

ABSTRACT

The market share of Islamic banking in Indonesia is still lower than conventional banking, although Islamic banking has made efforts to make it easier for its customers through digital technology-based services. This is allegedly due to the low level of Islamic financial literacy, Islamic financial inclusion, and brand image of Islamic banking.

The purpose of this research is to analyze whether financial literacy, financial inclusion, and digital marketing have an effect on the use of Islamic banking digital services. The sample in this study was 96 respondents with purposive sampling method distributed online through a questionnaire. The analytical method used is multiple linear regression using the SPSS Statistic 15 program.

The results of the study show that the variables of financial literacy, financial inclusion, and brand image have a positive and significant effect simultaneously on the use of Islamic banking digital services. Partially, financial literacy and financial inclusion have a positive and significant effect, but brand image has a positive but not significant effect on the use of Islamic banking digital services. The three variables have a fairly strong level of influence as indicated by the coefficient of determination of 60%.

Keywords: Financial Literacy, Financial Inclusion, Brand Image, Use of Islamic Banking Digital Services