THE ROLE OF VIRTUAL ULAMA EXPOSURE IN ISLAMIC BANKING INTENTIONS AMONG INDONESIAN MUSLIM YOUTH

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Abstract:
Purpose - This study investigates the determinants of Islamic banking intention among Indonesian Muslim youth by examining the effects of *wasatiyya* values, Islamic financial literacy, and exposure to virtual ulama.
Methods - A quantitative cross-sectional survey was conducted using an online questionnaire. Of the 309 responses collected, 103 valid responses were retained after systematic screening and data-cleaning procedures. Multiple linear regression was employed to examine the relationships between the independent variables and Islamic banking intention.
Findings - The findings indicate that exposure to virtual ulama has a significant positive influence on Islamic banking intention, whereas *wasatiyya* values and Islamic financial literacy do not exhibit significant direct effects. These results suggest that digitally mediated religious authority plays a more influential role than ethical orientation and financial knowledge in shaping Islamic banking intention among Muslim youth.
Research Implications - The study implies that policymakers, Islamic financial institutions, and educators should strengthen collaboration with credible digital religious influencers to enhance Islamic financial awareness and promote Islamic banking adoption.
Originality - The originality of this study lies in integrating virtual ulama exposure with Islamic financial literacy and *wasatiyya* values to explain Islamic banking intention within the context of Indonesian Muslim youth.

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INTRODUCTION

Islamic banking has experienced substantial growth in Indonesia over the past decade, supported by the expansion of the halal economy, digital financial services, and increasing public awareness of Sharia-compliant financial products. As the world's largest Muslim-majority country, Indonesia offers considerable potential for the development of Islamic banking, particularly among Muslim youth who are

highly connected to digital technology. The widespread use of social media, mobile applications, and digital financial platforms has transformed not only the accessibility of banking services but also the ways in which religious and financial knowledge are acquired. Consequently, young Muslims are increasingly exposed to Islamic financial concepts through both formal education and digital religious communication.

Despite these developments, a paradox remains evident. Although Islamic financial literacy (IFL) has gradually improved, this increased knowledge has not consistently translated into stronger intentions to use Islamic banking services. Existing studies indicate that Muslim youths often understand fundamental Islamic financial concepts but continue to hesitate when choosing Islamic banking products over conventional alternatives. This phenomenon reflects a persistent knowledge–behavior gap, suggesting that cognitive understanding alone may be insufficient to explain Islamic banking intention.

Empirical evidence consistently demonstrates this inconsistency. Firdausi & Kasri (2022) found that most Indonesian university students possess only moderate levels of Islamic financial literacy despite living in the world's largest Muslim-majority country. Likewise, Diniyya et al. (2022) reported that Muslim women in Indonesia and Malaysia experience limited understanding of essential Islamic financial concepts, including *mudharabah*, *zakat*, and the time value of money. Although respondents generally exhibited higher levels of conventional financial literacy than Islamic financial literacy, greater knowledge did not necessarily correspond to stronger financial behavior consistent with Islamic principles. Similarly, Rosadi et al. (2024) argued that improvements in Islamic financial literacy remain constrained by contextual factors, including educational access, digital exposure, and community engagement.

These findings imply that Islamic financial literacy alone cannot adequately explain young Muslims' intentions to adopt Islamic banking. Financial decisions are multidimensional, involving not only cognitive knowledge but also ethical values, social influence, and religious legitimacy. Therefore, understanding Islamic banking intention requires a broader analytical perspective that incorporates both internal values and external socio-religious influences.

One ethical dimension that has received growing scholarly attention is *wasatiyya*, the Islamic principle of moderation, balance, and justice. Within Islamic economics, *wasatiyya* promotes responsible financial behavior by encouraging fairness, transparency, and accountability while discouraging excessive consumption (Biplob & Abdullah, 2021). Likewise, Arif et al. (2017) argued that *wasatiyya* constitutes an essential normative foundation for Sharia governance and consumer education. Nevertheless, ethical values are often abstract and normative. Young Muslims may endorse moderation and justice as important Islamic principles without consciously incorporating these values into specific financial decisions. Consequently, ethical orientation alone may not sufficiently explain actual intentions to engage with Islamic banking.

At the same time, Indonesia's rapid digital transformation has fundamentally reshaped religious communication (Solahudin & Fakhruroji, 2019; Yuliani, 2026). According to the Indonesian Internet Service Providers Association, internet penetration has exceeded 79 percent of the population (Putri & Riana, 2025), with

individuals aged 15–34 representing the most active users of digital platforms (Mayasari & Nurrahmi, 2023). This environment has enabled virtual ulama to disseminate religious teachings through YouTube, Instagram, TikTok, podcasts, and other digital media (Baidawi, 2025; Yuliani, 2026), extending religious authority far beyond conventional mosques and educational institutions (Sulfikar & Yasmine, 2026). As a result, digital sermons increasingly serve not only as sources of religious guidance but also as important channels through which Islamic economic values and financial practices are communicated to Muslim youth (Ainiyah, 2024).

Previous studies suggest that religious authority plays a significant role in influencing financial behavior. Rusli et al. (2020) demonstrated that digital religious communication strengthens public acceptance of Islamic financial practices, while Santoso & Astuti (2020) reported that exposure to ulama sermons substantially increased respondents' motivation to utilize Islamic banking services. These findings indicate that trusted religious authorities may reinforce financial knowledge by providing moral legitimacy and practical guidance, thereby facilitating the translation of knowledge into behavioral intention.

Although research on Islamic financial literacy, *wasatiyya*, and religious authority has expanded considerably in recent years, these variables have generally been examined independently. Studies on Islamic financial literacy primarily emphasize cognitive knowledge, yet empirical findings remain inconsistent regarding its direct influence on Islamic banking intention (Firdausi and Kasri, 2022; Diniyya et al.,2022). Research concerning *wasatiyya* largely focuses on ethical orientation without examining its behavioral implications in financial decision-making (Biplob & Abdullah, 2021; Arif et al., 2017). Meanwhile, investigations of digital religious authority mainly explore religious communication rather than its contribution to Islamic financial behavior (Rusli et al., 2020). Consequently, little empirical evidence explains how these three dimensions collectively address the persistent knowledge–behavior gap among Muslim youth.

This constitutes the principal research gap addressed by the present study. Existing literature has yet to provide an integrated explanation of why relatively high levels of Islamic financial literacy frequently fail to generate stronger intentions toward Islamic banking, particularly when ethical values and digitally mediated religious authority may simultaneously influence financial decision-making. Accordingly, this study extends previous research by integrating three complementary perspectives, Islamic financial literacy as the cognitive dimension, *wasatiyya* values as the ethical dimension, and exposure to virtual ulama as the socio-religious dimension, within a single explanatory framework of Islamic banking intention among Indonesian Muslim youth.

Drawing upon the perspective of social construction, this study argues that financial intention develops through the interaction between knowledge, ethical orientation, and socially legitimized religious communication. Islamic financial literacy provides the cognitive foundation for understanding Sharia-compliant financial products, *wasatiyya* offers ethical guidance for responsible economic behavior, while exposure to virtual ulama reinforces both dimensions through persuasive digital religious narratives that enhance trust, legitimacy, and behavioral motivation.

Accordingly, this study aims to examine the influence of *wasatiyya* values, Islamic financial literacy, and exposure to virtual ulama on Islamic banking intentions among Indonesian Muslim youth. By addressing the paradox of Islamic financial literacy within the contemporary digital environment, this research contributes to the growing literature on Islamic financial behavior by demonstrating how cognitive knowledge, ethical values, and digital religious authority interact in shaping Islamic banking intention. The findings are expected to contribute not only to the theoretical development of Islamic financial behavior but also to practical strategies for policymakers, Islamic banking practitioners, and Islamic financial educators seeking to strengthen youth engagement with Sharia-compliant financial services.

THEORETICAL REVIEW

The theoretical foundation of this study lies at the intersection of Islamic financial literacy and digital religious authority in shaping youth intentions for Islamic banking. These perspectives not only provide explanatory depth but also contextualize the current research within broader discussions in Islamic finance and behavioral studies. Financial literacy is widely acknowledged as a determinant of sound financial behavior (Lusardi & Mitchell, 2014). In the Islamic context, financial literacy extends beyond basic financial knowledge to encompass Sharia-compliant instruments such as mudharabah, musyarakah, murabahah, and zakat, which together form the foundation of ethical, justice-oriented finance (Ilham et al., 2026)i. Familiarity with these principles has been shown to reduce misconceptions and build confidence in Islamic banking—outcomes that are particularly critical for Indonesian youth, who currently demonstrate only moderate levels of Islamic financial literacy despite growing engagement with Sharia products (Rosadi et al., 2024).

Previous studies from Malaysia and Indonesia consistently acknowledge the importance of Islamic financial literacy; however, they reveal different contextual dynamics. Malaysian studies generally emphasise the role of institutional trust, formal Islamic financial education, and regulatory support in encouraging the adoption of Islamic financial services. In contrast, Indonesian studies indicate that socio-religious influences, including religious authority and community-based religious engagement, remain particularly influential in shaping financial behaviour (Rosadi et al., 2024).This distinction reflects Indonesia's pluralistic religious landscape, where digital religious figures increasingly complement formal financial education by providing accessible and persuasive Islamic financial narratives. Consequently, understanding Islamic banking intention among Indonesian Muslim youth requires consideration of both financial literacy and digitally mediated religious authority.

This suggests a possible gap between knowledge and practice that may require reinforcement through more effective communication channels. The digital era has transformed the way religious authority is accessed and internalized among Muslim youth. In this study, exposure to virtual ulama refers not merely to the frequency of using social media platforms, but rather to repeated engagement with Islamic financial messages delivered by trusted religious scholars through digital media such as YouTube, TikTok, Instagram, and podcasts. Accordingly, the construct captures exposure to digitally mediated religious authority rather than general social media consumption. While social media functions as the communication channel, the

primary mechanism of influence lies in the credibility, religious legitimacy, and persuasive capacity of the ulama who communicate Islamic financial principles through these platforms. Consequently, exposure to virtual ulama is conceptualized as a socio-religious influence capable of reinforcing financial attitudes and encouraging greater acceptance of Islamic banking.

The relationship between *wasatiyya* values, Islamic financial literacy, and exposure to digital *ulama* can be understood through the lens of The Social Construction of Reality (Berger & Luckmann, 1966), which posits that individual attitudes and social orientations are shaped through the processes of externalization, objectification, and internalization of social and cultural meanings. Within this perspective, Islamic financial literacy and *wasatiyya* values may be understood as cognitive and ethical dimensions that inform youth perspectives toward Islamic banking, while exposure to digital *ulama* represents a socio-religious influence increasingly embedded within contemporary digital environments. Accordingly, this study views these three dimensions as interrelated factors that may collectively contribute to shaping Islamic banking intentions among Indonesian Muslim youth by integrating Social Construction Theory and the Knowledge-Attitude-Practice Perspective.

This study adopts Social Construction Theory as the primary explanatory framework to understand how Islamic banking intentions are socially shaped among Muslim youth in the digital era. According to Berger and Luckmann, social reality is not naturally fixed but continuously constructed through the dynamic processes of externalization, objectification, and internalization (Berger & Luckmann, 1966). Within the context of Islamic finance, financial intentions are not merely the result of rational individual calculation but are socially influenced through religious narratives, institutional legitimacy, and repeated exposure to trusted authorities.

In this study, the process of externalization refers to how virtual ulama disseminate Islamic financial narratives through digital sermons, social media content, podcasts, and online religious discussions. Through these channels, religious scholars communicate ethical interpretations of Islamic banking, discuss the prohibition of *riba*, and frame Sharia-compliant finance as a morally preferable economic choice. Such narratives constitute an important mechanism through which Islamic financial understanding is introduced and normalized among digitally active Muslim youth.

The second process, objectification, occurs when Islamic banking becomes socially recognized as a legitimate and religiously appropriate financial institution. Through repeated religious communication, Islamic banking is increasingly perceived not merely as a financial alternative but as a socially validated expression of Islamic ethical commitment. In this regard, exposure to virtual ulama may strengthen perceptions of legitimacy and trust toward Islamic banking, particularly among youth who rely heavily on digital religious authority for everyday moral guidance. Studies have shown that trust significantly impacts intentions for using Islamic banks (Alfian & Agustina, 2025). Building trust through education, digital openness, and Sharia oversight is crucial for encouraging the adoption of Islamic financial products (Fadlilah et al., 2025).

Finally, internalization refers to the process by which young Muslims absorb these religious-financial narratives and incorporate them into their personal values and financial intentions. Through repeated engagement with religious messaging, Islamic banking intention may gradually become integrated into individual financial identity and behavioral orientation. However, this process is not necessarily automatic and may depend on other reinforcing factors, including ethical values and financial knowledge. To strengthen the behavioral explanation of why knowledge does not always translate into financial action, this study also draws upon the Knowledge-Attitude-Practice Model. The KAP perspective suggests that knowledge alone is often insufficient to generate behavioral change, as attitudes, trust, and contextual influences frequently mediate the transition from understanding to action (Sardiana, 2021).

From the perspective of the Knowledge–Attitude–Practice (KAP) model, Islamic financial literacy represents the cognitive foundation of financial decision-making. However, knowledge alone does not necessarily translate into behavioural intention because the transition from cognition to action is often mediated or reinforced by attitudinal and contextual factors. In this study, *wasatiyya* values constitute the ethical orientation that shapes attitudes toward Islamic finance, whereas exposure to virtual ulama functions as a reinforcing socio-religious mechanism. Through repeated digital da'wah, trusted religious scholars strengthen favourable attitudes toward Islamic banking by enhancing religious legitimacy, increasing confidence, and contextualising Islamic financial knowledge within everyday financial decisions.

Accordingly, virtual ulama are positioned not merely as information providers but as influential agents that facilitate the transformation of knowledge into behavioural intention.Within the present study, Islamic financial literacy (X2) represents the cognitive dimension of knowledge, while Islamic banking intention (Y) reflects behavioral orientation. The absence of a significant direct relationship between literacy and banking intention may therefore reflect a broader knowledge–behavior gap, where conceptual awareness of Islamic financial principles does not automatically translate into concrete financial intention. Research indicates that Islamic financial literacy alone isn't always enough; customers often have concerns about legitimacy, service quality, and product legitimacy (Zaman et al., 2017).

The integration of Social Construction Theory and the KAP perspective provides a more comprehensive framework for understanding Islamic banking intentions among Muslim youth. While *wasatiyya*h values (X1) represent an ethical foundation, and Islamic financial literacy (X2) reflects cognitive understanding, exposure to virtual ulama (X3) functions as a socially reinforcing mechanism that contextualizes religious values and financial knowledge within persuasive digital narratives. Accordingly, Islamic banking intention emerges not solely from financial understanding but from the interaction between ethical orientation, literacy, and digitally mediated religious influence.

RESEARCH METHODS

This study employed a quantitative research approach using a cross-sectional survey design to examine the influence of *wasatiyya* values, Islamic financial literacy, and exposure to virtual ulama on Islamic banking intentions among Indonesian Muslim youth. A quantitative approach was considered appropriate because it

enables hypothesis testing and the examination of relationships among multiple variables through statistical analysis (Creswell, 2009; Saunders et al., 2008). In addition, a cross-sectional survey allows the measurement of respondents' perceptions and behavioural intentions at a single point in time, making it suitable for investigating the relationship between religious values, financial literacy, and digital religious influence (Hoque et al., 2022).

Based on the proposed conceptual framework, the following hypotheses were tested:

1. H1: *Wasatiyya* values positively influence Islamic banking intention
2. H2: Islamic financial literacy positively influences Islamic banking intention
3. H3: Exposure to virtual ulama positively influences Islamic banking intention.

Sampling Technique and Data Collection

A non-probability purposive sampling technique was employed because the study targeted respondents with characteristics relevant to the research objectives. The target population consisted of Indonesian Muslim youth who actively use digital media and possess basic familiarity with Islamic banking. Respondents were required to meet the following inclusion criteria: (1) identifying as Muslims, (2) belonging to the youth age category, (3) residing in Indonesia, (4) having basic knowledge of Islamic banking, and (5) actively accessing Islamic religious content through digital platforms such as YouTube, TikTok, or Instagram.

Data were collected using a structured online questionnaire administered through Google Forms. The questionnaire link was distributed through university networks, social media platforms, and online communities. Before completing the questionnaire, respondents were informed about the purpose of the study, the voluntary nature of participation, and the confidentiality of their responses.

Initially, 309 responses were collected. Prior to statistical analysis, the dataset underwent a screening process to ensure data quality. Responses that were incomplete, duplicated, inconsistent, contained substantial missing values, or indicated straight-lining response patterns were excluded. Following the screening process, 103 valid responses were retained for further statistical analysis.

Table 1. Data Screening Process

Screening Stage	**Description**	**Number of Responses**
Initial responses	Online questionnaires collected through Google Forms	309
Data screening	Removal of incomplete, duplicate, inconsistent, and invalid responses based on predefined screening criteria	103
Final dataset	Responses included in the statistical analysis	**103**

Source: Authors' own work

Measurement of Variables

Four constructs were measured in this study using a structured questionnaire. *Wasatiyya* values (X_1) measured respondents' ethical orientation based on moderation, fairness, balance, and transparency in financial behaviour. Islamic financial literacy (X_2) assessed respondents' understanding of Islamic financial concepts, including *riba*, *mudharabah*, *zakat*, Islamic contracts, and profit-and-loss sharing principles. Exposure

to virtual ulama (X_3) measured respondents' exposure to Islamic sermons delivered through digital platforms, including the frequency of viewing sermons, perceived influence on financial perspectives, and trust in virtual ulama. The dependent variable, Islamic banking intention (Y), assessed respondents' intention to choose Islamic banking products and services. All constructs were adapted from established literature, including Diniyya et al., 2022; Hoque et al., 2022; Firdausi & Kasri, 2022; Rusli et al., 2020; Santoso & Astuti, 2020.

Table 2. Operationalisation of Variables

Variable	Operational Definition	Main Indicators	Sources
Wasatiyya Values (X_1)	Ethical orientation reflecting moderation and fairness in financial behaviour	Moderation, fairness, balance, transparency	Salleh et al. (2015); Arif et al. (2017); Biplob & Abdullah (2021)
Islamic Financial Literacy (X_2)	Knowledge of Islamic financial principles and products	*Riba*, *mudharabah*, *zakat*, Islamic contracts, profit-loss sharing	Firdausi & Kasri (2022); Diniayya et al. (2022)
Exposure to Virtual Ulama (X_3)	Degree of exposure to Islamic sermons delivered through digital media	Frequency of viewing, perceived influence, trust in virtual ulama	Rusli et al. (2020); Santoso & Astuti (2020)
Islamic Banking Intention (Y)	Intention to use Islamic banking products and services	Preference, willingness, future intention	Hoque et al. (2022)

Source: Authors' own work

All questionnaire items were measured using a three-point Likert scale ranging from 1 (Disagree) to 3 (Agree). This scale was selected to encourage clear responses and minimise ambiguity among younger respondents. Nevertheless, the limited response variance associated with a three-point scale is acknowledged as one of the study's limitations.

Prior to hypothesis testing, the questionnaire was reviewed and adapted from previously validated instruments to ensure content relevance to the Indonesian context. Data screening and assumption testing were subsequently performed to ensure that only complete and consistent responses were included in the final analysis. The relationship between the independent and dependent variables was estimated using the following multiple linear regression model:

$$Y=\beta0+\beta1X1+\beta2X2+\beta3X3+\varepsilon$$

where

Y= Islamic banking intention

X_1= *Wasatiyya* values

X_2= Islamic financial literacy

X_3= Exposure to virtual ulama

β_0= intercept

$\beta_1 - \beta_3$= regression coefficients

ε= error term

Statistical significance was evaluated at the 5% significance level ($p < 0.05$). Ethical considerations were maintained throughout the research process. Participation was voluntary, informed consent was obtained electronically,

respondent anonymity was preserved, and no personally identifiable information was collected.

RESULTS AND DISCUSSION

Demographic Profile of Respondents

The demographic profile of the 103 respondents reveals distinct gender, educational, and regional distributions. In terms of gender composition, females constituted 61.2% (n=63) of the sample, while males represented 38.8% (n=40). These distributions reinforce the female-majority character of the sample, while also capturing geographic diversity across key regions of Indonesia.

Table 3. Crosstabulation of Education and Gender

Education Level	Male (n)	Male (%)	Female (n)	Female (%)	Total (n)	Total (%)
Postgraduate	14	48.3%	15	51.7%	29	28.2%
Bachelor's Degree	18	41.9%	25	58.1%	43	41.7%
High School or Equivalent	8	25.8%	23	74.2%	31	30.1%
Total	40	38.8%	63	61.2%	103	100%

Source*:* Author's data processing results (N = 103)

Table 4. Crosstabulation of Island of Residence and Gender

Island of Residence	Male (n)	Male (%)	Female (n)	Female (%)	Total (n)	Total (%)
Java	7	35.0%	13	65.0%	20	19.4%
Kalimantan	3	23.1%	10	76.9%	13	12.6%
Sulawesi	4	33.3%	8	66.7%	12	11.7%
Sumatra	19	43.2%	25	56.8%	44	42.7%
Other Islands	7	50.0%	7	50.0%	14	13.6%
Total	40	38.8%	63	61.2%	103	100%

Source*:* Author's data processing results (N = 103)

Together, these demographic patterns suggest that the study predominantly reflects the perspectives of female Muslim youth, particularly those pursuing undergraduate and secondary education. At the same time, the inclusion of postgraduate participants and respondents from outside Java enriches the dataset by incorporating a broader range of educational and regional contexts.

Descriptive Statistics

A total of 103 valid responses were obtained from muslim youths aged 17–30 years across several major Indonesian islands. The sample consisted of 61.2% female and 38.8% male respondents, indicating a higher participation rate among women. The average age was 21.4 years, with the majority being university students or early-career professionals, reflecting the demographic composition of digitally active Muslim youth in Indonesia.

Table 5. Descriptive Statistics

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Wasatiyya values (X1)	103	1.40	3.00	2.6738	0.3726
Islamic financial literacy (X2)	103	2.00	3.00	2.7120	0.3494
Exposure to ulama sermons (X3)	103	1.57	3.00	2.4730	0.3365
Intention for sharia banking (Y)	103	1.50	3.00	2.5227	0.3103

Source: Analysis result*

**Note. Values are based on a 1–3 Likert scale.*

Islamic financial literacy recorded the highest mean (M = 2.71, SD = 0.35), followed by *wasatiyya* values (M = 2.67, SD = 0.37), suggesting that respondents possessed relatively strong cognitive understanding and ethical orientation toward Islamic finance. However, these higher scores were not accompanied by equally strong Islamic banking intention (M = 2.52, SD = 0.33), indicating a potential knowledge–behavior gap consistent with previous findings (Diniyya et al., 2022; Firdausi & Kasri, 2022).

Meanwhile, exposure to ulama sermons showed the lowest mean (M=2.47, SD=0.33), reflecting moderate engagement with digital religious communication. Overall, the descriptive results suggest that while Islamic financial literacy and *wasatiyya* values provide important cognitive and ethical foundations, they may be insufficient to shape Islamic banking intention without additional socio-religious reinforcement.

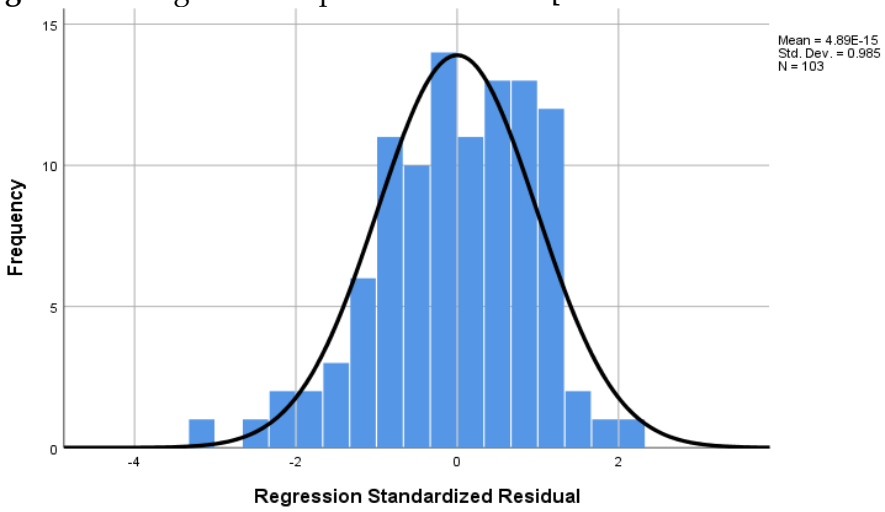
Test of Assumptions

The assumption test is conducted before performing further analysis on the data that has been collected. Based on the testing results, any classical deviations in the research data can be explained as follows:

1. Residual Normality Test

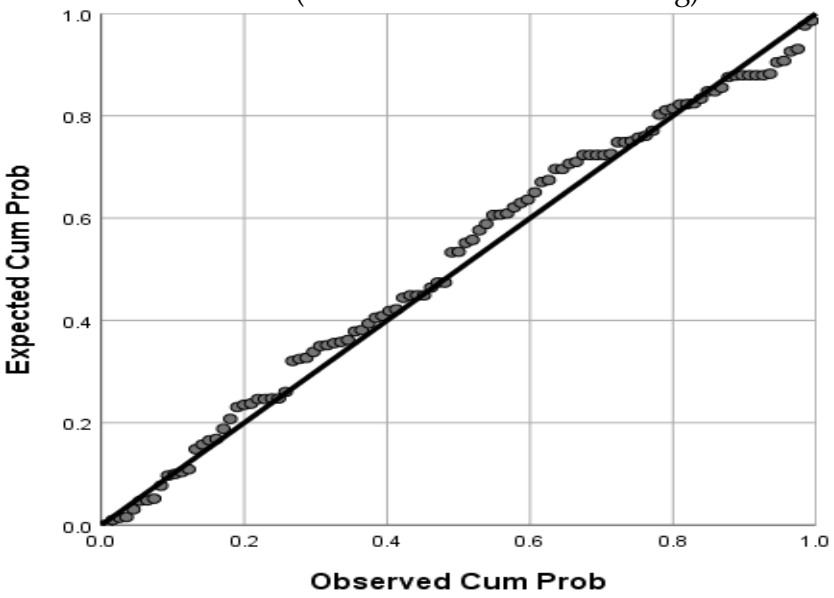
The purpose of the normality test is to determine whether the dependent and independent variables in the regression model both follow a normal distribution. One method to test the normality of data is by using the Normal P-P Plot graph, which allows for visual assessment of the data distribution (Burns R. B, 1995). If the data points on the graph align with a straight line, the data is considered normally distributed.

Figure 1. Histogram of Dependent Variable [Preference for sharia banking (Y)]



Source: Authors' own Statistics Assumption Test

Figure 2. Normal P-P Plot of Regression Standardized Residual for Dependent Variable (Preference for Sharia Banking)



Source: Authors' own Statistics Assumption Test

The graph presented above demonstrates that the data points follow a straight-line pattern, indicating that the data meets the assumption of normality. This conclusion is further supported by the results of the Kolmogorov-Smirnov test provided below.

Table 6. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		103
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.26576791
Most Extreme Differences	Absolute	.068
	Positive	.056
	Negative	-.068
Test Statistic		.068
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Authors' own Statistics Assumption Test

The normality test is an essential part of regression analysis as it ensures that the data fits the assumptions of regression models. If the residuals (errors) in the model are normally distributed, the model's estimates are more reliable and generalizable. In this case, both the P-P plot and the Kolmogorov-Smirnov test confirm that the residuals follow a normal distribution, satisfying the assumption of normality.

The Kolmogorov-Smirnov test, a common method for assessing the normality of data, provides a p-value that can be used to determine if the distribution significantly deviates from normality (Burns R. B, 1995). Here, the p-value of 0.200, which is greater than the threshold of 0.05, supports the hypothesis that the data is normally

distributed. Thus, this result affirms that the assumptions required for performing further regression analysis are met, making the subsequent analysis valid and reliable.

2. Multicollinearity Test

The purpose of the multicollinearity test is to determine whether there is a correlation among the independent variables in a regression model. Multicollinearity occurs when two or more independent variables in a regression model are highly correlated, making it difficult to determine the individual impact of each variable (Saunders et al., 2008). In this study, the absence of multicollinearity is confirmed by the tolerance values greater than 0.10 and the VIF values lower than 10, which is in line with standard statistical guidelines, the data is considered free from multicollinearity. Below are the results of the multicollinearity test conducted by the researcher.

Table 7. Results of The Multicollinearity Test

Coefficients[a]								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.875	.261		3.357	.001		
	Wasatiyya values (X1)	-.043	.093	-.048	-.458	.648	.593	1.687
	Islamic financial literacy (X2)	.152	.081	.161	1.878	.063	.891	1.122
	Exposure to ulama sermons (X3)	.545	.105	.555	5.198	.000	.572	1.748

a. Dependent Variable: Preference for sharia banking (Y)

Source: Authors' own Statistics Assumption Test

Based on the table above, it can be seen that the tolerance value for all variables is greater than 0.10, and the VIF values are less than 10. This indicates that the data for both independent variables in this study are free from multicollinearity. Since the multicollinearity test results meet the required criteria, the data in this study is suitable to proceed to the next stage of testing.

3. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to examine whether there is unequal variance in a regression model. The heteroscedasticity test used in this study is the Glejser test. The decision rule for this test is that if the significance values for all independent variables are greater than 0.05, the data is considered free from heteroscedasticity (Creswell, 2009). Below are the results of the heteroscedasticity test conducted by the researcher.

Table 8. Results of The Heteroscedasticity Test

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.263	.154		1.709	.090
	Wasatiyya values (X1)	.021	.055	.049	.377	.707

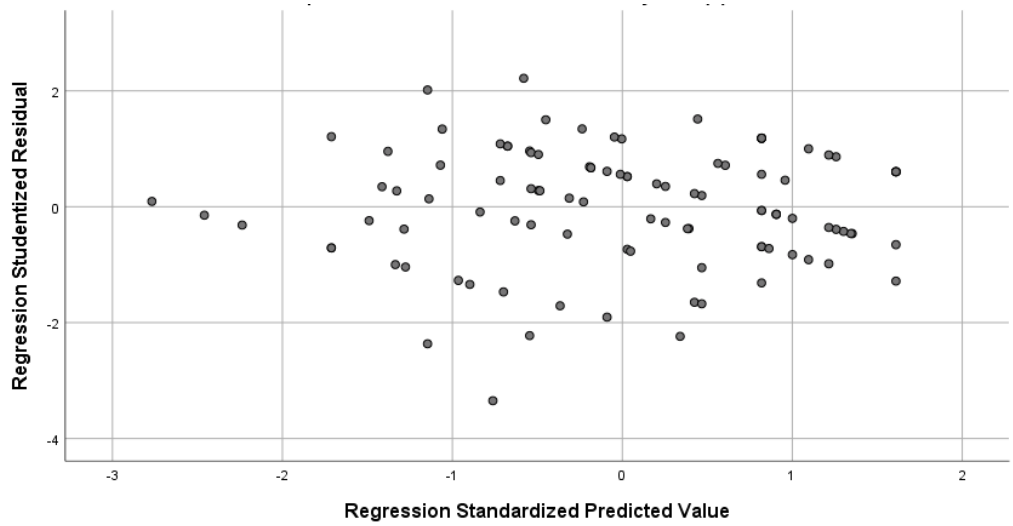
Coefficients[a]					
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
	Islamic financial literacy (X2)	.021	.048	.048	.450	.654
	Exposure to ulama sermons (X3)	-.066	.062	-.141	-1.070	.287

a. Dependent Variable: abs

Source: Authors' own Statistics Assumption Test

Based on the results of the heteroscedasticity test in the table above, it can be observed that the significance values for all independent variables are greater than 0.05. This indicates that there is no heteroscedasticity issue between the independent variables and the dependent variable (Y). Consequently, this suggests that the model adheres to homoscedasticity assumptions.

Figure 3. Scatterplot of Dependent Variable [Preference for Sharia Banking (Y)]



Source: Authors' own Statistics Assumption Test

The scatter plot is evenly distributed around zero, which confirms that the model does not exhibit heteroscedasticity. Therefore, we can conclude that the model adheres to the homoscedasticity assumption.

Model Summary: Correlation and Determination Coefficients

The model summary demonstrates that the three independent variables, *wasatiyya* values (X1), Islamic financial literacy (X2), and exposure to ulama sermons (X3), collectively have a moderate relationship with the dependent variable, namely intention for Sharia banking (Y). The correlation coefficient (R) was 0.596, suggesting that the variables are positively associated, although not perfectly. The coefficient of determination ($R^2 = 0.355$) reveals that 35.5% of the variance in Sharia banking intention is explained by these three predictors, while the remaining 64.5% is attributable to other factors not included in the model.

Table 9. Relationship Between The Independent and Dependent Variables

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.596[a]	.355	.335	.26976	1.702

a. Predictors: (Constant), Exposure to ulama sermons (X3), Islamic financial literacy (X2), *Wasatiyya* values (X1)

b. Dependent Variable: Intention for sharia banking (Y)

Source: Data processing result

This finding indicates that Islamic banking intentions among youth cannot be explained solely by religio-ethical orientations and financial knowledge but are shaped by multiple external influences, including socioeconomic conditions, family, peers, and institutional trust (Hoque et al., 2022).

Multiple Regression Analysis

The multiple regression model was employed to investigate the influence of *wasatiyya values (X1)*, *Islamic financial literacy (X2)*, and *exposure to ulama sermons (X3)* on *Islamic banking intentions (Y)* among Indonesian youth. The resulting regression equation is:

$$Y=0.875-0.043(X1)+0.152(X2)+0.545(X3)+e$$

Table 10. Multiple Regression Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	.875	.261		3.357	.001		
	Wasatiyya values (X1)	-.043	.093	-.048	-.458	.648	.593	1.687
	Islamic financial literacy (X2)	.152	.081	.161	1.878	.063	.891	1.122
	Exposure to ulama sermons (X3)	.545	.105	.555	5.198	.000	.572	1.748

a. Dependent Variable: Intention for sharia banking (Y)

Source: Data analysis

The regression analysis indicates that exposure to virtual ulama was the only significant predictor of Islamic banking intention ($\beta = 0.545$, $p < 0.001$). In contrast, *wasatiyya* values ($\beta = -0.043$, $p = 0.648$) and Islamic financial literacy ($\beta = 0.152$, $p = 0.063$) did not significantly influence Islamic banking intention. These findings highlight that digital sermons by ulama (*X3*) significantly shape youth intentions toward Islamic banking, aligning with literature that stresses the pivotal role of online religious communication. Conversely, *wasatiyya values* and *financial literacy* did not show significant direct effects.

ANOVA: Simultaneous Effects (F-test)

The ANOVA test confirmed that, when considered together, the independent variables significantly influenced Sharia banking intention ($F(3, 99) = 18.161$, $p < 0.001$). This means that, although two predictors (X1 and X2) were individually insignificant, their joint contribution alongside X3 produced a statistically robust explanatory model.

Table 11. Simultaneous F-Test Result

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.965	3	1.322	18.161	.000[b]
	Residual	7.205	99	.073		
	Total	11.169	102			

a. Dependent Variable: Intention for sharia banking (Y)
b. Predictors: (Constant), Exposure to ulama sermons (X3), Islamic financial literacy (X2), *Wasatiyya* values (X1)

Source: Analysis result

This supports the idea that financial decision-making among youth is socially constructed, emerging from the interplay of ethical values, knowledge, and authority (Arfan & Athroz Arfan, 2021). Values provide an ethical compass, literacy supplies technical competence, and religious authority functions as the motivational amplifier. However, among these dimensions, authority appears to exert the most decisive role, especially in a digitalized society where online sermons are more accessible than traditional education channels.

Further Discussions

The regression results provide critical insights into the determinants of Islamic banking intentions among Indonesian youth, particularly within the framework of *wasatiyya* values, Islamic financial literacy, and exposure to ulama sermons through digital platforms. The findings indicate a nuanced interplay between ethical orientation, financial knowledge, and religious authority, yet only one of these factors demonstrates a statistically significant influence on intentions for Islamic banking.

The overall regression model was statistically significant ($F(3, 99) = 18.161$, $p < 0.001$), with an R^2 value of 0.355. This suggests that approximately 35.5% of the variance in Islamic banking intentions can be explained by the three independent variables collectively, while the remaining 64.5% is attributed to other unobserved factors such as peer influence, institutional trust, family background, and economic incentives. This moderate explanatory power highlights both the relevance of religious and knowledge-based factors as well as the complexity of financial decision-making among youth.

The findings underscore three critical insights. First, *wasatiyya*, although central in Islamic ethics, does not significantly affect immediate financial intentions without contextualization. This is consistent with the notion that abstract ethics require institutional and social mediation before influencing behavior (Mohd Salleh et al., 2015). Second, Islamic financial literacy shows a positive tendency but remains insufficient on its own. This aligns with research by Hoque et al. (2022) who argue that knowledge of Islamic financial principles must be combined with trust-building and clear differentiation from conventional banking to become impactful. Third, exposure to ulama sermons stands out as the strongest determinant, highlighting the transformative role of digital authority. Dahlan et al. (2025) emphasizes, *celebrity ulama* and digital religious influencers construct legitimacy by embedding technical and ethical messages into narratives that resonate with youth. This finding situates Islamic banking not merely as an economic choice but as a religiously validated practice, reflecting broader theories of digital religion.

1. Insignificant Value of *Wasatiyya* (Further discussion H1)

The regression analysis indicates that *wasatiyya* values do not significantly influence Islamic banking intention (β = −0.048, p = 0.648). Although the coefficient is negative, the relationship is statistically insignificant, suggesting that *wasatiyya* does not directly predict young Muslims' intention to use Islamic banking within the present sample. One possible explanation is that *wasatiyya* is primarily understood by Indonesian Muslim youth as a broad moral principle emphasizing moderation, justice, and balance rather than as a practical criterion for selecting financial institutions. While respondents may strongly endorse these ethical values in general, such values may not be consciously activated when making specific banking decisions. Instead, practical considerations such as convenience, accessibility, digital services, or institutional trust may exert a stronger influence on behavioural intention.

The negative regression coefficient should therefore not be interpreted as evidence that *wasatiyya* discourages Islamic banking adoption. Rather, it may indicate that, after controlling for Islamic financial literacy and exposure to virtual ulama, the unique contribution of *wasatiyya* becomes negligible. In other words, ethical moderation alone appears insufficient to explain behavioural intention when stronger socio-religious influences are simultaneously considered.

This finding is consistent with the Knowledge-Attitude-Practice (KAP) perspective, which argues that ethical awareness alone does not necessarily translate into behavioural intention. Ethical values represent an important cognitive and normative foundation; however, behavioural change often requires reinforcing mechanisms that transform abstract values into actionable decisions. In the present study, exposure to virtual ulama appears to provide this reinforcing mechanism by contextualizing Islamic financial principles through persuasive digital religious communication.

2. The Paradox of Islamic Financial Literacy (Further Discussion H2)

The findings reveal a paradoxical relationship between Islamic financial literacy (IFL) and Islamic banking intention among Indonesian Muslim youth. Although respondents reported the highest mean score for Islamic financial literacy (M = 2.71, SD = 0.35), the regression analysis indicates that IFL did not significantly influence Islamic banking intention (β = 0.152, *p* = 0.063). This finding suggests that a relatively strong conceptual understanding of Islamic financial principles, including *riba*, *zakat*, *mudharabah*, and profit-and-loss sharing, is not necessarily translated into behavioural intention. In other words, financial knowledge appears to function primarily as a cognitive resource rather than a direct determinant of banking decisions.

One possible explanation is the persistence of the knowledge–behavior gap frequently reported in the financial literacy literature. While respondents understand the normative principles underlying Islamic finance, banking decisions are often shaped by practical considerations such as convenience, accessibility, service quality, institutional trust, and familiarity with conventional banking products. Furthermore, the relatively homogeneous literacy scores (SD = 0.35) indicate limited variation in respondents' knowledge levels, thereby reducing the explanatory power of Islamic financial literacy within the regression model. Consequently, differences in Islamic banking intention are more likely to be explained by external socio-religious influences than by differences in financial knowledge alone.

These findings are consistent with previous studies reporting that Islamic financial literacy, although essential, does not automatically encourage the adoption of Islamic financial products (Diniyya et al., 2022; Firdausi & Kasri, 2022). The present study extends this literature by demonstrating that the relationship between literacy and behavioural intention is conditional rather than direct. Possessing knowledge of Islamic finance is insufficient unless that knowledge is reinforced through contextual guidance, trust, and religious legitimacy that enable individuals to translate cognitive understanding into actual financial preferences.

From a theoretical perspective, these findings support the Knowledge–Attitude–Practice (KAP) framework, which argues that knowledge alone rarely produces behavioural change without supporting motivational and contextual mechanisms. Within the present study, Islamic financial literacy represents the cognitive foundation of Islamic banking intention, but its behavioural influence appears to depend on broader socio-religious reinforcement. This helps explain why exposure to virtual ulama emerged as the strongest predictor in the regression model. Rather than replacing financial literacy, digital religious communication appears to strengthen its practical relevance by connecting technical financial knowledge with religious values and everyday financial decision-making. Accordingly, future Islamic financial literacy initiatives should move beyond knowledge dissemination and integrate practical financial education with credible digital religious communication to bridge the persistent knowledge–behavior gap among Indonesian Muslim youth.

3. Ulama Sermons Exposure and The Reinforcing Role of Virtual Ulama (Discussions of H3)

Exposure to ulama sermons (X3) emerged as the strongest and only significant predictor of Islamic banking intention ($\beta = 0.555$, $p < 0.001$). This underscores the pivotal role of digital religious authority in shaping financial behavior among youth. Frequent engagement with sermons and teachings delivered by ulama, particularly through digital media such as social platforms, YouTube, and streaming services, appears to have a direct and positive impact on the inclination to adopt Sharia-compliant financial services. This finding aligns with prior studies emphasizing that the persuasive power of religious leaders, when amplified through digital platforms, constitutes a highly effective mechanism for legitimizing and motivating economic decisions in line with Islamic principles (Hoque et al., 2022; Rusli et al., 2020). Within the context of social construction theory, digital sermons function as processes of externalization and internalization, wherein religious guidance becomes embedded in practical financial actions.

Taken together, these findings suggest that both IFL and *wasatiyya* values represent important cognitive and ethical foundations, but they require reinforcement through trusted religious authority to influence actual behavior. In other words, literacy and values provide the knowledge and moral framework, while ulama sermons provide legitimacy, trust, and emotional resonance that transform abstract understanding into concrete financial choices.

Theoretical and Practical Contribution

This study extends the literature on Islamic financial behavior by demonstrating that Islamic financial literacy and *wasatiyya* values alone are insufficient to explain Islamic banking intention among Muslim youth. Instead, the findings highlight the

reinforcing role of virtual ulama in translating financial knowledge and ethical values into behavioral intention, thereby enriching the application of social construction theory within the context of digital religious communication.

The findings suggest that Islamic financial education should integrate digital religious communication alongside conventional literacy programs. Islamic banks and policymakers may strengthen youth engagement by collaborating with credible virtual ulama to promote Islamic banking through trusted digital platforms.

Limitations and Future Research

This study is limited by its cross-sectional design, purposive sampling, and relatively small sample size, which may restrict the generalizability of the findings. Future research should employ larger and more diverse samples, longitudinal designs, and additional variables, such as institutional trust and religiosity, to better explain Islamic banking intention.

CONCLUSION

This study examined the effects of *wasatiyya* values, Islamic financial literacy (IFL), and exposure to virtual ulama on Islamic banking intentions among Indonesian Muslim youth. The findings indicate that *wasatiyya* values and Islamic financial literacy did not significantly influence Islamic banking intention, suggesting that ethical values and financial knowledge alone are insufficient to shape behavioural intention. In contrast, exposure to virtual ulama emerged as the only significant predictor, highlighting the important role of digital religious authority in reinforcing Islamic financial behaviour.

These findings contribute to the literature by demonstrating that Islamic banking intention is better explained through the interaction of cognitive, ethical, and socio-religious factors rather than Islamic financial literacy alone. Practically, the results suggest that Islamic financial education should be complemented by credible digital da'wah and contextually relevant communication to strengthen youth engagement with Islamic banking.

This study is limited by its relatively small purposive sample, cross-sectional design, and the use of a three-point Likert scale, which may restrict the generalisability of the findings. Future research is encouraged to employ larger and more diverse samples, longitudinal or mixed-method approaches, and additional explanatory variables such as institutional trust, religiosity, and digital financial experience to provide a more comprehensive understanding of Islamic banking intentions among Muslim youth.

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