

## FINANCIAL BEHAVIOR OF BANK SYARIAH INDONESIA CUSTOMERS IN EAST KALIMANTAN: TRUST AS MEDIATION

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### Abstract

This study seeks to examine the determinants that shape customers' financial behavior, positioning trust as an intervening variable within the relationship. Three variables were selected: financial literacy, security perception, and financial inclusion. The endogenous variable is financial behavior. The sample of this study consists of 100 customers from PT Bank Syariah Indonesia (BSI) in East Kalimantan. Data were gathered through a questionnaire employing a purposive sampling approach, and subsequently analyzed using path analysis techniques. The findings indicate that financial inclusion exerts a positive and statistically significant impact on financial behavior. In contrast, financial literacy and security perception demonstrate a positive yet statistically non-significant influence on financial behavior. The three hypotheses regarding indirect effects, two have a significant positive impact: financial inclusion on financial behavior through trust and security perception on financial behavior through trust. These results demonstrate how important trust is as a mediating factor in determining financial behavior. Because these elements indirectly promote financial behavior through increased trust, the study's findings indicate that BSI East Kalimantan should prioritize increasing consumer perceptions of security and expanding financial inclusion. Customers may make more consistent financial decisions as a result of increased trust.

**Keywords:** *Financial literacy, security perception, financial inclusion, financial behavior, trust.*

### INTRODUCTION

Despite the large Muslim population, Indonesia's Islamic banking market share as of 2023 is still quite small, accounting for only about 7% of all national banking assets (OJK, 2023). This comparatively limited market share is caused by a number of issues, including as the competitiveness of the product, financial literacy, and the requirement for increased backing from religious and community leaders. Currently, Islamic financial institutions are expected to provide innovative and effective services to the public. The availability of financial services to all segments of society is fundamentally tied to the extent of financial inclusion. However, imbalances in its distribution continue to widen the divide, particularly for communities in geographically isolated areas. On the demand side, financial behavior is shaped by numerous underlying factors, with financial literacy emerging as a central influence. A higher level of financial understanding tends to guide individuals toward more informed and deliberate choices in engaging with financial services (Wakit et al., 2024). The 2024 SNLIK conducted by OJK indicates that Indonesia's financial inclusion rate stands at around 75 percent, while its financial literacy level has reached approximately 65 percent. Efforts to enhance public literacy in the financial sector, including a clearer understanding of institutional roles and the diversity of financial products and services, continue to be intensified by the Financial Services Authority (OJK). Given that Indonesia accommodates the largest Muslim population globally, the nation holds considerable promise for the expansion of Islamic banking practices. However, low financial literacy among the public often hinders their understanding of Islamic products and principles (Majid & Nugraha, 2022).

Security perception have become an important issue amid the widespread movement of digitalization in financial services (Pandey et al., 2022). According to Sarwar *et al.*, (2024), the inclination to utilize online banking services is directly shaped by three principal factors: perceived security, financial attitudes, and the degree of financial literacy. Findings from a 2022 PwC Indonesia survey indicate that nearly two-thirds of respondents (67%) remained concerned about the protection of their personal and financial information when using digital banking services (PwC Indonesia, 2022). The combination of these three factors—financial inclusion, financial literacy, and security perception—has the potential to influence customer trust in Islamic banks and ultimately shape their financial behavior, both in managing daily finances and making investment decisions. A range of prior investigations has addressed how financial literacy informs financial behaviour (Wakit et al., 2024), while other works have highlighted the roles of financial inclusion and perceived financial security in guiding financial choices (Kusumaningtyas et al., 2022; Pandey et al., 2022). Nevertheless, a substantive research void remains, as the dynamic interrelationship among these three constructs has not been examined in a comprehensive and integrative framework. Existing studies often focus on only one aspect, such as financial inclusion in remote areas or financial literacy influencing the decision to use financial products (Wakit et al., 2024). Additionally, these studies mostly measure only direct effects. This study, however, measures both direct and indirect effects on financial behavior in Islamic banking. In this study, customer trust is used as a mediator variable. This research provides strategic insights into how Islamic banks can enhance their competitiveness and sustainability by addressing these three factors, helping them formulate more effective strategies to increase financial inclusion and literacy in underserved areas, as well as responding to public perceptions of security regarding Islamic financial services. The implication of this study is that BSI East Kalimantan needs to focus more on the factor that has the greatest influence on increasing trust, thereby encouraging better customer financial behavior.

## LITERATURE REVIEW

### Financial Behavior

Within the framework advanced by Icek (1991), the Theory of Planned Behavior (TPB) conceptualizes human conduct as a consequence of intention formation. Such intentions do not arise arbitrarily; rather, they are conditioned by three principal considerations: the individual's appraisal of the behavior in question, the extent to which social expectations are perceived to endorse or discourage it, and the degree of control the individual believes they possess over performing the act. Behavioral is a person's behavior in using something to meet daily needs (Aprillia & Rimenda, 2022). Specifically, financial behavior studies how financial knowledge and understanding (financial literacy) can influence individual financial decisions. Financial behavior can be understood as the manner in which individuals or organizations conduct, regulate, and rationalize their financial activities. It involves a range of considerations, from how money is conserved and allocated to how it is expended, invested, or obtained through borrowing, as well as how financial planning—such as budgeting—is systematically arranged. It is a sub-field of behavioral finance, which blends psychology, sociology, and finance to understand how people actually behave in financial contexts, often deviating from purely rational economic models (M.M, 2006). A key determinant of financial behavior, as can be deduced from the theoretical framework, is the degree of financial literacy possessed by an individual. According to Suciyawati and Sinarwati (2021), a person's financial behavior can be measured using five main indicators, namely: (1) paying bills on time, (2) creating a budget for spending and expenses, (3) recording all expenses and purchases—daily, monthly, or otherwise, (4) preparing emergency funds for unexpected expenses, and (5) saving regularly.

### Financial Literacy

An individual's attitudes and actions are, to a considerable extent, molded by a confluence of financial knowledge and practical proficiencies, which together constitute what is commonly understood as financial literacy. A sound grasp of financial literacy enables individuals to exercise more judicious choices in handling their personal finances, while also formulating a long-term financial strategy aimed at enhancing overall life welfare. Palimbong *et al.*, (2023) highlight that effectively managing one's assets necessitates not only prudent resource administration but also a keen awareness of both potential financial gains and the risks that may arise.. The advancement of financial literacy can be pursued via assorted avenues, including both formal and informal educational interactions within communities, alongside the adoption of various forms of electronic learning media. An expanded and more nuanced grasp of the financial landscape is likely to cultivate stronger public trust and a heightened sense of usefulness toward financial institutions and the products they provide in Indonesia (Listyani, Fatati and Wijayanto, 2019). This condition emerges because individuals who possess adequate knowledge tend to evaluate financial services more critically and

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make more informed judgments. Furthermore, financial literacy and financial behavior are inherently interconnected constructs; the depth of one's financial knowledge substantially shapes how one manages, allocates, and utilizes financial resources in everyday life (Hunaina and Chairiyaton, 2024). Consequently, improvements in financial literacy do not merely enhance understanding but also translate into more prudent and responsible financial practices. Oseifuah (2010) advances the notion that financial literacy is not a singular construct, but rather a composite of three interrelated dimensions: financial knowledge, financial attitudes, and financial behaviour. In this regard, financial knowledge pertains to an individual's comprehension of financial concepts, while financial attitudes reflect one's predispositions toward financial decision-making. Meanwhile, financial behaviour encapsulates the practical application of such knowledge and attitudes in managing personal finances.

H1: Financial literacy has a positive effect and significant on financial behavior.

## Security Perception

The definition of security perception is the anticipation of perceived risks so that they are at a normal level (Hikmah and Nurlinda, 2023). In an individual's view, technology is considered secure if they believe that their personal information can only be accessed by themselves, as well as that it has been stored securely and cannot be manipulated by others (Kholifah et al., 2023). According to Kusuma (2019) in Wardani & Fahlefi (2022), security is an effort to secure information assets from threats that may occur. Drawing upon these conceptual boundaries, it can be posited that the perception of security in this study signifies an individual's reflective appraisal of the extent to which a sense of protection and assurance is present when utilizing banking services. This perception is not merely confined to objective safeguards, but also encompasses subjective feelings of trust, comfort, and confidence that arise during financial interactions. Consequently, even in the presence of robust security mechanisms, the overall sense of security is ultimately shaped by how individuals interpret and internalize their experiences with such services. A sense of security is reflected when individuals exhibit little hesitation in sharing their information, maintain confidence that their data is properly safeguarded, and believe that their funds are reliably protected during the course of a transaction (Hanum, Ritonga and Simanjuntak, 2022). User adoption of the BRImo application is, to a considerable degree, shaped by how secure the platform is perceived to be, as elucidated in the study by Kholifah, Hidayati and Athia (2023) (2023). The influence of perceived security does not operate in isolation alone; rather, it functions both in tandem with other variables and as a distinct, partial factor. This suggests that when individuals discern a higher level of security, their sense of assurance is strengthened, thereby increasing the propensity to utilize the application.

H2: Security perception has a positive effect and significant on financial behavior.

## Financial Inclusion

Financial inclusion indicates an individual's ability to access formal financial sector services to save or borrow funds, receive or make payments, transfer money, and purchase insurance to manage risk (Dutta & Mehta, 2021). The expansion of the financial sector, along with improvements in economic well-being, is substantially underpinned by the presence of financial inclusion (Hasan & Lu, 2023). Financial inclusion may be understood as a systematic initiative aimed at enabling underserved and economically marginalized communities to obtain access to essential financial services, including credit, within a reasonable timeframe and at a cost that remains affordable. This concept emphasizes not only the availability of such services but also their accessibility and appropriateness for those who are often excluded from formal financial systems. In this regard, financial inclusion plays a pivotal role in reducing inequality and fostering broader economic participation (Mukhopadhyay, 2023). Articulate financial inclusion primarily as an effort to universalize access to formal banking facilities, wherein individuals and households are equipped with bank accounts that facilitate the seamless use of essential financial services (Harikrishnan et al., 2021). This strategy is implemented by the banking sector to expand the range of financial services, facilitate access for the public, and support economic welfare through the provision of fast and practical services. Thus, financial inclusion is not only about account ownership, but also to ensure the sustainability and financial stability of the community. Financial inclusion, as delineated by Nguyen (2020), may be appraised through several principal dimensions, namely the breadth of outreach, the intensity of utilization, the simplicity of transactional processes, and the affordability associated with such transactions. Wakit, Sopingi and Kusuma, (2024) indicate that the level of financial inclusion plays a pivotal role in shaping individuals' inclination to participate in formal financial institutions. This suggests that broader access to financial services, coupled with improved financial literacy, can encourage more people to engage with institutional financial systems and make more informed economic decisions..

H3: Financial inclusion has a positive effect and significant on financial behavior.

## Trust (Mediation Variables)

The trust that the trusted party will fulfill all its obligations properly as expected (Rodiah & Melati, 2020). Security must be provided by any company or business, be it goods or services or both. Security provides convenience to customers, increases customer trust and results in increased sales (Pratama, 2015 in Lubis & Lubis, 2024). According to Kotler and Keller (2012), as cited in Pringgadini & Basiya (2022), the notion of consumer trust can be delineated into four fundamental facets: benevolence, capability, integrity, and an individual's inclination to place reliance on another party. By maintaining service quality, banks can gain customer trust which has an impact on customer financial decisions. According to the findings of Lubis and Lubis, (2024), customer loyalty at Bank Syariah Indonesia is not formed in isolation, but is jointly influenced by customers' perceptions of security alongside their level of trust in the institution. These two factors operate simultaneously, suggesting that a sense of safety in transactions and confidence in the bank's integrity are interrelated in strengthening loyalty. Furthermore, trust itself demonstrates a partial yet meaningful contribution, implying that while it plays a significant role, it does not act as the sole determinant, as other underlying factors may also participate in shaping customers' long-term commitment to the bank. Departing from the conclusions advanced by Wardani and Fahlefi (2022), the construct of perceived security does not appear to significantly affect the loyalty of e-banking users when mediated by trust. Hence, additional empirical investigation is indispensable to verify whether trust is capable of serving as a mediating mechanism in the formation of financial behavior.

H4: Trust mediates the influence of financial literacy on financial behavior.

H5: Trust mediates the influence of security perception on financial behavior.

H6: Trust mediates the influence of financial inclusion on financial behavior.

Previous research has proven that a customer's attitude, motivation and perception as well as learning have the highest response value in deciding how he will manage his finances to Islamic banks, as well as to all products offered (Fahrozi and Uyun, 2024). In conclusion, financial behavior stems from a person's knowledge and confidence, expressed through their actions or decisions in managing finances.

## METHOD

The present inquiry seeks to investigate the underlying elements that govern customers' financial conduct, highlighting trust as an intervening variable that bridges and transmits the influence between those determinants and behavioral outcomes.. Three exogenous variables were selected: financial literacy, security perception, and financial inclusion. The endogenous variable is financial behavior. The target demographic delineated in this inquiry encompasses individuals residing within the territorial bounds of East Kalimantan.. Purposive sampling is the method employed, and the requirements are being a BSI customer and residing in one of the three locations (Samarinda, Tenggarong, or Balikpapan) with a total of 100 respondents. The dataset was procured by means of a structured questionnaire administered through the Google Forms platform. Analyze with quantitative approach and the data were processed using path analysis methods through the SmartPLS 4. Using particular indicators and associated statement items, each variable was evaluated (Table 1).

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Tabel 1: Variables, Indicators, and Statement Items:

<b>Variables</b>	<b>Indicators</b>	<b>Statement Items</b>
Financial Literacy (X1)	<ol style="list-style-type: none"> <li>1. Financial knowledge,</li> <li>2. Financial attitudes,</li> <li>3. Financial behaviour. (Oseifuah, 2010)</li> </ol>	<ol style="list-style-type: none"> <li>1. I am familiar with various types of savings products at BSI,</li> <li>2. I am familiar with various types of financing at BSI,</li> <li>3. I know how to get business capital loans at BSI,</li> <li>4. I understand the concept of profit sharing in every contract at BSI.</li> </ol>
Security Perception (X2)	<ol style="list-style-type: none"> <li>1. Individuals demonstrate an absence of concern when providing their personal information.</li> <li>2. There exists a firm conviction that the disclosed data is adequately safeguarded.</li> <li>3. The security of financial resources is perceived as being fully assured at the precise moment a transaction is carried out (Hanum, Ritonga and Simanjuntak, 2022)</li> </ol>	<ol style="list-style-type: none"> <li>1. All customer privacy data is kept confidential,</li> <li>2. I never worry about risks when contracting with BSI,</li> <li>3. I feel safe when transacting via BSI mobile,</li> <li>4. I feel safe using BSI ATM.</li> </ol>
Financial Inclusion (X3)	<ol style="list-style-type: none"> <li>1. Breadth of outreach,</li> <li>2. Degree of utilization,</li> <li>3. Simplicity and convenience of transactional processes,</li> <li>4. Financial burden associated with transactions (Nguyen, 2020)</li> </ol>	<ol style="list-style-type: none"> <li>1. Accessing BSI services is very easy without having to go to a branch office,</li> <li>2. Many BSI products are suitable for community needs,</li> <li>3. I can access BSI financial services without time limits,</li> <li>4. BSI service procedures are not complicated.</li> </ol>
Trust (Z)	<ol style="list-style-type: none"> <li>1. Benevolence,</li> <li>2. Ability,</li> <li>3. Integrity,</li> <li>4. Willingness to depend (Kotler and Keller, 2012 in Pringgadini &amp; Basiya, 2022).</li> </ol>	<ol style="list-style-type: none"> <li>1. I believe the savings products provided by BSI meet community expectations,</li> <li>2. I believe every transaction and contract at BSI aligns with Islamic values,</li> <li>3. I believe BSI will always provide excellent service to customers,</li> <li>4. I believe the profit-sharing concept provides benefits to all parties.</li> </ol>

Financial Behavior (Y)	<ol style="list-style-type: none"> <li>1. Paying bills on time,</li> <li>2. Creating a budget for spending and expenses,</li> <li>3. Maintaining a consistent log of all expenditures and acquisitions on a daily, monthly, or other periodic basis.,</li> <li>4. Preparing emergency funds for unexpected expenses, and</li> <li>5. Saving regularly.</li> </ol>	<ol style="list-style-type: none"> <li>1. I opened a BSI savings account because it suits my needs,</li> <li>2. I prefer Islamic banks over conventional banks,</li> <li>3. I use BSI financing facilities for purchasing goods,</li> <li>4. I more often use BSI mobile for transactions because it's practical and fast.</li> </ol>
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(Suciyawati and Sinarwati, 2021),

Source: Data processed by Researchers (2025)

**Evaluation of Measurement Models:** Before analyzing the influence of independent variables on dependent variables, it is important to take measurements against the indicators of those variables. This aims to ensure that the indicator meets the validity and reliability criteria required in the study. An indicator can be regarded as valid only when each of its constituent measures achieves a loading factor of at least 0.70, as this level reflects sufficient validity. In addition, the Composite Reliability (CR) must reach a value of 0.70 or more, and the Average Variance Extracted (AVE) must be greater than 0.50. This criterion is important for the data used in the analysis to be reliable. Moreover, assessments are undertaken to verify that each indicator demonstrates a stronger association with the construct it is intended to measure than with other constructs, thereby affirming the attainment of discriminant validity. This stage constitutes an essential procedure in safeguarding the credibility of the study and ensuring that the findings yield precise and dependable insights.

**Evaluation of Structural Model:** To assess the proposed hypotheses, the study investigated how exogenous constructs influence endogenous constructs, considering both their immediate effects and those operating through mediating variables. The evaluation of these relationships relied on statistical criteria, whereby significance was established when the critical ratio surpassed 1.96 or the p-value fell below 0.05. Furthermore, an analysis was carried out on how the strength of the influence was whether it was in the category of high, medium, or low influence through the values of f-Square and R-Square. One may ascertain the extent of mediation by manually computing it via the epsilon ( $\nu$ ) statistic, which serves as an index of mediation effect size.

**Model Goodness and Compatibility Evaluation:** This stage assesses the level of prediction accuracy (Q square predict) whether it is in the high, medium, or low category. In addition, it conducts an endogeneity test, detecting whether endogeneity occurs in endogenous variables.

**RESULTS**

**1. Measurement Model Evaluation**

The measurement model should be evaluated first. This process is a crucial step in ensuring that research results are trustworthy and provide accurate information. Here's the table of those evaluation results:

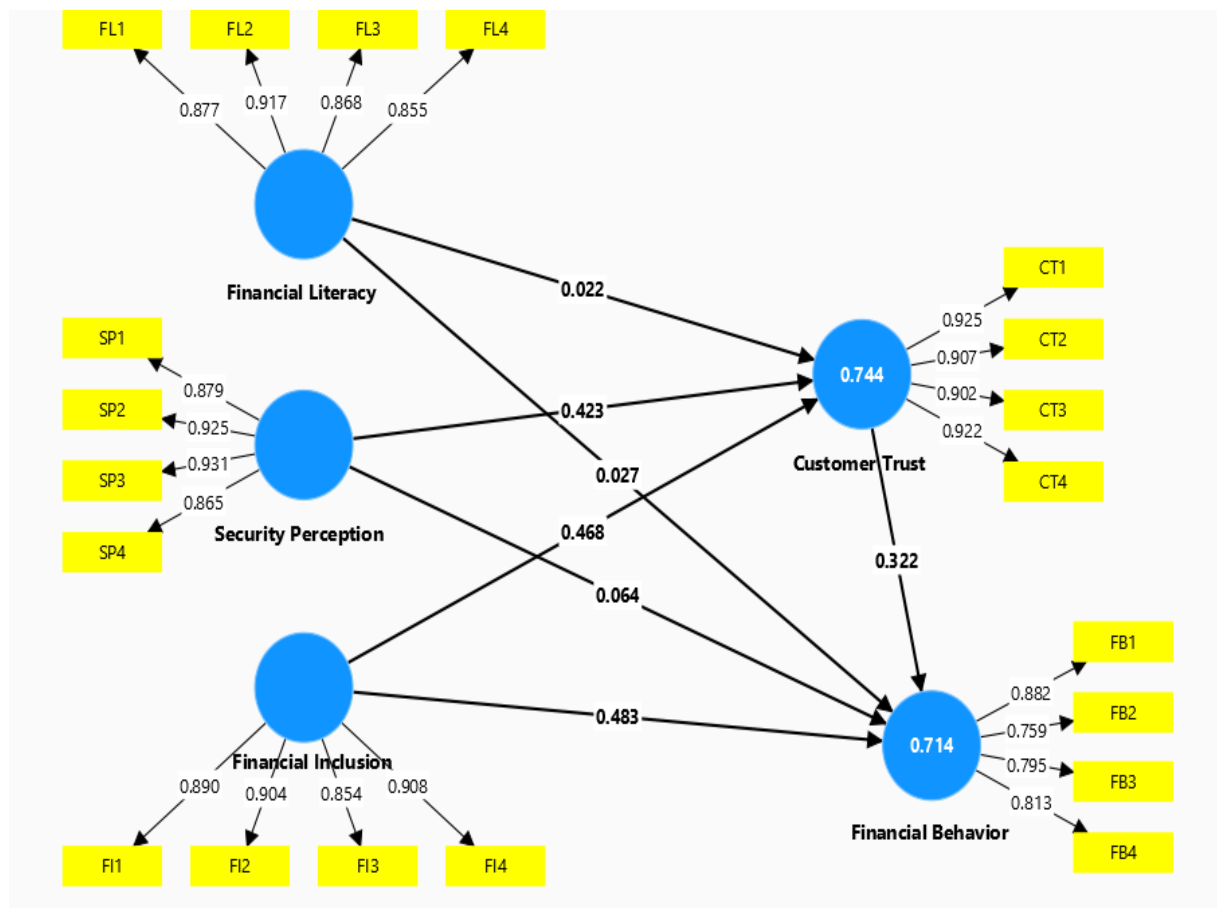


Figure 1. Outer Model

Source: Author

Tabel 2: Loading Factor

Indicator	Outer loadings
CT1 <- Trust	0.925
CT2 <- Trust	0.907
CT3 <- Trust	0.902
CT4 <- Trust	0.922
FB1 <- Financial Behavior	0.882
FB2 <- Financial Behavior	0.759
FB3 <- Financial Behavior	0.795
FB4 <- Financial Behavior	0.813
FI1 <- Financial Inclusion	0.890
FI2 <- Financial Inclusion	0.904
FI3 <- Financial Inclusion	0.854
FI4 <- Financial Inclusion	0.908
FL1 <- Financial Literacy	0.877
FL2 <- Financial Literacy	0.917
FL3 <- Financial Literacy	0.868
FL4 <- Financial Literacy	0.855
SP1 <- Security Perception	0.879
SP2 <- Security Perception	0.925
SP3 <- Security Perception	0.931
SP4 <- Security Perception	0.865

Source: PLS-SEM Algorithm

The CT1 indicator attained a loading factor of 0.925, markedly above the accepted cutoff value of 0.70. This denotes that the item demonstrates sufficient consistency and suitability in representing the trust construct. Thus, any changes to the trust variable will be reflected in the CT1 variation, which is calculated as  $(0.925 \times 0.925 = 85.6\%)$ . In the context of this study, there are a total of twenty indicators, and all items used to measure these variables have an  $LF \geq 0.70$ . This shows that each item is valid and can be used for further analysis, underscoring the consistency and accuracy of the instruments used in this study. This validity is very important so that the results of the research can be relied on in decision-making.

Tabel 3: Construct reliability and validity

Variable	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Trust	0.934	0.935	0.953	0.835
Financial Behavior	0.830	0.847	0.887	0.662
Financial Inclusion	0.911	0.914	0.938	0.790
Financial Literacy	0.903	0.912	0.932	0.774
Security Perception	0.922	0.926	0.945	0.811

Source: PLS-SEM Algorithm

The Composite Reliability (CR) value for the trust variable was recorded at 0.953, which exceeded the minimum limit of 0.70. This shows that all items used in measuring customer trust are functioning properly and consistently. Values of composite reliability (CR) above the 0.70 threshold are evident not only in one measure but also across several constructs, namely financial behavior, financial inclusion, financial literacy, and perceived security. This confirms that all of these variables indicate a high level of reliability in this study. Measurement

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consistency is crucial in ensuring that the data obtained is reliable for further analysis. The magnitude of the AVE associated with the trust construct was ascertained to be 0.835. This figure shows that about 83.5% of the variation in CT1 to CT4 measurement items can be explained by the trust variable. The obtained AVE value of 0.835, being well above the accepted cutoff of 0.50, indicates that the criterion for convergent validity has been satisfactorily fulfilled. Furthermore, all constructs assessed within this study exhibit AVE figures meeting or exceeding the 0.50 threshold, thereby reinforcing the evidence for adequate convergent validity. Convergent validity is important in this study because it ensures that the variables measured truly reflect the intended construct, so that the results of the study can be trusted and provide an accurate understanding.

Tabel 4: Discriminant validity: Fornell- Larcker Criterion

Variable	Trust	Financial Behavior	Financial Inclusion	Financial Literacy	Security Perception
Trust	<b>0.914</b>				
Financial Behavior	0.790	<b>0.814</b>			
Financial Inclusion	0.823	0.819	<b>0.889</b>		
Financial Literacy	0.648	0.614	0.686	<b>0.880</b>	
Security Perception	0.815	0.734	0.803	0.720	<b>0.901</b>

Source: PLS-SEM Algorithm

Along the diagonal axis, the figures presented correspond to the square roots derived from the AVE. For the trust variable, the root value is recorded at 0.914, which indicates that this value exceeds the level of correlation it has with other variables. This indicates that the validity of discrimination for this variable has been guaranteed. In a similar vein, the remaining constructs also exhibited square root AVE values that exceeded the inter-construct correlations, thereby indicating a stronger degree of internal convergence relative to their associations with other variables. This confirms that the overall evaluation of the validity of discrimination has been successfully met, demonstrating consistency and reliability in the measurement of the variables carried out.

Tabel 5: Cross loadings

Indicator	Trust	Financial Behavior	Financial Inclusion	Financial Literacy	Security Perception
CT1	<b>0.925</b>	0.705	0.795	0.588	0.776
CT2	<b>0.907</b>	0.701	0.706	0.533	0.745
CT3	<b>0.902</b>	0.738	0.798	0.592	0.696
CT4	<b>0.922</b>	0.743	0.708	0.654	0.763
FB1	0.767	<b>0.882</b>	0.780	0.507	0.725
FB2	0.596	<b>0.759</b>	0.569	0.476	0.534
FB3	0.532	<b>0.795</b>	0.564	0.495	0.499
FB4	0.644	<b>0.813</b>	0.715	0.523	0.599
FI1	0.717	0.729	<b>0.890</b>	0.523	0.707
FI2	0.778	0.751	<b>0.904</b>	0.684	0.766
FI3	0.666	0.682	<b>0.854</b>	0.580	0.623
FI4	0.760	0.747	<b>0.908</b>	0.646	0.752
FL1	0.635	0.642	0.704	<b>0.877</b>	0.733
FL2	0.551	0.564	0.621	<b>0.917</b>	0.611
FL3	0.565	0.433	0.546	<b>0.868</b>	0.590
FL4	0.515	0.490	0.514	<b>0.855</b>	0.578
SP1	0.756	0.682	0.753	0.654	<b>0.879</b>
SP2	0.794	0.670	0.763	0.651	<b>0.925</b>
SP3	0.710	0.711	0.727	0.663	<b>0.931</b>
SP4	0.667	0.574	0.642	0.627	<b>0.865</b>

Source: PLS-SEM Algorithm

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Cross loadings is an analysis used to assess measurement models at the item level. For instance, within a trust construct composed of indicators CT1 through CT4, each indicator demonstrates a comparatively stronger association with the trust construct itself than with any other constructs under consideration. The result suggests that each component exhibits a heightened level of coherence in reflecting the intended construct it aims to evaluate. In other words, these items are generally more related to the variables they measure. Therefore, it can be concluded that the evaluation of the validity of the discrimination has been well met, which suggests that this measurement is reliable in the context of this study.

Tabel 6: Collinearity statistics (VIF)

Indicator	VIF	Indicator	VIF
CT1	3.907	FI3	2.331
CT2	3.360	FI4	3.285
CT3	3.106	FL1	2.415
CT4	3.813	FL2	3.535
FB1	2.229	FL3	2.510
FB2	1.647	FL4	2.530
FB3	1.783	SP1	3.137
FB4	1.834	SP2	4.003
FI1	2.878	SP3	4.740
FI2	3.061	SP4	3.398

Source: PLS-SEM Algorithm

None of the examined indicators exhibit a VIF exceeding 5; accordingly, the set of variables associated with financial confidence and behavioral tendencies can be regarded as free from multicollinearity. This shows that each variable can function independently without affecting each other, so that the analysis carried out can be considered valid and reliable.

## 2. Structural Model Evaluation (Hypothesis Test)

Following the appraisal of the measurement model, the analysis proceeds to the structural model in order to ascertain how exogenous constructs exert influence upon endogenous constructs. This evaluation incorporates not only direct relationships but also indirect pathways mediated by intervening variables. The corresponding outcomes are exhibited in the table below.

Tabel 7: Path Coefficients (Direct Effect)

Hypotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ( O/STDEV )	P values
Trust -> Financial Behavior	0.322	0.311	0.131	2.455	0.014
Financial Inclusion -> Trust	0.468	0.458	0.108	4.327	0.000
Financial Inclusion -> Financial Behavior	0.483	0.486	0.141	3.438	0.001
Financial Literacy -> Trust	0.022	0.032	0.078	0.282	0.778
Financial Literacy -> Financial Behavior	0.027	0.033	0.091	0.302	0.763
Security Perception -> Trust	0.423	0.422	0.103	4.098	0.000
Security Perception -> Financial Behavior	0.064	0.064	0.158	0.404	0.686

Source: Bootstrapping SmartPLS

The data above shows that of the seven hypotheses, all have a positive effect. Four of them have a significant effect because the p value < 0.05 with a statistical t of > 1.96, namely financial inclusion on trust of 0.000, financial

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inclusion on financial behavior of 0.001, security perception on trust of 0.000, and trust in financial behavior of 0.014. Among the exogenous determinants, financial inclusion exerts the most substantial influence on the endogenous variables, accounting for approximately 48.3% of the effect. Meanwhile, the least affected was financial literacy at 2.2%. All three hypotheses fail to exhibit statistical significance, given that their p-values surpass the 0.05 criterion and their t-statistics remain below the critical value of 1.96. In detail, the relationship between financial literacy and trust produces a figure of 0.778, the effect of financial literacy on financial behavior is 0.763, and the impact of perceived security on financial behavior is calculated at 0.686.

Tabel 8: Confidence Intervals 95%

	Original sample (O)	Sample mean (M)	2.5%	97.5%
Trust -> Financial Behavior	0.322	0.311	0.061	0.583
Financial Inclusion -> Trust	0.468	0.458	0.221	0.656
Financial Inclusion -> Financial Behavior	0.483	0.486	0.205	0.757
Financial Literacy -> Trust	0.022	0.032	-0.113	0.188
Financial Literacy -> Financial Behavior	0.027	0.033	-0.135	0.217
Security Perception -> Trust	0.423	0.422	0.211	0.624
Security Perception -> Financial Behavior	0.064	0.064	-0.241	0.379

Source: Bootstrapping SmartPLS

In the 95% trust interval, the influence of the trust variable on financial behavior is between 0.061 and 0.583. This means that when maximum efforts are made to increase trust, its influence on financial behavior will increase to 58.3%. However, if there is no effort to increase trust then the influence is only 6.1%.

Tabel 9: F-Square

Variable	Trust	Financial Behavior
Trust		0.093
Financial Behavior		
Financial Inclusion	0.284	0.210
Financial Literacy	0.001	0.001
Security Perception	0.210	0.004

Source: Bootstrapping SmartPLS

Financial inclusion and security perception are variables whose moderate influence on trust with effect size or f-square of 0.284 and 0.210 respectively (Wong, 2013). Inasmuch as the f-square coefficient attributed to financial literacy remains under the 0.02 threshold, it can be construed that its influence is virtually non-existent (Sarstedt et al., 2017). In the analysis of financial behavior, it was found that there were several variables that affected at different levels. A moderate effect is evident only in the financial inclusion variable, as reflected by its f-square value of 0.210. By comparison, trust contributes to the model in a much more limited capacity, with an f-square of just 0.093. The other two variables, however, exhibit virtually no influence, given their extremely low f-square values of 0.001 and 0.004. This assessment shows the importance of considering various factors in understanding financial behavior more thoroughly.

Tabel 10: Mediation Effect

Hypotesis	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Financial Inclusion -> Trust -> Financial Behavior	0.151	0.144	0.073	2.066	0.039
Financial Literacy -> Trust -> Financial Behavior	0.007	0.011	0.026	0.266	0.790
Security Perception -> Trust -> Financial Behavior	0.136	0.131	0.063	2.172	0.030

Source: Bootstrapping SmartPLS

One may estimate the extent of mediation by employing the  $\nu$  metric through a manual procedure. This entails squaring each of the two direct path coefficients and subsequently multiplying those squared terms, thereby producing an index that reflects the mediated effect.

Tabel 11: Calculated the effect size of mediation

Hypotesis	Statistik Upsilon ( $\nu$ )	Effect size
Financial Inclusion -> Trust -> Financial Behavior	$= (0.468)^2 \times (0.322)^2 = 0.023$	Low influence
Financial Literacy -> Trust -> Financial Behavior	$= (0.022)^2 \times (0.322)^2 = 0.000$	No mediation
Security Perception -> Trust -> Financial Behavior	$= (0.423)^2 \times (0.322)^2 = 0.019$	Low influence

Source: Author

The role of financial inclusion in shaping financial behavior, when mediated through trust, manifests as an indirect impact accounting for roughly 15.1% of the total effect. This is supported by a statistical p-value of less than 0.05 and a statistically greater than 1.96, which shows statistically strong results. An increment of one unit in financial inclusion is associated with an indirect improvement in financial behavior, mediated by trust, with the effect accounting for roughly 15.1%. The mediation size effect from the table above shows a statistical value of  $\nu$  of 0.023, meaning that the strength of the influence is low. In juxtaposition with its direct effect, the impact of financial inclusion on financial behavior stands at 48.3%. This indicates that the magnitude of influence is, in fact, more pronounced in the absence of the intervening (mediating) variable.

The indirect contribution of financial literacy to financial behavior via the trust construct was exceedingly minimal, reflected by a coefficient of only 0.007. In addition, inferential testing revealed that this pathway was statistically insignificant, given that the p-value surpassed 0.05 and the computed t-statistic remained below 1.96. This indicates that although financial literacy has increased by one unit, changes in financial behavior do not occur, even when considering the influence of mediation variables. This can also be proven by the mediation size effect, which is 0.000, meaning that the trust variable does not mediate. The negligible impact is likewise evident in the direct relationship between financial literacy and both trust and financial behavior, each exhibiting an f-square value of 0.001. This magnitude indicates an absence of meaningful effect, as articulated by Sarstedt et al. (2017).

Security perception demonstrates a meaningful indirect impact on financial behavior through the mediating role of trust, accounting for 13.6%. This relationship is statistically validated, as indicated by a p-value below 0.05 and a t-statistic greater than 1.96. In practical terms, an increment of one unit in perceived security corresponds to a 13.6% rise in financial behavior when transmitted via trust. This influence is positive. The mediation size effect showed a statistical value of  $\nu$  of 0.019, meaning that the strength of the influence was low. When compared to the direct influence, the security perception on financial behavior was 6.4%. This means that the impact is smaller without the mediating variable. This is further corroborated by the f-square coefficient of 0.004, which signifies an absence of any substantive effect.

**3. Model Goodness and Fit Evaluation**

At this stage, an evaluation of the level of prediction accuracy and detecting whether endogeneity occurs in endogenous variables. The outcomes are systematically exhibited in the subsequent table.

Tabel 12: R-Square

Variable	R-square	R-square adjusted
Trust	0.744	0.737
Financial Behavior	0.714	0.702

Source: Bootstrapping SmartPLS

The combined impact of financial inclusion, financial literacy, and security perception accounts for approximately 74.4% of the variance in trust. The magnitude of the influence on financial behavior is 71.4%. According to Hair, et al (2021) are among the influences that are medium to high.

Tabel 13: Endogeneity

Variable	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics ((O/STDEV))	P values
Trust -> Financial Behavior	0.279	0.247	0.311	0.898	0.369
Financial Inclusion -> Trust	0.537	0.473	0.258	2.081	0.038
Financial Inclusion -> Financial Behavior	0.617	0.601	0.278	2.217	0.027
Financial Literacy -> Trust	-0.304	-0.268	0.330	0.923	0.356
Financial Literacy -> Financial Behavior	0.053	0.118	0.358	0.148	0.882
Security Perception -> Trust	0.281	0.272	0.213	1.318	0.187
Security Perception -> Financial Behavior	0.227	0.196	0.293	0.774	0.439
GC (Financial Literacy) -> Trust	0.270	0.247	0.274	0.984	<b>0.325</b>
GC (Financial Literacy) -> Financial Behavior	0.016	-0.041	0.293	0.056	<b>0.956</b>
GC (Security Perception) -> Trust	0.136	0.141	0.172	0.792	<b>0.429</b>
GC (Security Perception) -> Financial Behavior	-0.163	-0.146	0.195	0.837	<b>0.403</b>
GC (Financial Inclusion) -> Trust	-0.075	-0.032	0.197	0.381	<b>0.703</b>
GC (Financial Inclusion) -> Financial Behavior	-0.123	-0.099	0.184	0.666	<b>0.505</b>
GC (Trust) -> Financial Behavior	0.063	0.077	0.239	0.266	<b>0.790</b>

Source: Bootstrapping SmartPLS

The P value of Gaussian Copula (GC) in all seven hypotheses shows a > value of 0.05. This shows that endogeneity does not occur in endogenous variables.

Tabel 14: PLS PREDICT

Indicator	Q <sup>2</sup> predict	PLS-SEM_R MSE	PLS-SEM_M AE	LM_R MSE	LM_M AE	IA_RM SE	IA_M AE
CT1	0.658	0.502	0.339	0.579	0.374	0.858	0.656
CT2	0.551	0.567	0.403	0.618	0.458	0.847	0.643
CT3	0.595	0.470	0.333	0.517	0.361	0.738	0.574
CT4	0.578	0.581	0.435	0.640	0.474	0.895	0.677
FB1	0.581	0.505	0.352	0.573	0.417	0.781	0.619
FB2	0.308	0.776	0.555	0.850	0.612	0.932	0.753
FB3	0.281	0.988	0.751	1.121	0.842	1.165	0.961
FB4	0.47	0.628	0.451	0.635	0.437	0.862	0.712

Source: Bootstrapping SmartPLS

The model can be regarded as possessing strong predictive performance, given that nearly all indicators in the PLS framework yield smaller RMSE (Root Mean Square Error) and MAE (Mean Absolute Error) values when contrasted with those from the linear regression model. The only deviation appears in indicator FB4, where the MAE is marginally higher than that of the linear regression approach. Despite this exception, the overall evidence indicates that the model remains reliable and well-suited for practical use.

Tabel 15: LV prediction summary

Variable	Q <sup>2</sup> predict	RMSE	MAE
CT	0.727	0.540	0.408
FB	0.651	0.617	0.442

Source: Bootstrapping SmartPLS

The accuracy level of the prediction (Q square predict) is 0.727 for the trust variable and 0.651 for the financial behavior variable. In line with Hair et al. (2021), a Q-square value exceeding 0.50 denotes robust predictive relevance. Accordingly, it may be inferred that variations in financial literacy, security perception, and financial inclusion collectively account for approximately 72.7% of the variance in trust, as well as 65.1% of the variance in financial behavior.

**DISCUSSION**

Financial literacy demonstrates a constructive, albeit non-significant, association with financial behavior. This outcome reinforces the perspective that literacy constitutes a synthesis of theoretical knowledge and applied capability. If knowledge isn't accompanied by an increased ability to apply financial theory, it won't result in a change in behavior. Literacy also includes the ability to understand existing financial risks and opportunities, as well as to manage one's resources effectively (Palimbong et al., 2023). The ability to manage risk also determines individual behavior. If it's merely knowledge, then the behavior won't materialize. Therefore, providing financial education to the public must also be accompanied by relevant training to build their skills. A discernible and positive linkage between financial literacy and financial behavior is substantiated in the study of Natan and Mahastanti (2022, as cited in Latifah & Wiyanto, 2023)., thereby distinguishing it from prior lines of inquiry. Corroboratively, the investigation undertaken by Andriyani and Sulistyowati (2021) also reveals that financial literacy bears a statistically significant effect on financial behavior. Security perception exerts a positive yet statistically negligible influence on financial behavior. Zubaidah (2022) identifies three principal dimensions for assessing an individual's sense of security in relation to financial services: the absence of apprehension when disclosing personal information, confidence in the safeguarding of such information, and assurance that funds remain secure throughout transactional processes. When someone trusts that their personal data will be well-protected, they will easily conduct transactions with financial institutions. They will act very carefully because it concerns the safety of their money. Conversely, if they don't have confidence in data confidentiality, it will be difficult for financial institutions to build interactions with the public, let

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alone conduct transactions. This finding stands in contrast to earlier investigations, wherein perceived security was identified as exerting a positive and statistically significant influence on behavioural intention (Bastian, Pratama and Saputra, 2021). A similar research result was also conducted by Hanum, Ritonga and Simanjuntak (2022) that security perception partially affect and significant on the interest in the use of e-wallet Funds. Financial inclusion exerts a discernible and statistically meaningful influence on individuals' financial behavior. Improved accessibility to financial services tends to motivate individuals to engage in banking activities to fulfill their needs. Financial inclusion is commonly assessed through several dimensions, including outreach, utilization, transactional convenience, and associated costs (Nguyen, 2020). When services are more readily accessible, easier to use, and offered at relatively minimal cost, they are more likely to foster better financial conduct among customers. Empirical evidence substantiates this notion; for instance, Wakit, Sopingi, and Kusuma (2024) demonstrate that financial inclusion exerts a significant effect on an individual's propensity to engage with formal financial institutions. In a comparable vein, Andriyani and Sulistyowati (2021) likewise reveal a statistically significant relationship between financial inclusion and financial behavior.

Trust, when positioned as an intervening variable, has been demonstrated to mediate the linkage between perceived security, financial inclusion, and financial behavior. In this regard, the influence of security perceptions on improving financial behavior becomes more pronounced when a prior foundation of trust in financial services has been firmly cultivated among customers. The relationship identified between financial inclusion and individual financial behavior appears to be positively inclined, with trust functioning as a crucial intermediary in this linkage. Such a finding highlights the imperative to expand access to financial services, as it may foster more disciplined and judicious financial practices among the populace. In contrast to the conclusions drawn by Wardani and Fahlefi (2022)—which suggest that perceived security does not significantly shape e-banking customer loyalty via trust—this research arrives at a different inference. It demonstrates that trust fails to operate as a mediating construct in the association between financial literacy and financial behavior. Such evidence implies that the mere augmentation of financial knowledge does not automatically translate into improved financial practices, thereby highlighting the presence of other, more determinative factors that play a crucial role in shaping sound financial behavior. Accordingly, the findings suggest that BSI East Kalimantan should recalibrate its strategic orientation by placing greater emphasis on enhancing financial inclusion and strengthening security aspects, as these are deemed more instrumental in encouraging favorable financial conduct among customers.

## CONCLUSION

The study indicates that financial literacy exerts a positive, albeit statistically insignificant, influence on financial behavior. This research casts doubt on some of the literature that has already been written about it and supports the notion that financial literacy alone as knowledge might not be enough to influence behavior. In a similar vein, perception of security shows a positive but insignificant effect on financial behavior. This result is in contrast to some earlier studies that discovered a strong direct correlation. A statistically significant and favorable impact on financial behavior can be attributed to financial inclusion. The accessibility and user-friendly nature of financial services, along with their relatively low transaction costs, play a pivotal role in encouraging sound financial practices. Trust is identified as a pivotal mediating variable, particularly in shaping how financial inclusion and perceived security exert their influence on financial behavior. The study focuses on the mediating role of trust. The observed associations may potentially be explained by other unanalyzed mediating or moderating factors (such as risk tolerance, social norms, and financial self-efficacy). Resources should be devoted by BSI East Kalimantan to improving financial inclusion programs and bolstering client perceptions of security. This might entail broadening outreach, streamlining banking procedures, and anticipatorily resolving consumer worries about transaction security and data privacy.

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