

The Influence of Sharia Financial Literacy, Transaction Convenience, and Digital Promotion on the Interest of Grocery Store Owners in Becoming BSI Link Agents in the Tanjung Morawa Area

Shafa Sizli Kania¹, Maidalena¹, Ahmad Syakir¹

¹ Universitas Islam Negeri Sumatera Utara, Indonesia

Received: 28/05/2026

Revised: 05/09/2026

Accepted: 12/10/2026

Abstract

This study aims to analyze the influence of Sharia Financial Literacy, Transaction Convenience, and Digital Promotion on the Continuance Intention of grocery store owners as BSI Link agents in the Tanjung Morawa area. The study employed a quantitative approach with a cross-sectional design. The population consisted of 96 grocery store owners who were already operating as BSI Link agents, and saturated sampling was used, resulting in 96 respondents. Data were collected through questionnaires and analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS 4. The results indicate that Sharia Financial Literacy has a positive and significant effect on Continuance Intention ($\beta = 0.335$; $p = 0.006$). Transaction Convenience also has a positive and significant effect ($\beta = 0.299$; $p = 0.003$), while Digital Promotion has a positive and significant effect ($\beta = 0.308$; $p = 0.001$). The model produces an adjusted R^2 of 0.635, indicating that the three independent variables jointly explain 63.5% of the variance in Continuance Intention. These findings suggest that maintaining BSI Link agents requires more than service availability. Strengthening Sharia financial literacy, ensuring convenient transaction processes, and providing continuous digital promotion are important for sustaining agents' willingness to continue operating as BSI Link agents. The study contributes empirical evidence for strengthening agent-based Islamic banking services at the local level.

Keywords

Sharia Financial Literacy; Transaction Convenience; Digital Promotion; Continuance Intention; BSI Link.

Corresponding Author:

Shafa Sizli Kania

Universitas Islam Negeri Sumatera Utara, Indonesia; shafasizli52@gmail.com

1. INTRODUCTION

Advances in digital technology have transformed the banking sector, including Islamic banking, by enabling more accessible and efficient financial services (Yuristama & Saripudin, 2022). As financial intermediaries, Islamic banks are required to maintain sound financial performance while operating in accordance with *maqashid sharia* (objectives of Sharia), which emphasizes public welfare and sustainable business growth (Syarif et al., 2022). Islamic banking prohibits transactions containing *maysir* (gambling), *gharar* (uncertainty), and *riba* (usury) (Susanty et al., 2025). This principle is consistent with Law No. 21 of 2008 concerning Sharia Banking, which defines Islamic banks as institutions operating



© 2026 by the authors. This is an open access publication under the terms and conditions of the Creative Commons Attribution 4.0 International License (CC BY NC) license (<https://creativecommons.org/licenses/by-nc/4.0/>).

Published by Sunan Giri Islamic Institute (INSURI) Ponorogo; Indonesia
Accredited Sinta 3

based on Sharia principles stipulated in the fatwas of the Indonesian Ulema Council (MUI), including justice and balance (*'adl watawazun*), public interest (*maslahah*), and universalism (*alamiyah*), while avoiding *gharar*, *maysir*, *riba*, *zalim*, and prohibited objects (Mustaidah & Sadiyah, 2025).

The development of digital banking has strengthened the transformation of Islamic financial services. To support banking digitalization, the Financial Services Authority (*Otoritas Jasa Keuangan/OJK*) issued Regulation No. 12/POJK.03/2018 concerning the Provision of Digital Banking Services by Commercial Banks (Nelly et al., 2022). The regulation defines digital banking as electronic banking services that utilize customer data and technology to provide faster, easier, self-service transactions while maintaining security standards (Otoritas Jasa Keuangan, 2018). This regulatory framework encourages banks to optimize technology in responding to customer needs (Mukhtisar et al., 2021).

Bank Syariah Indonesia (BSI) is one of the Islamic banks that continues to expand its digital and financial services. In April 2026, BSI recorded a net profit of approximately IDR 2.8 trillion, increasing 17.79% from the same period of the previous year, while total assets reached approximately IDR 456 trillion, growing 12.17% year-on-year. Because these figures represent the 2026 reporting period, the source should refer to BSI's official financial or corporate publication for that period rather than an earlier publication (Aini et al., 2023). The development of BSI's total assets is presented in Table 1:

Table 1. Total assets of Bank Syariah Indonesia

No	Year	Total Assets of Bank Syariah Indonesia (Trillion IDR)
1	2021	Rp 265,28
2	2022	Rp 305,72
3	2023	Rp 353,62
4	2024	Rp 409,00
5	2025	Rp 456,19

Source: PT Bank Syariah Indonesia

Table 1 indicates continuous asset growth from IDR 265.28 trillion in 2021 to IDR 456.19 trillion in 2025. This growth reflects BSI's expanding business capacity and strengthens the need to extend Islamic banking services through accessible service channels, particularly for communities with limited access to bank branches.

One of BSI's efforts is the development of BSI Link, a branchless banking service that enables communities to conduct banking transactions through agents distributed across various areas (Khalfi et al., 2024). BSI Link agents are important in expanding Sharia financial inclusion, especially in areas where conventional branch access is limited. Grocery store owners have considerable potential to become BSI Link agents because their businesses are closely connected to local communities and involve frequent financial transactions (Batubara et al., 2025). Tanjung Morawa is one potential area because of its active trading environment and growing number of grocery stores. The development of BSI Link

agents in the area is shown in Figure 1:

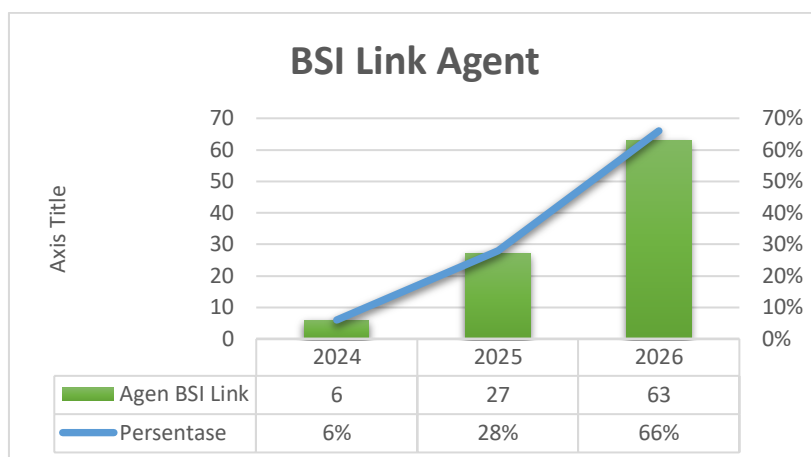


Figure 1. BSI Link Agent, Tanjung Morawa

Source: Data processed by the researcher, 2026

The data show a substantial increase in BSI Link agents in Tanjung Morawa, from approximately 6 agents in 2024 to 27 in 2025 and 63 in 2026, resulting in 96 identified agents. This growth indicates the potential of BSI Link to expand Islamic financial access at the community level. However, the availability of the program does not automatically determine grocery store owners' interest in becoming agents. Their decisions may also depend on their understanding of Islamic financial principles, perceived ease of conducting transactions, and exposure to information and promotional activities.

One relevant factor is Sharia financial literacy, defined as an individual's knowledge, understanding, skills, and confidence concerning financial concepts and products based on Sharia principles (Nurhayati et al., 2026). Adequate Sharia financial literacy enables individuals to understand the mechanisms and benefits of Islamic financial services and may strengthen their confidence in using or providing such services (Triana & Yudiantoro, 2022). For prospective BSI Link agents, this literacy is particularly important because they are not merely users of banking services but also providers of transactions to members of their communities.

Another factor is transaction convenience, which reflects perceptions of the ease, speed, accessibility, and practicality of conducting banking transactions. A system perceived as easy to operate is more likely to be adopted in daily business activities (Defrangga Piyu Pramudita et al., 2025). This relationship can be explained through the Technology Acceptance Model (TAM) developed by Davis, which identifies *perceived usefulness* and *perceived ease of use* as key determinants of technology acceptance. In the BSI Link context, transaction convenience is closely associated with *perceived ease of use* because grocery store owners must understand and operate the agent system and its supporting digital applications (Nihayah & Purnama, 2024). Greater ease of use can reduce perceived operational difficulties and strengthen the intention to adopt the service.

Interest in becoming a BSI Link agent can also be explained through the Theory of Planned Behavior (TPB) proposed by Ajzen (Nihayah & Purnama, 2024). TPB states that behavioral intention is influenced by attitudes, subjective norms, and perceived behavioral control. In this study, interest represents the intention to join and operate BSI Link. Sharia financial literacy may contribute to a positive attitude by increasing understanding of the benefits and principles of Islamic banking, while transaction convenience may strengthen perceived behavioral control by increasing owners' confidence in operating the service (Syarfi & Asandimitra, 2020).

A third factor is digital promotion. Social media, websites, and other digital platforms allow banks to communicate information about service benefits, requirements, and procedures efficiently. Effective digital promotion can increase awareness, broaden information access, and shape positive perceptions of financial services (Sawaldi & Surur, 2024). Within TPB, relevant information can influence attitudes and perceptions toward a behavior. Thus, digital promotion may strengthen interest by enabling grocery store owners to evaluate the benefits and feasibility of becoming BSI Link agents.

The combination of these variables is particularly relevant because BSI Link is an Islamic branchless banking service rather than merely a conventional agency model. Its operations are embedded in Sharia principles, including the avoidance of *riba*, *gharar*, and *maysir*, as well as the application of Sharia-based contracts and mechanisms. Therefore, grocery store owners' decisions may involve both economic and religious considerations. Sharia financial literacy represents the religious and knowledge dimension, transaction convenience represents the technological and operational dimension, and digital promotion represents the information dimension. TAM and TPB consequently provide complementary perspectives for explaining the formation of interest in becoming a BSI Link agent.

This distinction also differentiates the present study from research on conventional branchless banking agents, such as Agen BRILink, which generally emphasizes transaction convenience, income opportunities, accessibility, and business efficiency. In BSI Link, Sharia compliance constitutes an additional consideration because agents operate within an Islamic banking framework. Therefore, understanding the determinants of interest requires attention not only to technological and economic factors but also to the owners' understanding of Sharia principles.

Despite the growing number of BSI Link agents, studies specifically examining grocery store owners' interest in becoming Islamic branchless banking agents remain limited, particularly in Tanjung Morawa. Previous studies have generally examined financial literacy and interest in Islamic banking products, technology acceptance, digital financial services, or branchless banking from the perspective of customers. Grocery store owners, however, occupy a different position because they operate banking services as part of their business activities and serve members of the surrounding community.

The novelty of this study therefore lies in examining the interest of grocery store owners in

becoming BSI Link agents by integrating Sharia financial literacy, transaction convenience, and digital promotion within a single analytical framework. Sharia financial literacy captures the distinctive Islamic dimension, transaction convenience reflects the technological and operational dimension explained through TAM, while interest as behavioral intention is supported by TPB. This integration provides a more specific explanation of agent adoption in Islamic branchless banking rather than merely explaining customers' intention to use Islamic banking products.

Accordingly, this study contributes to the development of Islamic branchless banking and the expansion of Sharia financial inclusion at the community level. The study aims to analyze the influence of Sharia financial literacy, transaction convenience, and digital promotion on the interest of grocery store owners in becoming BSI Link agents in Tanjung Morawa.

2. METHODS

This study employs a quantitative approach with a cross-sectional design (Ramdhan, 2021) to examine the relationships between Sharia financial literacy, transaction convenience, digital promotion, and grocery store owners' continuance intention as BSI Link agents using numerical data and statistical analysis (Rahmani, 2022). Data were collected during a single observation period.

The population comprised 96 grocery store owners operating as BSI Link agents in the Tanjung Morawa area. Given the relatively small and fully accessible population, saturated sampling was employed, whereby all 96 agents were included as respondents (Hatmawan & Riyanto, 2020). Thus, the sample consisted of 96 respondents, representing the entire identified population of BSI Link agents in the study area.

To maintain consistency between the population and dependent variable, the study measures **continuance intention** rather than initial interest in becoming a BSI Link agent. Continuance intention refers to respondents' willingness and intention to maintain and continue their role as BSI Link agents in their business activities. The study examines three exogenous constructs: Sharia Financial Literacy (X1), Transaction Convenience (X2), and Digital Promotion (X3), and one endogenous construct: Continuance Intention as a BSI Link Agent (Y). Sharia financial literacy reflects knowledge, understanding, skills, and confidence regarding Sharia-compliant financial services. Transaction convenience represents perceived ease, practicality, accessibility, speed, and security in conducting BSI Link transactions. Digital promotion refers to respondents' exposure to, understanding of, and response to BSI Link promotional information through digital media. Continuance intention reflects the willingness and intention to continue operating and maintaining the BSI Link agency.

Data were collected using a structured questionnaire with Likert-type response scales to measure the indicators of each construct. Before hypothesis testing, the measurement model was assessed to

establish the validity and reliability of the indicators.

Data analysis employed Structural Equation Modeling–Partial Least Squares (SEM-PLS) using SmartPLS 4. The analysis comprised two stages: evaluation of the measurement model (outer model) and structural model (inner model). The outer model was assessed through indicator loadings, convergent validity, discriminant validity, and construct reliability. The inner model was evaluated using path coefficients, coefficient of determination (R^2), effect size (f^2), and bootstrapping to assess the significance of the hypothesized relationships. The explanatory contribution of the predictors was interpreted through R^2 and f^2 rather than a conventional simultaneous F-test, consistent with the PLS-SEM analytical framework (Ramdhan, 2021).

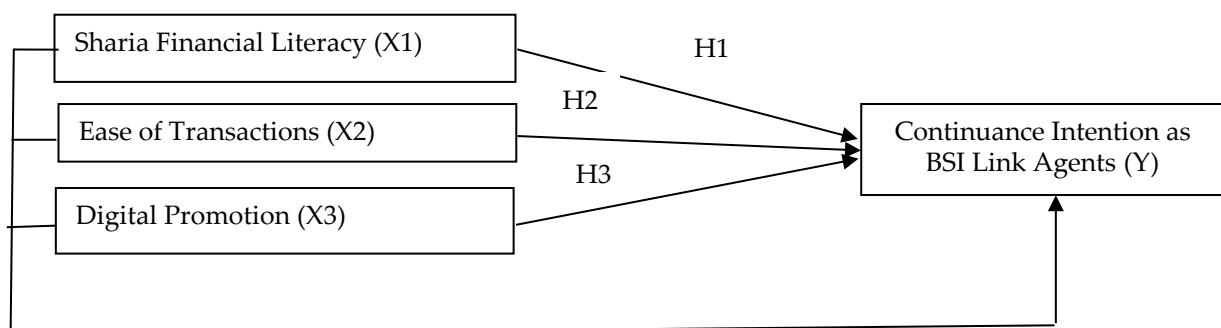


Figure 2. Research Framework

Source: Data processed by the researcher, 2026

The hypothesis in this study is as follows:

- H1: Sharia financial literacy has a positive and significant effect on grocery store owners' continuance intention as BSI Link agents.
- H2: Transaction convenience has a positive and significant effect on grocery store owners' continuance intention as BSI Link agents.
- H3: Digital promotion has a positive and significant effect on grocery store owners' continuance intention as BSI Link agents.

3. FINDINGS AND DISCUSSION

3.1 Descriptive Analysis

The study involved 96 grocery store owners operating as BSI Link agents in the Tanjung Morawa area. Because the population was relatively small and entirely accessible, all 96 agents were included as respondents. The characteristics of respondents provide important contextual information for interpreting the empirical findings.

Table 2. Respondent Criteria

No	Respondent Criteria	Amount	Percentage
1	Gender		
	Male	76	79%
	Female	20	21%
2	Age		
	21–29 years	22	23%
	30–39 years	40	42%
	40–49 years	34	35%
3	Education		
	High School/Equivalent	13	14%
	Diploma (D1/D2/D3)	0	0
	Bachelor's Degree (S1)	83	86%
	Master's Degree (S2)	0	
4	Income		
	< Rp. 1.000.000	0	0%
	Rp. 1.000.000-2.500.000	90	94%
	Rp. 2.500.000-4.000.000	6	6%
	>Rp. 4.000.0000	0	0%
5	Financial Behavior		
	Sharia	96	100%
	Conventional	0	0%
	Both (Sharia and Conventional)	0	0%
6	Banks		
	Sharia	96	100%
	Conventional	0	0%
	Both (Sharia and Conventional)	0	0%
7	Agen Bank		
	Agen BRI Link	0	0%
	Agen BSI Link	96	100%

Source: Data processed by the researcher, 2026

3.2 SEM-PLS Analysis

Data analysis was conducted using Structural Equation Modeling–Partial Least Squares (SEM-PLS) with SmartPLS version 4. The analysis consisted of the evaluation of the reflective measurement model and the structural model.

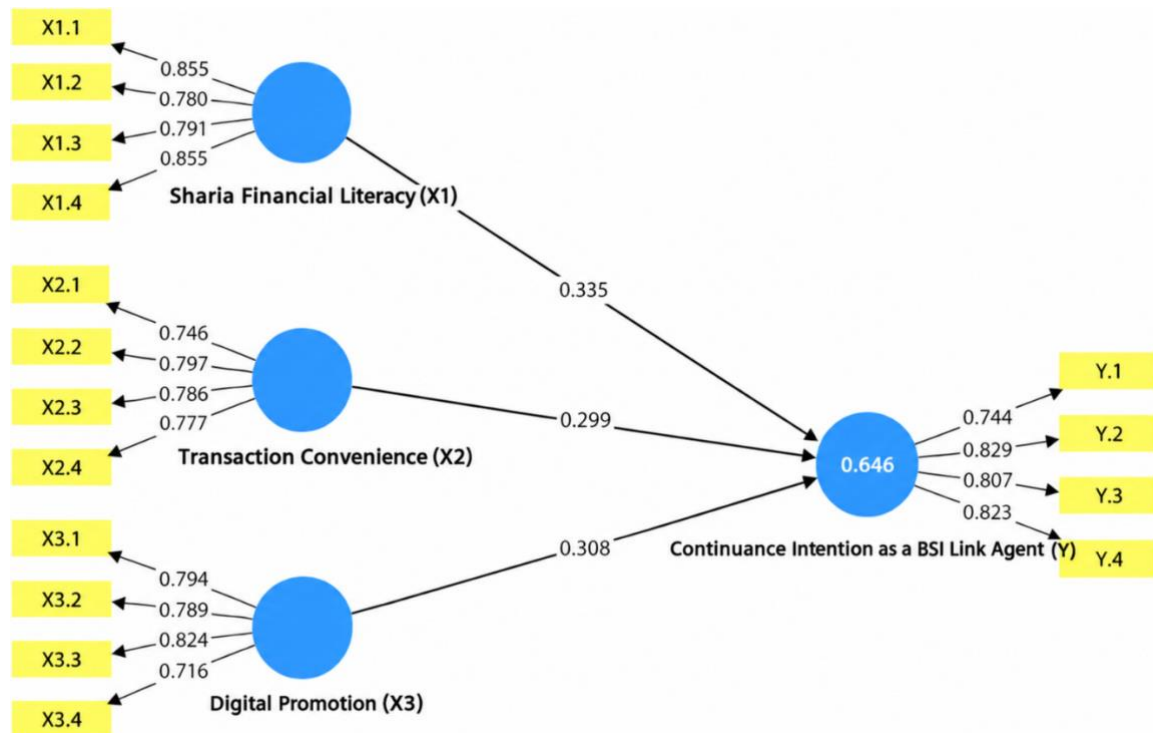


Figure 3. SEM-PLS Diagram Results: Grocery Store Owners' Interest in Becoming BSI Link Agents

Source: Data processed by the researcher, 2026

Figure 3 illustrates the relationships between Sharia Financial Literacy (X1), Transaction Convenience (X2), Digital Promotion (X3), and Continuance Intention as a BSI Link Agent (Y). Because all indicators are specified as reflective, the outer model is evaluated through indicator reliability, convergent validity, discriminant validity, and construct reliability.

Table 3. Outer Loading Test Results

	Sharia Financial Literacy (X1)	Ease of Transactions (X2)	Digital Promotion (X3)	Continuance Intention as BSI Link Agents (Y)
X1.1	0.855			
X1.2	0.780			
X1.3	0.791			
X1.4	0.855			
X2.1		0.746		
X2.2		0.797		
X2.3		0.786		
X2.4		0.777		
X3.1			0.794	
X3.2			0.789	
X3.3			0.824	
X3.4			0.716	
Y.1				0.744
Y.2				0.829
Y.3				0.807
Y.4				0.823

Source: Data processed by the researcher, 2026

As shown in Table 3, all outer loading values exceed 0.70, ranging from 0.716 to 0.855. This indicates that each indicator provides an adequate representation of its respective reflective construct. The measurement indicators can therefore be retained for subsequent analysis.

Table 4. Convergent Validity Test Results (AVE)

	Average Variance Extracted (AVE)
Sharia Financial Literacy (X1)	0.674
Ease of Transactions (X2)	0.603
Digital Promotion (X3)	0.611
Continuance Intention as BSI Link Agents (Y)	0.643

Source: Data processed by the researcher, 2026

The AVE values in Table 4 range from 0.603 to 0.674 and are all above 0.50. This indicates adequate convergent validity, meaning that each construct explains a sufficient proportion of the variance of its indicators.

Table 5. Discriminant Validity Test Results Using HTMT

	X1	X2	X3	Y
Sharia Financial Literacy (X1)		0.796		
Ease of Transactions (X2)				
Digital Promotion (X3)	0.679	0.688		0.808
Continuance Intention as BSI Link Agents (Y)	0.832	0.856		

Source: Data processed by the researcher, 2026

The HTMT values are below 0.90, indicating satisfactory discriminant validity. Thus, Sharia Financial Literacy, Transaction Convenience, Digital Promotion, and Continuance Intention represent empirically distinguishable constructs.

Table 6. Reliability Test Results

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Sharia Financial Literacy (X1)	0.840	0.860	0.892	0.674
Ease of Transactions (X2)	0.781	0.785	0.859	0.603
Digital Promotion (X3)	0.790	0.803	0.862	0.611
Continuance Intention as BSI Link Agents (Y)	0.815	0.822	0.878	0.643

Source: Data processed by the researcher, 2026

Table 6 demonstrates that Cronbach's alpha and composite reliability values for all constructs exceed 0.70. The measurement model therefore demonstrates satisfactory internal consistency and reliability.

3.3 SEM-PLS Structural Model

The Inner VIF test is included in the structural model because it assesses potential multicollinearity among the exogenous constructs. It is not part of formative measurement because all constructs in this study are specified as reflective.

3.3.1 Inner VIF

A reflective model is one in which indicators reflect the latent variable. This measurement model is assessed based on validity and reliability.

Table 7. Multicollinearity Test Results Based on Inner VIF Values

	VIF
Ease of Transactions (X2) -> Continuance Intention as BSI Link Agents (Y)	1,909
Sharia Financial Literacy (X1) -> Continuance Intention as BSI Link Agents (Y)	2,002
Digital Promotion (X3) -> Continuance Intention as BSI Link Agents (Y)	1,615

Source: Data processed by the researcher, 2026

All VIF values are below 5. Therefore, there is no indication of problematic multicollinearity among the predictor constructs. This result indicates that Sharia Financial Literacy, Transaction Convenience, and Digital Promotion provide sufficiently distinct information for explaining Continuance Intention.

3.3.2 Direct Effects

Table 8. Direct Effect Test Results via Path Coefficients

	Sharia Financial Literacy (X1)	Ease of Transactions (X2)	Digital Promotion (X3)	Continuance Intention as BSI Link Agents (Y)
Sharia Financial Literacy (X1)				0.335
Ease of Transactions (X2)				0.299
Digital Promotion (X3)				0.308
Continuance Intention as BSI Link Agents (Y)				

Source: Data processed by the researcher, 2026

Table 8 indicates positive standardized path coefficients for all three predictors. The coefficient of 0.335 for Sharia Financial Literacy means that a one-standard-deviation increase in Sharia Financial Literacy is associated with a 0.335-standard-deviation increase in Continuance Intention, holding the other predictors constant. Likewise, Transaction Convenience has a coefficient of 0.299, while Digital Promotion has a coefficient of 0.308.

These coefficients must not be interpreted as percentage increases. The values represent standardized relationships between latent constructs. Sharia Financial Literacy has the largest standardized coefficient, although the differences between the three coefficients are relatively small. This suggests that the continuation of the BSI Link agency role is not determined by a single factor but by the combination of knowledge, operational convenience, and information exposure.

3.3.3 Effect Size (f^2)

Table 9. F Square Test Results (Effect Size)

	X1	X2	X3	Y
Sharia Financial Literacy (X1)				0.158
Ease of Transactions (X2)				0.132
Digital Promotion (X3)				0.166
Continuance Intention as BSI Link Agents (Y)				

Source: Data processed by the researcher, 2026

The f^2 values indicate differences in the substantive contribution of the three predictors. Sharia Financial Literacy has an f^2 of 0.158, while Digital Promotion has an f^2 of 0.166. Both values are around the medium-effect threshold. Transaction Convenience has an f^2 of 0.132, indicating a smaller effect than the 0.15 medium-effect threshold.

The result is important because statistical significance and effect magnitude represent different aspects of the structural model. A significant path does not necessarily imply a large substantive effect. In this study, Digital Promotion demonstrates the largest f^2 value, followed closely by Sharia Financial Literacy, whereas Transaction Convenience contributes somewhat less to the explanatory capability of the model.

3.3.4 Coefficient of Determination (R-squared)

Table 10. Results of the Coefficient of Determination (R-squared) Test

	R-square	R-square adjusted
Continuance Intention as BSI Link Agents (Y)	0.646	0.635

Source: Data processed by the researcher, 2026

Table 10 shows an R^2 value of 0.646 and an adjusted R^2 value of 0.635. Thus, after adjustment for the number of predictors, Sharia Financial Literacy, Transaction Convenience, and Digital Promotion collectively explain 63.5% of the variance in Continuance Intention as a BSI Link Agent. The remaining 36.5% is associated with factors outside the model.

The adjusted R^2 therefore indicates moderate explanatory power. However, this value should not be interpreted as a conventional test of a statistically significant simultaneous effect. In PLS-SEM, R^2 evaluates the explanatory capability of the structural model, while path coefficients and bootstrapping are used to assess individual hypothesized relationships. The remaining 36.5% suggests that continuance intention may also be associated with other factors not examined in this study, such as perceived profitability, commission, customer demand, service quality, technical reliability, institutional support, trust, and workload.

3.3.5 Fit Model

Table 11. Model Fit Test Results

	Saturated model	Estimated model
SRMR	0.090	0.090
d_ULS	1,094	1,094
d_G	0.501	0.501
Chi-square	270,796	270,796
NFI	0.690	0.690

Source: Data processed by the researcher, 2026

Table 11 presents the model-fit statistics. The SRMR value of 0.090 is within the commonly used tolerance of below 0.10, although it does not represent a very strong level of fit. Meanwhile, the NFI value of 0.690 is below the commonly referenced threshold of 0.90. Therefore, the model should not be described as having an unequivocally strong fit.

The findings need to be interpreted in accordance with the characteristics of PLS-SEM. Unlike covariance-based SEM, PLS-SEM places greater emphasis on explaining variance and prediction rather than achieving strict global model fit. Consequently, the relatively low NFI does not automatically invalidate the structural model, particularly because the model demonstrates meaningful explanatory capability through an adjusted R^2 of 0.635 and significant structural paths.

Nevertheless, the NFI result provides an important indication that the three predictors do not fully represent the broader determinants of continuance intention. The 36.5% unexplained variance identified through adjusted R^2 supports this interpretation. Future research may therefore incorporate additional organizational, economic, technological, and behavioral variables.

3.3.6 Hypothesis Testing (Bootstrapping)

Table 12. Bootstrapping Test Results

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (O/STDEV)	P values
Sharia Financial Literacy (X1) -> Continuance Intention as BSI Link Agents (Y)	0.335	0.345	0.121	2,755	0.006
Ease of Transactions (X2) -> Continuance Intention as BSI Link Agents (Y)	0.299	0.289	0.102	2,940	0.003
Digital Promotion (X3) -> Continuance Intention as BSI Link Agents (Y)	0.308	0.310	0.093	3,290	0.001

Source: Data processed by the researcher, 2026

Table 12 shows that all three hypothesized relationships are statistically significant. Sharia Financial Literacy has a t-statistic of 2.755 and a p-value of 0.006. Transaction Convenience has a t-statistic of 2.940 and a p-value of 0.003, while Digital Promotion has a t-statistic of 3.290 and a p-value of 0.001. All p-values are below 0.05 and all t-statistics exceed 1.96. Therefore, H1, H2, and H3 are

supported.

3.4 Discussion

3.4.1 The Influence of Sharia Financial Literacy on Continuance Intention

The results demonstrate that Sharia Financial Literacy has a positive and significant effect on grocery store owners' continuance intention as BSI Link agents. The standardized path coefficient of 0.335, t-statistic of 2.755, and p-value of 0.006 indicate that higher Sharia financial literacy is associated with stronger intention to maintain the BSI Link agency role.

This finding reinforces the argument that financial literacy is not merely relevant when individuals initially select financial products but also when they evaluate whether a financial service should be maintained as part of their business activities. Sharia financial literacy provides knowledge and confidence for making financial decisions and helps individuals understand financial products based on Sharia principles, including the avoidance of *riba*, *gharar*, and *maisir* (Agustin et al., 2025). The finding is consistent with (Pamikatsih et al., 2025), who found a positive relationship between Sharia financial literacy and interest in Islamic banking products. It is also consistent with (Kurnia & Rahman, 2025) and (Hamadou et al., 2024), who emphasize the importance of strengthening Sharia financial literacy for financial decision-making.

The Tanjung Morawa context makes this relationship particularly meaningful. BSI Link agents do not only use financial services for their own transactions but also facilitate transactions for customers in their surrounding communities. Consequently, agents need sufficient understanding to operate the service and communicate its basic principles to customers. Higher financial literacy may reduce uncertainty regarding the service and strengthen the agent's confidence in maintaining the relationship with BSI.

The finding also complements the Theory of Planned Behavior. Knowledge can contribute to a more favorable evaluation of the behavior, while confidence in understanding and operating the service can strengthen perceived behavioral control (Nurbaiti et al., 2023). Thus, Sharia financial literacy may support continuance not simply because respondents know Islamic financial concepts, but because that knowledge makes the BSI Link role more understandable and manageable within their existing business activities.

3.4.2 The Influence of Transaction Convenience on Continuance Intention

Transaction Convenience has a positive and significant effect on Continuance Intention, with a standardized coefficient of 0.299, t-statistic of 2.940, and p-value of 0.003. The finding is consistent with the Technology Acceptance Model, which identifies perceived ease of use as an important determinant of technology acceptance (Rusdianto & Ibrahim, 2017).

For grocery store owners, transaction convenience has a practical meaning because BSI Link activities are conducted alongside the primary retail business. Owners must serve customers purchasing daily necessities while simultaneously handling financial transactions. A system that is easy to understand, fast, accessible, and secure can reduce the additional operational burden associated with acting as an agent.

This is particularly important for daily cash-flow management. Grocery stores typically involve frequent, relatively small-value transactions. When BSI Link transactions can be handled efficiently, the owner can provide financial services without significantly interrupting retail activities. In this sense, convenience is not merely a technological attribute but an operational consideration that determines whether the agency service can be integrated into the normal rhythm of the business.

The finding is consistent with (Surya et al., 2024) and (Dewi et al., 2025), which demonstrate that ease of digital transactions positively influences the use of Sharia financial services. The result also supports the view that ease of use can strengthen confidence and loyalty toward digital Islamic financial services.

However, the f^2 value of 0.132 indicates that Transaction Convenience has a somewhat smaller substantive contribution than Sharia Financial Literacy and Digital Promotion. This suggests that ease of transactions alone is not sufficient to sustain an agency relationship. An agent may find the system easy to operate but may still reconsider continuing if customer demand, economic benefits, promotional support, or institutional assistance are insufficient.

3.4.3 The Influence of Digital Promotion on Continuance Intention

Digital Promotion has a positive and significant effect on Continuance Intention, with a standardized coefficient of 0.308, t-statistic of 3.290, and p-value of 0.001. The result indicates that greater exposure to relevant digital promotional information is associated with stronger willingness among existing agents to maintain their BSI Link role.

Digital promotion provides more than information about a product. For existing agents, it can function as a mechanism for maintaining awareness of service features, transaction procedures, program updates, and potential benefits. This is important because financial technology services are dynamic; information that is not continuously communicated may become less visible or less relevant to agents.

The finding is consistent with (Daulay & Anggraini, 2019), who explain digital promotion as a marketing activity utilizing digital technology and online platforms to increase awareness, engagement, and conversion. It also aligns with (Dewi, 2022) and (Subandi et al., 2023) who found that digital promotion can broaden the reach and effectiveness of Islamic banking communication. (Jihan Suwifania & Anggraini, 2024) further demonstrate that digital transformation, including digital-media promotion,

can influence the use of technology-based financial services.

In the Tanjung Morawa context, digital promotion may be particularly useful because grocery store owners are closely connected to local customers. Information received by agents can subsequently be communicated to customers through direct interaction or digital channels. Therefore, promotional communication has the potential to strengthen the perceived usefulness of BSI Link at two levels: first, for the agent as a business service, and second, for customers who require accessible financial transactions.

The f^2 value of 0.166 is the highest among the three predictors and falls around the medium-effect range. This indicates that Digital Promotion makes a meaningful contribution to the explanatory capability of the model. Nevertheless, its path coefficient of 0.308 remains close to those of Sharia Financial Literacy and Transaction Convenience. Therefore, the findings do not suggest that promotion operates independently; rather, digital information works alongside financial knowledge and transaction convenience.

4. CONCLUSION

This study concludes that Sharia Financial Literacy, Transaction Convenience, and Digital Promotion each have a positive and significant effect on grocery store owners' Continuance Intention as BSI Link agents in the Tanjung Morawa area. Sharia Financial Literacy has the strongest standardized path coefficient ($\beta = 0.335$; $p = 0.006$), followed by Digital Promotion ($\beta = 0.308$; $p = 0.001$) and Transaction Convenience ($\beta = 0.299$; $p = 0.003$). These findings indicate that the willingness of existing agents to maintain their BSI Link role is supported by adequate understanding of Sharia financial principles, convenient transaction processes, and continuous digital promotional information.

The structural model produces an adjusted R^2 of 0.635, indicating that the three variables collectively explain 63.5% of the variation in Continuance Intention, while the remaining 36.5% is attributable to factors outside the model. The effect-size results further show that Digital Promotion ($f^2 = 0.166$) and Sharia Financial Literacy ($f^2 = 0.158$) provide relatively meaningful contributions, while Transaction Convenience ($f^2 = 0.132$) has a smaller substantive effect.

Overall, the findings suggest that sustaining the BSI Link program requires more than simply recruiting agents. Strengthening financial literacy, maintaining convenient transaction mechanisms, and improving continuous digital communication are important strategies for encouraging grocery store owners to remain active BSI Link agents.

REFERENCES

- Agustin, H., Setiawan, R., Hasan, H., & Siregar, A. (2025). Teori akad murabaha pada bank syariah. *Jurnal Ekonomi Dan Perbankan Syariah*, 10(204), 3005–3028. <https://doi.org/https://doi.org/10.30651/jms.v10i4.27560>
- Aini, I. M. N., Mariyana Dewi, F., & Nur Latifah, F. (2023). Analisis Sistem Bagi Hasil Akad Mudharabah Dalam Perspektif Ekonomi Islam Pada Bank Syariah. *Izdihar: Jurnal Ekonomi Syariah*, 3(02), 24–32. <https://doi.org/10.32764/izdihar.v3i02.2241>
- Batubara, S. A. S., Syahriza, R., & Harahap, R. D. (2025). Analisis Tingkat Penggunaan Rekening Bank Syariah Dalam Investasi Saham Syariah Pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam UINSU. *Jurnal Economic Resource*, 8(2), 992–1006. <https://doi.org/10.57178/jer.v8i2.1583>
- Daulay, A. N., & Anggraini, T. (2019). Islamic Banking Internship Model Faculty of Islamic Economics and Business According to Stakeholders. *Journal of Management and Business Innovations*, 3(2), 13–32.
- Defrangga Piyu Pramudita, Fitrocahya, R. A., Mochamad Fuad Marzuki, Titis Miranti, & Jaya, T. J. (2025). Digital Transformation in Islamic Banking: Examining User Adoption of BYOND BSI in Indonesia. *Journal of Finance and Islamic Banking*, 8(2), 111–124. <https://doi.org/10.22515/jfib.v8i2.12803>
- Dewi, N. A. (2022). *Analisis sosio demografi finansial dalam upaya menarik minat masyarakat bergabung dalam pengembangan Bank Syariah pada otonomi daerah Kabupaten Asahan Sumatera Utara*. UIN Maulana Malik Ibrahim Malang.
- Dewi, N. A., Siregar, T. H., Muda, I., & Soemitra, A. (2025). The Influence Of Public Understanding And Level Of Trust On The Low Financial Inclusion Of Medan City Residents In Using Mobile Banking In The Cashless Society Era. *JSE: Jurnal Sharia Economica*, 4(1), 189–199. <https://doi.org/https://doi.org/10.46773/jse.v4i2.2200>
- Hamadou, I., Yumna, A., Hamadou, H., & Jallow, M. S. (2024). Melepaskan kekuatan kecerdasan buatan dalam perbankan Islam: A case studi Bank Syariah Indonesia (BSI). *Keuangan Modern*, 2(1), 131–144. <https://doi.org/https://doi.org/10.26740/al-uqud.v9n2.p143-151>
- Hatmawan, A. A., & Riyanto, S. (2020). *Metode Riset Penelitian Kuantitatif Penelitian di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen*. CV Budi Utama.
- Jihan Suwifania, & Anggraini, T. (2024). Pengaruh Pemasaran Produk Gadai Emas Di Bank Syariah Indonesia Terhadap Minat Nasabah Kantor Cabang Pembantu Medan Imam Bonjol. *Anggaran : Jurnal Publikasi Ekonomi Dan Akuntansi*, 2(1), 219–226. <https://doi.org/10.61132/anggaran.v2i1.335>
- Khalifi, S., Mursalin, S., & Putry, N. (2024). Pengaruh Efisiensi, Kemudahan, Dan Keamanan Terhadap Minat Nasabah Menggunakan Layanan Tarik Tunai Tanpa Kartu Pada Bank Syariah Indonesia

- (Studi Pada Mahasiswa Perbankan Syariah UINFAS Bengkulu). *Jurnal Akuntansi, Manajemen Dan Ekonomi Islam (JAM-EKIS)*, 7(1), 152–165. <https://doi.org/https://doi.org/10.36085/jam-ekis>
- Kurnia, T., & Rahman, A. (2025). Efektivitas Penggunaan Fitur Cardles Withdrawal Pada Bank BSI (Studi Pada Mahasiswa UIN SMDD Bukittinggi). *Jurnal Pendidikan Tambusai*, 9(3), 29717–29724. <https://doi.org/https://doi.org/10.31004/jptam.v9i3.31751>
- Mukhtisar, M., Tarigan, I. R. R., & Evriyenni, E. (2021). Pengaruh Efisiensi, Keamanan Dan Kemudahan Terhadap Minat Nasabah Bertransaksi Menggunakan Mobile Banking (Studi Pada Nasabah Bank Syariah Mandiri Ulee Kareng Banda Aceh). *Jihbiz: Global Journal of Islamic Banking and Finance.*, 3(1), 56. <https://doi.org/10.22373/jihbiz.v3i1.9632>
- Mustaidah, Z., & Sadiyah, M. (2025). Pengaruh Halal Lifestyle, Literasi Keuangan Syariah Dan Kepercayaan Terhadap Minat Menabung Di Bank Syariah. *Jurnal Tabarru': Islamic Banking and Finance*, 8(1), 266–278. [https://doi.org/10.25299/jtb.2025.vol8\(1\).21946](https://doi.org/10.25299/jtb.2025.vol8(1).21946)
- Nelly, R., Siregar, S., & Sugianto, S. (2022). Analisis Manajemen Risiko Pada Bank Syariah: Tinjauan Literatur . *Reslaj: Religion Education Social Laa Roiba Journal*, 4(4), 918–930. <https://doi.org/10.47467/reslaj.v4i4.1008>
- Nihayah, N., & Purnama, N. (2024). Evaluation Of Digital Banking Application Adoption Based On The Technology Acceptance Model (Tam). *International Journal of Science, Technology & Management*, 5(2), 424–430. <https://doi.org/10.46729/ijstm.v5i2.1083>
- Nurbaiti, N., Asmuni, A., Soemitra, A., Imsar, I., & Aisyah, S. (2023). Behavior analysis of MSMEs in Indonesia using fintech lending comparative study between sharia fintech lending and conventional fintech lending. *JPPI (Jurnal Penelitian Pendidikan Indonesia)*, 9(4), 92–99. <https://doi.org/https://doi.org/10.29210/020232273>
- Nurhayati, P., Nurwani, & Kusmilawaty. (2026). Transformasi Digital Perbankan: Analisis Minat dan Persepsi Gen X Terhadap Penggunaan Mobile Banking di Era Cashless Society di Kota Medan. *Owner: Riset & Jurnal Akuntansi*, 10(1), 359–380.
- Pamikatsih, M., Cahyaningsih, R., Nahdlatul, U., Al, U., & Cilacap, G. (2025). The Influence of Fintech Adoption and Financial Literacy on Financial Performance with Digital Trust as a Moderating Variable in Islamic Banks. *Jurnal Bisnis Dan Kewirausahaan*, 2(2), 122–136. <https://doi.org/10.71154/g9qn7w26>
- Rahmani, N. A. B. (2022). Metodologi Penelitian Kualitatif dan Kuantitatif. In *Rahmani*.
- Ramdhan, M. (2021). *Metode penelitian*. Cipta Media Nusantara.
- Rusdianto, H., & Ibrahim, C. (2017). Pengaruh Produk Bank Syariah Terhadap Minat Menabung Dengan Persepsi Masyarakat Sebagai Variabel Moderating Di Pati. *Equilibrium: Jurnal Ekonomi Syariah*, 4(1), 43. <https://doi.org/10.21043/equilibrium.v4i1.1837>

- Sawaldi, A., & Surur, M. (2024). Pengaruh Pembiayaan Musyarakah Mudharabah dan Murabahah Terhadap Profitabilitas Bank BSI. *Ranah Research: Journal of Multidisciplinary Research and Development*, 6(3), 330–339. <https://doi.org/10.38035/rrj.v6i3.824>
- Subandi, S., Anggraini, T., & Harianto, B. (2023). Analysis of Operational Standards and Procedures of Murabahah Financing in the Decline of Non-Performing Financings (Case Study PT. Bank Syariah Indonesia Branch of Servant Sukaramai). *Moneter: Jurnal Keuangan Dan Perbankan*, 11(2), 157–164. <https://doi.org/10.32832/moneter.v11i2.318>
- Surya, D., Wahyudi, A., Fadilah, T., Imsar, & Dewi, N. A. (2024). Analysis of Cointegration and Causality between Sharia Interbank Money Market (PUAS), Bank Indonesia Sharia Deposit Facility (FASBIS) and Bank Indonesia Sharia Certificate (SBIS) to Indonesia's Economic Growth. *International Collaboration Conference on Islamic Economics*, 2(1), 1–20.
- Susanty, W., Muda, I., Soemitra, A., Susanty, W., Muda, I., Soemitra, A., & Info, A. (2025). The Influence of Digital Resilience and Service Quality on Switching Intention of Bank Syariah Indonesia (BSI) Customers in Aceh with Subjective Norm as a Mediating Variable. *Malia*, 16(2), 264–290. <https://doi.org/10.35891/ml.v16i2.6284>
- Syarfi, S. M., & Asandimitra, N. (2020). Implementasi Theory of Planned Behavior dan Risk Tolerance terhadap Intensi Investasi Peer to Peer Lending. *Jurnal Ilmu Manajemen*, 8(3), 864. <https://doi.org/10.26740/jim.v8n3.p864-877>
- Syarif, F., Qorib, A., Siregar, S., & Muda, I. (2022). Factors Affecting Earnings Management of Islamic Banking Companies at the Indonesia Stock Exchange on Publication Year of 2013-2019. *Jurnal Ilmiah Akuntansi*, 6(2), 491. <https://doi.org/10.23887/jia.v6i2.36717>
- Triana, O. F., & Yudiantoro, D. (2022). Pengaruh Literasi Keuangan, Pengetahuan Investasi, dan Motivasi Terhadap Keputusan Berinvestasi Mahasiswa di Pasar Modal Syariah. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 4(1), 21–32. <https://doi.org/10.36407/serambi.v4i1.517>
- Yuristama, A. P., & Saripudin, U. (2022). Mewujudkan etika dalam kegiatan perbankan syariah melalui penerapan prinsip tata kelola perusahaan yang baik. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(10), 4476–4483. <https://doi.org/10.32670/fairvalue.v4i10.1709>