

Examining the Influence of Islamic Financial Literacy and Social Environment on Students' Interest in Islamic Banking Products

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Abstract	Behavioral intention to use Islamic banking products among vocational high school students is important for strengthening Islamic financial inclusion in Indonesia. However, the influence of Islamic financial literacy on behavioral intention remains inconsistent, while the role of the social environment among vocational students requires further examination. This study examines the effects of Islamic Financial Literacy and Social Environment on students' Behavioral Intention to use Islamic banking products. A quantitative approach was employed using saturated sampling involving all 51 students of the Islamic Banking Department at SMK Muhammadiyah 1 Surabaya. Data were collected through a structured questionnaire and analyzed using multiple linear regression. The results show that Islamic Financial Literacy has a positive but insignificant effect on Behavioral Intention ($\beta = 0.155$; $p = 0.224$). In contrast, Social Environment has a positive and significant effect ($\beta = 0.777$; $p < 0.001$). Simultaneously, both variables significantly influence Behavioral Intention, with the model explaining 67.4% of its variance ($R^2 = 0.674$). The findings indicate that improving behavioral intention requires not only financial literacy but also a supportive social environment involving educational institutions, families, and Islamic banking stakeholders.
Keywords	Islamic Financial Literacy; Social Environment; Behavioral Intention; Islamic Banking; Vocational High School Students.

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1. INTRODUCTION

The Islamic banking industry has emerged as an important component of the global Islamic financial system, supported by increasing public awareness of Sharia-compliant financial services and continuing regulatory development (OECD, 2024). In Indonesia, Islamic banking has experienced institutional and financial growth over the past decade. The Financial Services Authority (Otoritas Jasa Keuangan/OJK) reported continued growth in Islamic banking assets, financing, and third-party funds, reflecting the development of the Islamic financial sector (OJK, 2024). Bank Indonesia also emphasizes the importance of strengthening the Islamic financial ecosystem to support inclusive economic growth and national financial resilience. Nevertheless, the development of Islamic banking institutions has not necessarily been accompanied by a corresponding increase in public willingness to use Islamic banking products,



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particularly among younger generations (Bank Indonesia, 2024; OJK, 2024)

Vocational high school students represent an important group for the future development of Islamic banking because they are entering a stage in which they begin to establish financial habits, make independent financial decisions, and interact with formal financial institutions. Students enrolled in Islamic Banking programs occupy a distinctive position because they receive structured instruction on Islamic economics, Sharia contracts, financial management, and Islamic banking operations. Such educational exposure should provide students with knowledge of Islamic banking principles and products. However, educational exposure does not necessarily guarantee a strong intention to use Islamic banking services in personal financial activities. This situation raises the question of whether Islamic financial education is sufficient to shape behavioral intention or whether other factors also play an important role.

One factor frequently associated with financial decision-making is Islamic financial literacy. Islamic financial literacy refers to an individual's knowledge, understanding, confidence, and ability to evaluate financial products and make financial decisions in accordance with Islamic principles. Previous studies indicate that higher Islamic financial literacy is associated with better understanding of Sharia contracts, Islamic financial products, and Islamic financial practices (Muslichah & Sanusi, 2019; Suganda, 2025; Sugiarti, 2023). Nevertheless, the relationship between financial literacy and behavioral intention is not always consistent. Financial decisions may involve psychological and social considerations that determine how knowledge is translated into behavioral intention. Thus, Islamic financial literacy may provide an important cognitive foundation without necessarily being sufficient to explain students' intention to use Islamic banking products. This relationship is also supported by Adawiah et al., who found that Islamic financial literacy and product knowledge were relevant to students' decisions to use Islamic banking products (Adawiah et al., 2024).

Financial behavior is also influenced by the social context in which individuals make decisions. Family members, peers, teachers, and the surrounding community can shape attitudes, preferences, and behavioral choices. Among young people, these influences may become particularly important because financial decisions are often developed through interaction with significant others. In the context of Islamic banking, parents may influence students through family financial practices, teachers may reinforce perceptions of Sharia-compliant finance through learning activities, and peers may shape preferences through social interaction. Previous studies have identified social environment and social influence as relevant factors in financial behavior and the intention to use Islamic financial services (Luthfi & Miranti, 2023; Setiawan, 2021; Sugeng et al., 2024).

Recent empirical evidence further demonstrates that social and environmental factors remain relevant in shaping young people's Islamic financial preferences. Khairina and Soeparno, for example,

found that both Islamic financial literacy and social environment had a positive and significant influence on students' interest in saving in Islamic banks (Khairinah & Soeparno, 2025). Similarly, Naim et al. reported that Islamic financial literacy and social environment significantly influenced the intention of Generation Z to save in Islamic banks. These findings suggest that financial decisions among younger individuals are not formed solely through individual knowledge but are also embedded in social relationships and the environment in which financial preferences develop (Naim et al., 2025). In addition, Aditya found that social influence and Islamic financial literacy significantly contributed to students' decisions to use Islamic mobile banking. Such evidence strengthens the relevance of examining social environment alongside Islamic financial literacy when investigating behavioral intention toward Islamic banking products. (Aditya & Kafabih, 2024)

The inconsistency becomes more evident when the characteristics of respondents and the type of Islamic financial service are considered. Recent studies involving younger consumers have produced different findings regarding the relative importance of financial literacy and social influence. While some studies demonstrate significant effects of Islamic financial literacy and social environment on Islamic financial intentions (Khairinah & Soeparno, 2025; Naim et al., 2025), other evidence indicates that social environment may not always have a significant influence on Generation Z's interest in Islamic banking products (Dwi et al., 2026). Differences in research settings, respondent characteristics, financial products, and measurement approaches may contribute to these variations. Therefore, further investigation within a specific educational context remains necessary, particularly among vocational high school students who have received formal Islamic banking education but may have limited practical experience with Islamic financial services.

Despite the growing literature on Islamic financial literacy and social influences, empirical findings remain inconsistent. Several studies report that Islamic financial literacy has a significant positive influence on intention to use Islamic banking products (Muslichah & Sanusi, 2019; Suganda, 2025), whereas other studies indicate that financial literacy alone may be insufficient when social influence, religiosity, trust, and other contextual factors are considered (Pebrianti & Syarief, 2025). Similar differences can be found in studies of social influence and Islamic financial behavior. These inconsistencies indicate that the relationships between Islamic financial literacy, social environment, and behavioral intention require further examination.

A further gap concerns the research context. Existing studies have largely examined university students, banking customers, or the general population, while vocational high school students enrolled in Islamic Banking programs remain relatively underrepresented. This population is particularly relevant because students receive formal education in Islamic banking but may still demonstrate different intentions to use Islamic banking products. Examining this group therefore provides an opportunity to

investigate whether formal financial knowledge is sufficient to translate into behavioral intention or whether social influences provide an additional explanation for students' decisions.

The relevance of social influence can also be observed in other Islamic banking-related intentions among students. Syakinah et al., for instance, examined accounting students in Indonesia and found that social influence had a significant positive effect on students' intention to pursue a career in Islamic banking. Although career intention differs from the intention to use Islamic banking products, the finding illustrates that students' decisions related to the Islamic banking sector can be influenced by their surrounding social environment (Syakinah et al., 2023). This provides additional support for considering social environment as an important contextual factor when examining behavioral intention among students. At the same time, the different behavioral objects examined in previous studies reinforce the need for research that specifically focuses on students' intention to use Islamic banking products rather than career intention or saving intention.

The Theory of Planned Behavior (TPB) provides a theoretical basis for explaining this issue. TPB proposes that behavioral intention is the immediate antecedent of behavior and is influenced by attitude toward the behavior, subjective norms, and perceived behavioral control (Ajzen, 1991, 2020). Within this framework, knowledge can function as a background factor that contributes to the formation of behavioral beliefs, while social influence is closely related to subjective norms. Therefore, possessing knowledge of Islamic banking does not necessarily result in behavioral intention when students do not receive sufficient social support or perceive positive expectations from important people around them. The TPB perspective consequently provides a theoretical explanation for the potential gap between Islamic financial knowledge and intention to use Islamic banking products.

Previous research has applied TPB to explain consumers' intentions to adopt Islamic financial products and has demonstrated the relevance of subjective norms, attitudes, financial knowledge, and other contextual factors (Ayyub et al., 2020; Kaakeh et al., 2019; Saptasari & Aji, 2020; Sudarsono et al., 2023). However, empirical evidence concerning vocational high school students remains limited. In particular, further research is needed to examine whether Islamic financial literacy and social environment contribute individually and simultaneously to behavioral intention among students who have already received formal Islamic banking education.

Accordingly, this study examines the influence of Islamic Financial Literacy and Social Environment on students' Behavioral Intention to use Islamic banking products among students of the Islamic Banking Department at SMK Muhammadiyah 1 Surabaya. The study specifically examines the individual effect of each independent variable and their simultaneous effect on behavioral intention. By integrating cognitive and social perspectives within the TPB framework, this study seeks to provide empirical evidence regarding the determinants of Islamic banking intention among vocational high school students and to

contribute to the discussion of the knowledge–behavior relationship in Islamic financial behavior.

Based on the theoretical arguments and previous empirical findings, the hypotheses are formulated as follows:

H1: Islamic financial literacy has a positive and significant effect on students' intention to use Islamic banking products.

H2: Social environment has a positive and significant effect on students' intention to use Islamic banking products.

H3: Islamic financial literacy and social environment simultaneously have a positive and significant effect on students' intention to use Islamic banking products.

2. METHOD

2.1 Research Design

This study employed a quantitative research approach with a cross-sectional design to examine the relationships between Islamic Financial Literacy, Social Environment, and students' Behavioral Intention to use Islamic banking products. The quantitative approach was selected because the study aimed to test the proposed hypotheses empirically through numerical data and statistical analysis. The research was conducted at SMK Muhammadiyah 1 Surabaya, Indonesia, in May 2026. The research setting was selected because the school offers an Islamic Banking vocational program in which students receive formal instruction related to Islamic banking principles, Sharia contracts, and Islamic financial products.

The study examined two independent variables, namely Islamic Financial Literacy (X_1) and Social Environment (X_2), and one dependent variable, namely Behavioral Intention (Y). Islamic Financial Literacy represents students' perceived understanding of Islamic financial concepts, Islamic banking products, Sharia contracts, and the application of Islamic financial principles. Social Environment represents perceived influences from family, peers, teachers, and the school environment. Behavioral Intention refers to students' willingness and planned intention to use Islamic banking products.

2.2 Population and Sampling

The population consisted of all 51 students enrolled in the Islamic Banking Department at SMK Muhammadiyah 1 Surabaya during the 2026 academic year. Because the population was limited, accessible, and entirely relevant to the research objectives, the study employed saturated sampling, in which all members of the population were included as respondents. Thus, the sample comprised 51 students, representing the entire target population.

The use of saturated sampling was appropriate because the study focused on relationships among variables within a specific educational context rather than attempting to represent all vocational high

school students in Indonesia. Accordingly, the findings should be interpreted within the context of students enrolled in the Islamic Banking Department at the selected school.

2.3 Variables and Measurement

Data were collected using a structured self-report questionnaire consisting of 24 measurement items, with eight items assigned to each research variable. Islamic Financial Literacy was measured through four dimensions: fundamental knowledge of Islamic finance, knowledge of Islamic banking products, understanding of Sharia contracts, and application of Islamic financial principles. Social Environment was measured through family influence, peer influence, teacher influence, and school environment. Behavioral Intention was measured through willingness, preference, future intention, and behavioral commitment toward using Islamic banking products.

All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree), with higher scores indicating higher levels of the respective construct. Because Islamic Financial Literacy was measured through respondents' self-reported perceptions rather than an objective knowledge test, the variable represents perceived Islamic financial literacy. This measurement approach is consistent with the use of self-assessment in financial literacy research (Doucefleur, 2023; Lusardi & Mitchell, 2014).

The questionnaire items were adapted from established concepts in previous literature and adjusted to the characteristics of vocational high school students studying Islamic Banking. The operational definitions, dimensions, number of items, and measurement scales are presented in Table 1.

Table 1 Operational Definition of Research Variables

Variable	Operational Definition	Dimensions	Number of Items	Scale
Islamic Financial Literacy (X₁)	Students' perceived understanding of Islamic financial concepts, Islamic banking principles, Sharia contracts, and Islamic banking products obtained through formal learning experiences.	Fundamental Islamic financial knowledge; knowledge of Islamic banking products; understanding of Sharia contracts; application of Islamic financial principles	8	Likert (1-5)
Social Environment (X₂)	Students' perceptions of social influences received from family members, peers, teachers, and the school environment that may encourage or discourage the use of Islamic banking products.	Family influence; peer influence; teacher influence; school environment	8	Likert (1-5)
Behavioral Intention (Y)	Students' willingness and future intention to use Islamic banking products based on their	Willingness; preference; future intention; behavioral commitment	8	Likert (1-5)

	preferences and planned financial behavior.			
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2.4 Data Collection Procedure

Primary data were collected through a structured questionnaire administered directly to the 51 students during regular classroom sessions in May 2026. Before completing the questionnaire, respondents were informed about the purpose of the study, the voluntary nature of their participation, and the confidentiality of their responses. The questionnaire was completed individually, and respondents were given standardized instructions to minimize misunderstanding and incomplete responses.

After collection, the questionnaires were reviewed for completeness and subsequently coded and entered into IBM SPSS Statistics for analysis. The data were used solely for academic research purposes.

2.5 Instrument Validity and Reliability

The collected data were analyzed using IBM SPSS Statistics. The analysis began with descriptive statistics to summarize the distribution of each research variable. Before hypothesis testing, the quality of the questionnaire was assessed through validity and reliability testing. Validity was evaluated using Corrected Item–Total Correlation, with items considered acceptable when their correlation exceeded the predetermined criterion. Reliability was assessed using Cronbach's Alpha, with a coefficient of 0.70 or higher considered satisfactory (Hair et al., 2019; Nunnally & Bernstein, 1994)

The data were subsequently examined through classical assumption tests, including normality, multicollinearity, and heteroscedasticity. Normality was assessed using the Shapiro–Wilk test, multicollinearity was evaluated using Tolerance and Variance Inflation Factor (VIF), and heteroscedasticity was examined using the Glejser test. These procedures were conducted to ensure that the data met the assumptions required for multiple linear regression analysis.

Multiple linear regression was then employed to examine the individual and simultaneous effects of Islamic Financial Literacy and Social Environment on Behavioral Intention. The individual effects were evaluated using the t-test, while the simultaneous effect of the independent variables was assessed using the F-test. The coefficient of determination (R^2) was used to determine the proportion of variance in Behavioral Intention explained by the independent variables. Statistical significance was evaluated at the 5% level ($\alpha = 0.05$).

3. FINDINGS AND DISCUSSION

3.1 Instrument Testing

Before hypothesis testing, the research instrument was evaluated to ensure that each questionnaire

item appropriately measured its intended construct and that the measurements were internally consistent. Validity was assessed using Corrected Item–Total Correlation, while reliability was examined using Cronbach's Alpha.

The validity test showed that all 24 questionnaire items met the predetermined validity criterion. The Corrected Item–Total Correlation values ranged from 0.433 to 0.712 for Islamic Financial Literacy, 0.361 to 0.800 for Social Environment, and 0.647 to 0.822 for Behavioral Intention. These results indicate that all items adequately represented their respective constructs and were retained for subsequent analysis.

Table 2 Instrument Validity Test

Variable	Number of Items	Corrected Item–Total Correlation	Interpretation
Islamic Financial Literacy	8	0.433–0.712	Valid
Social Environment	8	0.361–0.800	Valid
Behavioral Intention	8	0.647–0.822	Valid

The reliability analysis also demonstrated satisfactory internal consistency. Cronbach's Alpha coefficients were 0.868 for Islamic Financial Literacy, 0.849 for Social Environment, and 0.920 for Behavioral Intention. All coefficients exceeded the minimum acceptable value of 0.70, indicating that the instrument was sufficiently reliable for subsequent statistical analysis.

Table 3 Instrument Reliability Test

Variable	Cronbach's Alpha	Interpretation
Islamic Financial Literacy	0.868	Highly Reliable
Social Environment	0.849	Highly Reliable
Behavioral Intention	0.920	Highly Reliable

3.2 Descriptive Statistics

Descriptive statistics were used to summarize the distribution of the three research variables based on 51 respondents. The analysis included the minimum and maximum scores, mean, and standard deviation.

Table 4 Descriptive Statistics of Research Variables

Variable	N	Minimum	Maximum	Mean	Standard Deviation
Islamic Financial Literacy	51	21	40	31.22	4.83
Social Environment	51	14	40	28.73	5.27
Behavioral Intention	51	14	40	28.98	5.61

Islamic Financial Literacy recorded the highest mean score ($M = 31.22$; $SD = 4.83$), indicating that

respondents generally perceived themselves as having a relatively good understanding of Islamic financial concepts, Islamic banking products, and Sharia principles. Social Environment had a mean of 28.73 (SD = 5.27), while Behavioral Intention recorded a mean of 28.98 (SD = 5.61). The standard deviation values indicate variation in respondents' perceptions while still providing sufficient variability for further inferential analysis.

3.3 Classical Assumption Test

Before multiple linear regression analysis, the data were examined through normality, multicollinearity, and heteroscedasticity tests. The Shapiro–Wilk test produced a significance value of 0.110, which was greater than 0.05, indicating that the regression residuals were normally distributed.

Table 5 Normality Test

Test	Significance	Criterion	Result
Shapiro–Wilk	0.110	Sig. > 0.05	Normally Distributed

Table 6 Multicollinearity Test

Variable	Tolerance	VIF	Interpretation
Islamic Financial Literacy	0.583	1.714	No multicollinearity
Social Environment	0.583	1.714	No multicollinearity

The Glejser test was used to assess heteroscedasticity. The significance value for Islamic Financial Literacy was 0.172, while Social Environment produced a significance value of 0.373. Both values exceeded 0.05, indicating that the regression model did not exhibit heteroscedasticity.

Table 7 Heteroscedasticity Test (Glejser Test)

Variable	t-value	Significance	Criterion	Interpretation
Islamic Financial Literacy	1.386	0.172	Sig. > 0.05	No heteroscedasticity
Social Environment	-0.898	0.373	Sig. > 0.05	No heteroscedasticity

Overall, the results of the classical assumption tests indicate that the data met the requirements for subsequent multiple linear regression analysis.

3.4 Multiple Linear Regression Analysis

Multiple linear regression was employed to examine the individual and simultaneous effects of Islamic Financial Literacy and Social Environment on Behavioral Intention.

The overall performance of the regression model is presented in Table 8.

Table 8 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.821	0.674	0.660	3.269

The model produced an R Square value of 0.674, indicating that Islamic Financial Literacy and Social Environment jointly explain 67.4% of the variance in Behavioral Intention. The remaining 32.6% is associated with other factors outside the variables examined in this study. The Adjusted R Square value of 0.660 indicates that the explanatory capacity remains substantial after accounting for the number of predictors.

The ANOVA results further demonstrate that the regression model was statistically significant ($F = 49.620$; $p < 0.001$).

Table 9 ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	1061.42	2	530.71	49.620	<0.001
Residual	513.56	48	10.70		
Total	1574.98	50			

The regression coefficients are presented in Table 10.

Table 10 Multiple Linear Regression Coefficients

Variable	Unstandardized Coefficient (B)	t-value	Sig.
Constant	1.835	0.587	0.560
Islamic Financial Literacy	0.155	1.233	0.224
Social Environment	0.777	6.755	<0.001

Based on the coefficients, the regression equation is:

$$\text{Behavioral Intention} = 1.835 + 0.155(\text{Islamic Financial Literacy}) + 0.777(\text{Social Environment})$$

The coefficients for both independent variables are positive. However, their statistical significance differs. Islamic Financial Literacy has a positive but statistically insignificant coefficient ($B = 0.155$; $p = 0.224$), whereas Social Environment has a positive and statistically significant coefficient ($B = 0.777$; $p < 0.001$).

3.5 Hypothesis Testing and Discussion

The first hypothesis proposed that Islamic Financial Literacy has a positive and significant effect on Behavioral Intention. The regression results show a positive coefficient of 0.155, but the effect is not statistically significant ($t = 1.233$; $p = 0.224$). Therefore, H1 is not supported.

This result indicates that students' perceived Islamic financial literacy does not automatically translate into a stronger intention to use Islamic banking products. Although the respondents reported

relatively high levels of Islamic financial literacy, knowledge alone may not be sufficient to influence behavioral intention. Within the Theory of Planned Behavior, knowledge can function as a background factor that contributes to the formation of behavioral beliefs rather than directly determining intention (Ajzen, 1991, 2020). This finding is also consistent with evidence that financial knowledge does not always become a direct determinant of financial behavior when other contextual factors are present (Mindra et al., 2022).

The finding is particularly relevant to vocational high school students because their exposure to Islamic banking knowledge does not necessarily correspond to extensive personal experience with financial services. Classroom knowledge may provide a cognitive foundation, but students' financial decisions can also depend on social influences, practical experience, perceived support, and other contextual conditions.

The insignificant effect observed in this study should also be interpreted in light of differences in respondents and research settings. Students in the present study were enrolled in an Islamic Banking vocational program, meaning that exposure to Islamic financial concepts was relatively similar across respondents. This relatively homogeneous educational background may reduce the ability of perceived financial literacy to distinguish students with stronger and weaker behavioral intentions. Moreover, students at the vocational high school level may not yet possess extensive autonomy in choosing banking products or managing personal financial services. Consequently, having knowledge about Islamic banking may not immediately generate a personal intention to use its products. This interpretation is consistent with evidence showing that the relationship between Islamic financial literacy and financial intention can vary according to respondent characteristics, financial experience, and contextual factors (Aditya & Kafabih, 2024; Anindita et al., 2024).

The second hypothesis proposed that Social Environment has a positive and significant effect on Behavioral Intention. The results support H2, with a positive coefficient of 0.777 and a statistically significant effect ($t = 6.755$; $p < 0.001$). This indicates that a more supportive social environment is associated with stronger intentions to use Islamic banking products.

The finding is consistent with the Theory of Planned Behavior, particularly the concept of subjective norms. Subjective norms refer to perceived social expectations that influence an individual's intention to perform a behavior (Ajzen, 1991). In the context of this study, family members, peers, teachers, and the school environment can provide information, encouragement, and social support that shape students' perceptions of Islamic banking.

Previous research has also identified social influence as an important factor in Islamic banking adoption and financial decision-making. Mindra et al. (2022) found that social influence plays a role in Islamic banking adoption, while Aydin and Akben Selcuk (2019) demonstrated the relevance of social

factors in financial behavior among young individuals (Aydin & Akben Selcuk, 2019; Mindra et al., 2022). Research in the Indonesian context has likewise indicated that social environment can influence students' intentions toward Islamic financial services (Luthfi & Miranti, 2023; Setiawan, 2021). These findings support the importance of considering the social context in understanding students' behavioral intention toward Islamic banking.

The strong effect of Social Environment in this study is also supported by research involving younger financial service users. Studies of students and Generation Z indicate that social influence can shape preferences toward Islamic financial services by providing information, encouragement, and social validation (Aditya & Kafabih, 2024; Naim et al., 2025). Nevertheless, the effect is not necessarily universal. Dwi et al., for example, reported that social environment did not significantly influence Generation Z's interest in Islamic banking products in Surabaya. This contrasting evidence indicates that the strength of social influence may depend on the characteristics of respondents and the particular financial product being considered (Dwi et al., 2026). In the present study, the strong effect may be related to the educational environment in which students interact closely with teachers and peers who share an academic focus on Islamic banking.

The third hypothesis proposed that Islamic Financial Literacy and Social Environment simultaneously have a significant effect on Behavioral Intention. The ANOVA results show that the regression model is statistically significant ($F = 49.620$; $p < 0.001$), while the R^2 value of 0.674 indicates that the two variables jointly explain 67.4% of the variance in Behavioral Intention. Therefore, H3 is supported.

The simultaneous finding demonstrates that Behavioral Intention is not adequately explained by a single cognitive factor. Islamic Financial Literacy provides students with knowledge about Islamic financial principles and products, while Social Environment represents the social context in which students develop and evaluate their financial preferences. Although Islamic Financial Literacy was not statistically significant individually, its inclusion alongside Social Environment contributes to a statistically significant overall regression model.

The findings therefore reinforce the importance of examining both cognitive and social dimensions when studying Islamic banking intentions among vocational students. Financial education can provide the necessary knowledge base, but supportive interactions with family members, peers, teachers, and educational institutions may help students translate that knowledge into stronger behavioral intentions. This interpretation is consistent with previous research showing that Islamic financial decisions can be shaped by a combination of financial knowledge and social influence (Muslichah & Sanusi, 2019; Sugeng et al., 2024).

The simultaneous significance of the model also supports the view that students' financial

intentions should be understood through complementary cognitive and social dimensions. Islamic financial literacy provides students with information and understanding regarding Islamic financial principles, whereas the social environment can provide encouragement and reinforcement for applying that knowledge in financial decisions. Similar evidence has been reported in studies examining young Muslim populations, where Islamic financial literacy and social environment were found to contribute simultaneously to financial decision-making and planning (Anindita et al., 2024; Khairinah & Soeparno, 2025). Therefore, the significant overall model in the present study does not imply that both variables must individually produce statistically significant effects. Rather, it demonstrates that considering cognitive knowledge together with the social context provides a broader explanation of students' behavioral intention toward Islamic banking products.

Overall, the results indicate that Social Environment represents the stronger individual predictor in the model, while Islamic Financial Literacy does not show a statistically significant direct effect. The findings consequently provide empirical support for the relevance of social influence in explaining students' intention to use Islamic banking products within the vocational education context.

4. CONCLUSION

This study examined the effects of Islamic Financial Literacy and Social Environment on students' Behavioral Intention to use Islamic banking products among students of the Islamic Banking Department at SMK Muhammadiyah 1 Surabaya. Based on the results of multiple linear regression analysis, Islamic Financial Literacy has a positive but statistically insignificant effect on Behavioral Intention ($\beta = 0.155$; $p = 0.224$). This finding indicates that students' knowledge and understanding of Islamic financial concepts alone are not sufficient to significantly increase their intention to use Islamic banking products.

In contrast, Social Environment has a positive and statistically significant effect on Behavioral Intention ($\beta = 0.777$; $p < 0.001$). This finding indicates that support and influence from the social environment, including family, peers, teachers, and the school environment, are associated with stronger intentions to use Islamic banking products. Furthermore, Islamic Financial Literacy and Social Environment simultaneously have a significant effect on Behavioral Intention ($F = 49.620$; $p < 0.001$), with the model explaining 67.4% of the variance in Behavioral Intention ($R^2 = 0.674$). Thus, the findings suggest that students' intention to use Islamic banking products is better understood by considering both individual knowledge and the social context surrounding students.

For practical consideration, Islamic banking education for vocational students may be strengthened through activities that connect classroom knowledge with practical exposure and supportive social environments. Schools, families, and Islamic banking institutions can provide

opportunities for students to become familiar with Islamic banking products and their practical applications. However, because this study involved only 51 students from one Islamic Banking Department, the findings should be interpreted within this specific context. Future studies may involve larger and more diverse samples and consider additional factors that may explain Behavioral Intention.

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