopted from (Ayyub et al., 2019; Hoque et al., 2022a). The Business Ethics instrument consists of 10 (10) questions adopted from (Hoque et al., 2022b; Musa et al., 2020). The Behavioral Instrument Using Islamic Banking Services consists of 4 (four) questions adopted from Ayyub et al. (2019).

The population of this study consists of the millennial generation (born 1981-1996, aged 28-43 years) who are currently or have used Islamic banks. The indicators used in this study are 31, so that the minimum sample size required is 155 respondents. This study uses partial regression analysis (PLS-SEM) to test the goodness of fit model and test whether the research hypothesis is accepted or not.

DATA ANALYSIS AND DISCUSSIONS

The PLS evaluation model is implemented through the assessment of the outer model and inner model. The

outer model is a specification of the measurement model that requires consideration of the nature of the relationship between constructs and measurements. The inner model (structural model) also has two types of exogenous and endogenous variables. (Ghozali, 2019).

1 Outer Model or Measurement Model Analysis

Convergent validity

Convergent and discriminant validity are two fundamental aspects of construct validity. Convergent validity refers to how closely a new scale relates to other variables and other measures of the same construct. The construct must not only correlate with related variables but also must not correlate with different and unrelated variables. This latter determination is referred to as discriminant validity. However, Chin (1998, in Ghozali, 2019) stated that for the initial stage of developing a measurement scale, a loading value between 0.5 and 0.6 is quite appropriate. Therefore, this study sets the loading factor limit at 0.5.

Table 1. Outer Loadings (Measurement Model)

	Business Ethics	Intention use	to Spiritual Intelligence	Sharia Financial Literacy	Use behavior
EB1	0.777				
EB10	0.800				
EB2	0.822				
EB3	0.861				
EB4	0.710				
EB5	0.827				
EB6	0.844				
EB7	0.869				
EB8	0.876				
EB9	0.813				
IP1		0.817			
IP2		0.867			
IP3		0.844			
IP4		0.912			

IP5	0.913
IP6	0.917
KS1	0.886
KS2	0.855
KS3	0.908
KS4	0.862
LK1	0.650
LK2	0.695
LK3	0.757
LK4	0.747
LK5	0.262
LK6	0.713
LK7	0.662
LK8	0.638
PP1	0.934
PP2	0.978
PP3	0.962

The results of processing using SmartPLS can be seen in Table 1. The outer model value or correlation between constructs and variables initially met convergent validity because almost all indicators had loading factor values above 0.50. Except for the LK5 indicator, which had a loading factor of 0.262, it had to be removed from the model.

Indicator correlation analysis (Discriminant Validity)

Convergent and discriminant validity are two fundamental aspects of construct validity. Convergent validity refers to how closely the new scale is related to other variables and other measures of the same construct. The construct must not only correlate with related variables but also must not correlate with different and unrelated variables. This latter determination is called discriminant validity. The results of the discriminant validity test are obtained as follows:

Table 2. Discriminant Validity (Cross Loading)

	Business Ethics	Intention to use	Spiritual Intelligence	Sharia Financial Literacy	Use behavior
EB1	0.777	0.510	0.406	0.522	0.566
EB10	0.800	0.424	0.473	0.453	0.556
EB2	0.822	0.491	0.490	0.571	0.597
EB3	0.861	0.501	0.452	0.485	0.603
EB4	0.710	0.572	0.681	0.614	0.679
EB5	0.827	0.478	0.500	0.453	0.567
EB6	0.844	0.628	0.565	0.529	0.670
EB7	0.869	0.579	0.565	0.554	0.623
EB8	0.876	0.568	0.526	0.584	0.628
EB9	0.813	0.506	0.442	0.457	0.539

IP1	0.429	0.816	0.508	0.572	0.587
IP2	0.465	0.867	0.513	0.586	0.608
IP3	0.531	0.843	0.511	0.550	0.574
IP4	0.648	0.912	0.649	0.621	0.799
IP5	0.635	0.914	0.683	0.691	0.823
IP6	0.649	0.917	0.668	0.708	0.827
KS1	0.592	0.626	0.886	0.774	0.611
KS2	0.583	0.606	0.855	0.694	0.658
KS3	0.542	0.632	0.908	0.688	0.649
KS4	0.475	0.504	0.862	0.634	0.519
LK1	0.378	0.415	0.426	0.649	0.504
LK2	0.493	0.467	0.488	0.696	0.582
LK3	0.491	0.529	0.657	0.769	0.490
LK4	0.492	0.514	0.727	0.751	0.567
LK6	0.551	0.601	0.733	0.719	0.580
LK7	0.387	0.513	0.420	0.665	0.481
LK8	0.305	0.425	0.386	0.639	0.448
PP1	0.680	0.731	0.601	0.693	0.934
PP2	0.732	0.813	0.711	0.738	0.978
PP3	0.713	0.792	0.691	0.723	0.962

From Table 2, it can be seen that several loading factor values for indicators of all research variables have the highest values on the variables they represent compared to the loading factor values for other variables. Except for the LK6 indicator, the highest factor loading is actually on the Spiritual Intelligence variable, even though LK6 should be the Financial Literacy indicator, so LK6 is removed from the model.

Evaluating Reliability and Average Variance Extracted (AVE)

In addition to examining standard factor loadings, many studies have used

the Fornell and Larcker (1981) criteria to assess convergent validity. Fornell and Larcker (1981) stated that convergent validity is formed when a latent construct contributes no less than half of the variance in the related indicator. They proposed the use of (AVE to represent the average amount of variance explained by a construct in its indicators relative to the overall variance of its indicators. A construct is said to have high reliability if its value is 0.70 and AVE is above 0.50. Table 4.3. will present the Composite Reliability and AVE values for all variables.

Table 3. Composite Reliability and Average Variance Extracted

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Business Ethics	0.946	0.948	0.954	0.674
Intention to use	0.942	0.954	0.953	0.773
Spiritual Intelligence	0.901	0.906	0.931	0.771
Sharia Financial Literacy	0.803	0.806	0.859	0.504

Use behavior	0.955	0.958	0.971	0.918
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Based on Table 3. it can be concluded that all constructs of Intention to Use, Intention to Use Islamic Banking Services, Sharia Financial Literacy, Spiritual Intelligence, Business Ethics, and Attitude meet the reliable criteria for both Cronbach's Alpha, rho_A, Composite Reliability, and Average Variance Extracted (AVE) criteria

2 Structural Model Testing (Inner Model)

The inner model or structural model consists of two types of variables, namely exogenous and endogenous. Latent variables are called exogenous if other latent variables do not influence them in the model (no arrows are entering from other latent variables). In addition, the inner model in PLS also analyzes the magnitude of the structural path coefficient to determine the relationship between latent variables

Goodness Of Fit Model Testing

Model assessment with PLS involves examining the R-square for each dependent latent variable. Table 4.11 shows the results of the R-square estimation obtained from SmartPLS.

Table 4. R-Square

	R Square	R Adjusted Square
Intention to use	0.576	0.568
Use behavior	0.768	0.762

This study involves two main variables: Behavior of Using Sharia Banking Services (Y), which is influenced by Sharia Financial Literacy (X1), Spiritual Intelligence (X2), and Business Ethics (X3). In addition, the intention to Use Sharia Banking Services (Z) is also influenced by Sharia Financial Literacy (X1), Spiritual Intelligence (X2), and Business Ethics (X3).

Table 4. presents the R-square value for the variable Behavior of Using Sharia Banking Services of 0.768. This means that 76.8% of the variable is influenced by Sharia Financial Literacy (X1), Spiritual Intelligence (X2), Business Ethics (X3), and Intention of Using Sharia Banking Services.

The R-square value for the variable Intention of Using Sharia Banking Services (Z1) is 0.576. This means that 57.6% of the Intention to Use Islamic Banking Services variable is simultaneously influenced by Sharia Financial Literacy (X1), Spiritual Intelligence (X2), and Business Ethics (X3).

Partial Effect Hypothesis Testing (Direct Effect)

The partial effect hypothesis testing directly on the independent variables and intermediate and dependent variables using PLS is found in the output result for inner weight, which can be seen in the following figure and table:

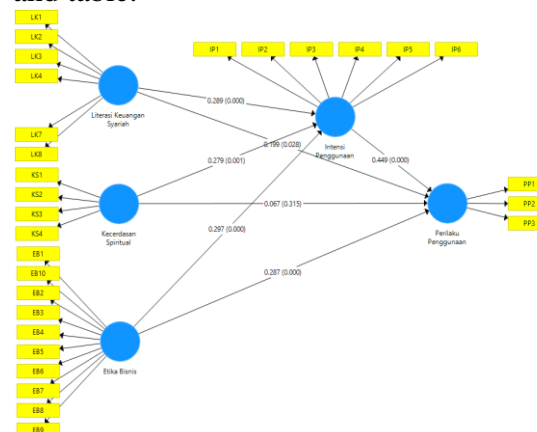


Figure 1. Estimation output for structural model testing

The detailed results of bootstrapping estimation using SmartPLS are presented in the following table.:

Table 5. Result For Inner Weights (Direct Effect)

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Business ethic -> Intention to use	0.297	0.299	0.081	3.671	0.000
Business ethic -> Use behavior	0.287	0.292	0.063	4.590	0.000
Intention to use -> Use behavior	0.449	0.430	0.075	5.990	0.000
Spiritual Intelligence -> Intention to use	0.279	0.273	0.080	3.479	0.001
Spiritual Intelligence -> Use behavior	0.067	0.071	0.067	1.006	0.315
Sharia Financial Literacy -> Intention to use	0.289	0.302	0.081	3.548	0.000
Sharia Financial Literacy -> Use behavior	0.199	0.215	0.090	2.203	0.028

The results of the hypothesis test show that the influence of the Sharia Financial Literacy variable on the Intention to Use Islamic Banking Services shows a path coefficient value of 0.289 with a t value of 3.548 and p values = 0.000. The p-value is smaller than 0.05. This result means that Sharia Financial Literacy has a positive and significant influence on the Intention to Use Islamic Banking Services, which means that H1, which states that Sharia Financial Literacy has a significant positive effect on the Intention to Use Islamic Banking Services, is supported. The results of the hypothesis test show that the influence of the Spiritual Intelligence variable on the Intention to Use Islamic Banking Services shows a path coefficient value of 0.279 with a t value of 3.479 and p values = 0.001. The p-value is smaller than 0.05. This result means that Spiritual Intelligence has a significant influence on the Intention to Use Islamic Banking Services, which means that H2, which states that Spiritual Intelligence has a significant positive influence on the Intention to Use Islamic Banking Services, is supported. The results of the hypothesis test show that the influence of the Business Ethics variable on the Intention to Use Islamic Banking Services shows a coefficient

value of 0.297 with a t value of 3.671 and p values = 0.000. The p-value is smaller than 0.05. This result means that Business Ethics has a significant influence on the Intention to Use Islamic Banking Services, which means that H3, which states that Business Ethics has a significant positive influence on the Intention to Use Islamic Banking Services, is supported. The results of the hypothesis test show that the influence of the variable Intention to Use Islamic Banking Services on the Behavior of Using Islamic Banking Services shows a path coefficient value of 0.1449 with a t value of 5.990 and p values = 0.000. The p-value is greater than 0.05. This result means that the Intention to Use Islamic Banking Services has a positive and significant influence on the Behavior of Using Islamic Banking Services, which means that H4, which states that the Intention to Use Islamic Banking Services has a significant positive influence on the Behavior of Using Islamic Banking Services is supported

Indirect Influence (Mediation)

The indirect influence between variables in PLS is carried out manually by multiplying the coefficient of the direct influence path between the independent variable and the dependent

variable through the intermediary variable. This analysis helps evaluate how the research variables interact

indirectly. The results of the study of the indirect influence between variables are shown as follows:

Table 5. Indirect Influence

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Business Ethics -> Intention to use -> Use behavior	0.133	0.128	0.038	3.479	0.001
Spiritual Intelligence -> Intention to use -> Use behaviour	0.125	0.119	0.044	2.873	0.004
Sharia Financial Literacy -> Intention to use -> Use behaviour	0.130	0.129	0.041	3.196	0.001

The indirect effect of Financial Literacy on the Use behavior of Islamic Banking through Intention to use has p values = 0.001 or <0.05, so it can be concluded that the Intention to use variable mediates the effect of Financial Literacy on the Use behavior of Islamic Banking. This means that H5, which states that Intention to use acts as a mediating variable on the impact of Financial Literacy on the Behavior of Using Islamic Banking, is supported. The indirect impact of Spiritual Intelligence on the Use behavior of Islamic Banking through Intention to use has p values = 0.004 or <0.05, so it can be said that the Intention to use variable mediates the effect of Spiritual Intelligence on the Use behavior of Islamic Banking. This means that H6, which states that Intention to use acts as a mediating variable on the influence of Spiritual Intelligence on the Use behavior of Islamic Banking, is supported

The indirect influence of Business Ethics on the Use behavior of Islamic Banking through Intention to use has a p-value = 0.001 or <0.05, so it can be concluded that the Intention to use variable mediates the influence of Business Ethics on the Use behavior of Islamic Banking. This means that H7, which states that Intention to use acts as a mediating variable on the impact of Business Ethics on the Use behavior of Islamic Banking, is supported.

The results of the discussion analysis show that Sharia Financial Literacy has a positive and significant effect on the Intention to Use Islamic Banking Services. The results of this study are in line with Al-Awlaqi & Aamer (2023), who show that there is a low level of Islamic financial literacy among small business owners of Yemeni banks. In addition, despite integrating several important factors that may influence the actual bank selection process among Yemini bank customers,

it was found that there is a potential determining role of Islamic financial literacy as one of the main determinants of bank selection preferences.

The second study showed that Spiritual Intelligence has a significant effect on the Intention to Use Islamic Banking Services. This finding is in line with the view that Spiritual Intelligence, which focuses on soul awareness and understanding the meaning of life, influences this decision. (Zahrudin et al., 2021) In the context of Islamic banking services, spiritual intelligence has a significant impact on the intention to use these services. The results of this study are in line with the findings of Yeni et al. (2023), which stated that Spiritual Intelligence has a significant positive effect on interest in Islamic banking services.

Business Ethics has a significant positive effect on the Intention to Use Islamic Banking Services, as confirmed by Aviatri & Nilasari (2021). Nursiah (2017:43), in her research, stated that Intention of use is a person's desire to display a certain behavior or an individual's tendency to continue using a particular system. Another view, according to Wibowo et al. (2015:443), is that intention means a high tendency and enthusiasm or great desire for something.

Research shows that the intention to use Islamic banking services functions as a significant mediator between financial literacy and behavior in using Islamic banking services. This means that Intention plays an important role in bridging the influence of Financial Literacy on this behavior. The TPB model by Ajzen is one of the popular approaches to understanding and explaining human actions. It is known for its ability to Figure out factors that influence individual actions. TPB has been used in many studies (sociology,

psychology, social psychology) to explain human behavior (Emekci, 2019).

The research findings on the mediating role of Intention to Use Islamic Banking Services show significant results. This means that the intention to use Islamic banking services mediates the influence of spiritual intelligence on behavior in using Islamic banking services. Intention is Figured as an individual's willingness to use the behavior. Several studies have concluded that intention is a strong predictor of actual behavior (Putit & Johan, 2015).

The findings of the study on the mediating role of Intention to Use Islamic Banking Services show significant results. This means that the Intention to Use Islamic Banking Services mediates the influence of Business Ethics on Behavior in Using Islamic Banking Services. Business Ethics is the application of general ethical principles to behavior in the context of economic and business activities. It involves the application of moral standards to ensure that business activities are conducted fairly and responsibly.

CONCLUSIONS AND SUGGESTIONS

The conclusion that can be drawn from the results of this study is that Sharia Financial Literacy has a positive effect on Intention to use Sharia Banking Services. Spiritual Intelligence does not have a significant impact on Intention to use Sharia Banking Services. Business Ethics has a positive effect on Intention to use Sharia Banking. The intention to use Sharia Banking Services has a positive impact on the behavior of Sharia banking users. Intention to use acts as a mediating variable on the influence of Financial Literacy on the Use behavior of Sharia Banking. Intention to use acts

as a mediating variable on the impact of Spiritual Intelligence on the Use behavior of Sharia Banking. Intention to use acts as a mediating variable on the influence of Business Ethics on the Use behavior of Sharia Banking.

For Sharia Banking management, increasing the Intention to use can be done by increasing the convenience and usefulness of Sharia Banking so that prospective customers have a high Intention to use it. They are growing in intention to use Sharia Banking Services and attitudes towards Sharia Banking through various online and offline promotional programs so that prospective customers have a high intention to use them. For further research, we can add other variables that influence the Behavior of Using Islamic Banking Services, such as trust and reliability. Develop research in companies with different characteristics.

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