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ADVANCES IN SOCIAL HUMANITIES RESEARCH

The Effect of Sharia Financial Literacy, Agreement Compliance, and Trust on the Decision to Choose Financing Products in Sharia Financial Institutions with Customer Satisfaction Media

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Abstract

Islamic financial institutions face the dual challenge of maintaining Sharia compliance and increasing customer participation amid declining demand for financing products. This study aimed to examine the effects of Islamic financial literacy, contract compliance, and trust on customers' decisions to select Islamic financing products, with customer satisfaction as a mediating variable. A quantitative verification research design was applied to 104 financing customers of Islamic financial institutions in Garut, Bandung, and Gresik. Data were collected using a five-point Likert-scale questionnaire and analyzed using SPSS version 25, including validity, reliability, classical assumption, correlation, coefficient of determination, multiple regression, t-tests, and F-tests. The instruments were confirmed to be valid and reliable, and the regression model met the required statistical assumptions. Islamic financial literacy, contract compliance, trust, and customer satisfaction each had positive and significant effects on financing product selection decisions ($p < 0.05$). Simultaneously, all variables had a significant effect ($F = 15.605$; $p < 0.001$), and the model explained 38.7% of the variance in customer decision-making. These findings indicate that customers with better financial understanding are more likely to choose Islamic financing products when contracts are transparent, institutions demonstrate credibility, and services provide satisfactory experiences. The study concluded that strengthening financial literacy programs, ensuring contract transparency, enhancing institutional trustworthiness, and improving service quality could increase customers' decisions to select Islamic financing products.

INTRODUCTION

At present, the Islamic economy faces two major challenges: maintaining Sharia compliance and competing effectively within the digital financial ecosystem. Based on statistical data from the Financial Services Authority (Otoritas Jasa Keuangan [OJK], 2023–2024), the number of financing users at Islamic financial institutions in 2024 was recorded at 6,325,292 users, which was lower than the 6,629,872 users recorded in 2023. This represented a decrease of 304,580 users, or approximately 4.59%. These data indicate a slowdown in the growth of financing users during the 2023–2024 period.

The Financial Services Authority (Otoritas Jasa Keuangan [OJK], 2023) defines financial literacy as "knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management to achieve financial well-being."

The importance of financial literacy in financial decision-making has been discussed in previous studies. Yasin, Lailyah, and Edris (2021) highlighted that financial literacy significantly influences how individuals manage savings, investments, and expenditures.

Research by Azizurrahman, Ruhadi, and Suhartanto (2024) demonstrated that limited understanding of Islamic financial products causes many individuals, including millennials, to remain hesitant about using halal financial products.

Contract suitability is an essential component in ensuring Sharia compliance. When inconsistencies occur between Sharia-based promotional claims and the actual implementation of contracts, customer confidence and interest in financing products may decline (Dalimunthe et al., 2025; Hasanah et al., 2025; Islamiah et al., 2026; Putra et al., 2023; Uriawan et al., 2025).

In addition, establishing long-term relationships between institutions and customers depends heavily on trust. Trust in an institution's ability to operate professionally and trust in its Sharia integrity, which reflects reliability in maintaining the compliance of transactions with Islamic principles, are two important and interconnected dimensions of trust (Fielnanda & Nofriza, 2025; Ishak & Hassanee, 2025; Khofi et al., 2026; Rangkuti, 2023; Sarmigi & Saini, 2025).

Strong trust, high financial literacy, and contract transparency alone may not be sufficient to encourage customers to choose financing products. Ultimately, economic decisions within the Islamic financial context are also influenced by a sense of security (tuma'ninah) and belief in the benefits and blessings of transactions.

However, previous research has indicated a gap between customer perceptions and actual experiences. Customer satisfaction represents an important variable in this context. In Islamic finance, satisfaction is not only measured by material outcomes or competitive advantages but also by service quality and spiritual fulfillment. Customer satisfaction can strengthen the relationship between financial literacy, contract compliance, and trust, thereby encouraging customers to select Islamic financing products.

Therefore, this study aimed to develop a financial decision-making model by incorporating customer satisfaction as a mediating variable to integrate aspects of Islamic financial literacy, contract compliance, and trust. Through a more comprehensive research approach, this study was expected to contribute to strengthening the financing capacity of Islamic financial institutions and addressing their strategic challenges.

Customers' decisions to select Islamic financing products are not made instantly but result from an evaluation process involving both rational and spiritual considerations. Therefore, empirical investigation is required, as addressed in the study entitled "The Effect of Sharia Financial Literacy, Agreement Compliance, and Trust on the Decision to Choose Financing Products in Sharia Financial Institutions with Customer Satisfaction Media." Based on this background, this study aimed to analyze the effects of Islamic financial literacy, contract compliance, and trust on decisions to select Islamic financing products, both directly and indirectly through the mediating role of customer satisfaction.

METHOD

This study employed a quantitative approach with a verification method to examine the effects of Islamic financial literacy, contract compliance, and trust on decisions to select financing products in Islamic financial institutions, with customer satisfaction as a mediating variable. Data were collected through questionnaires and analyzed using statistical techniques to test the proposed relationships among variables.

The research was conducted from January to June 2026 and focused on customers of Islamic financial institutions in the Garut, Bandung, and Gresik areas. Data collection was carried out through questionnaire distribution in April 2026. The research stages included proposal preparation, proposal revision, data collection, data processing and analysis, and research report preparation.

Design and Research Objects

This study uses a survey design with a questionnaire as the main data collection instrument. The research objects consisted of Islamic financial literacy (X1), contract conformity (X2), trust (X3), customer satisfaction (Z), and decision to select financing products (Y). The subjects of the study are customers who use financing products at Islamic financial institutions in Garut, Bandung, and Gresik.

Population and Sample

The research population is financing customers at Islamic financial institutions in Garut, Bandung, and Gresik. Based on statistical data from June 2025, the number of financing customers at Islamic commercial banks and Islamic business units reached 6,505,515 customers. Since the population numbers in each area are not known for sure, the sample was determined using the Cochran formula. With a confidence level of 95% and a margin of error of 10%, a minimum sample of 97 respondents was obtained.

Data Sources and Data Collection Techniques

The research used primary data and secondary data. Primary data was obtained directly from respondents through questionnaires, while secondary data was obtained from books, journals, reports, and literature related to the research. The questionnaire was used to obtain data on Islamic financial literacy, contract suitability, trust, customer satisfaction, and financing product selection decisions. In addition, literature studies are conducted to obtain relevant theories and results of previous research.

The research instrument uses a Likert scale of 1–5, ranging from strongly disagree to strongly agree. Before use, the questionnaire is tested for validity and reliability to ensure that the instrument can measure the research variables appropriately and consistently. The reliability test was carried out using Cronbach's Alpha with a value of more than 0.60 as the basis for the instrument to be declared reliable.

Data Analysis Techniques

The research data was analyzed using SPSS version 25. The analysis began with a test of validity, reliability, and classical assumptions which included tests of normality, multicollinearity, and heteroscedasticity. Furthermore, correlation analysis was carried out to determine the relationship between variables and determination coefficient (R^2) analysis was carried out to determine the ability of independent variables to explain dependent variables.

To test the relationship between variables, the study used path analysis. This analysis was used to determine the influence of Islamic financial literacy, contract suitability, and trust on the decision to select financing products, either directly or indirectly through customer satisfaction as a mediation variable. Hypothesis testing was carried out using the t-test to determine the effect partially and the F test to determine the effect simultaneously. Furthermore, indirect influence is used to determine the role of customer satisfaction as a mediation variable.

RESULTS AND DISCUSSION

Validity Test and Reliability Test Results

1. Validity Test

To find out how well a questionnaire can measure a variable, validity testing is performed. Comparing the calculated r-value with the r-value of the table is the premise of validity testing. For a total of (n) 104 samples, the r-value of the table obtained in this case is df = n - 2 = 104 - 2 = 102 = 0.193. The moment product correlation (pearson) between the score of each question item and the total r score is calculated > r table, so it is often referred to as inter item-total correlation, Sugiyono, (2019). Use formulas to test the authenticity of data using Pearson Product Moment correlation. Beriku is the result of the validity test carried out:

Table 1 Results of the Sharia Financial Literacy Validity Test

Item	Calculation	rtable	Verdict
LKS1	0.789	0.193	Valid
LKS2	0.842	0.193	Valid
LKS3	0.808	0.193	Valid
LKS4	0.821	0.193	Valid

Source: SPSS Output Results

The results of the questionnaire validity test showed that each statement item in each Sharia financial literacy variable had an r value calculated above 0.193, the threshold value for research questionnaire questions. Therefore, it can be concluded that the items of the Sharia financial literacy questionnaire are trustworthy and useful for measuring the factors studied.

Table 2 Results of the Validity Test of Contract Conformity

Item	Calculation	rtable	Verdict
KA1	0.911	0.193	Valid
KA2	0.940	0.193	Valid
KA3	0.862	0.193	Valid
CHAPTER 4	0.900	0.193	Valid

Source: SPSS Output Results

The results of the validity test of the questionnaire items showed that each statement item in each contract conformity variable had an r value calculated above 0.193, the limit value for the research questionnaire item. Therefore, it can be said that the items of the questionnaire on the conformity of the contract variables are reliable and useful for measuring the variables being studied.

Table 3 Results of the Trust Validity Test

Item	Calculation	rtable	Verdict
K1	0.844	0.193	Valid
K2	0.885	0.193	Valid

K3	0.930	0.193	Valid
K4	0.888	0.193	Valid

Source: SPSS Output Results

Each statement item in each confidence variable has an r-value calculated above 0.193, the threshold value for the research questionnaire item, according to the findings of the questionnaire item validity test. As a result, it can be concluded that the items of the confidence variable questionnaire are trustworthy and useful for evaluating the variables being studied.

Table 4 Customer Satisfaction Validity Test Results

Item	Calculation	rtable	Verdict
KN1	0.897	0.193	Valid
KN2	0.916	0.193	Valid
KN3	0.820	0.193	Valid
KN4	0.883	0.193	Valid

Source: SPSS Output Results

Each statement item in each customer satisfaction variable has an r value calculated above 0.193, which is the limit value for the research questionnaire item, according to the results of the questionnaire validity test. Therefore, it can be concluded that the items of the customer satisfaction variable questionnaire are adequate and reliable to evaluate the variables studied.

Table 5 Results of the Validity Test of the Decision to Select Financing Products

Item	Calculation	rtable	Verdict
KP1	0.892	0.193	Valid
KP2	0.816	0.193	Valid
KP3	0.906	0.193	Valid
KP4	0.812	0.193	Valid

Source: SPSS Output Results

The results of the validity test of the questionnaire items showed that all statement items in each variable related to the selection of financing products had an r value calculated above 0.193, the limit value for the research questionnaire item. Therefore, it can be said that the questionnaire items related to the variables of the Decision to Choose Financing Products are reliable and appropriate to assess the variables studied.

2. Reliability Test

The purpose of reliability testing is to ascertain whether an instrument consistently produces the same results when reused to measure the same thing. Cronbach's Alpha statistical test serves as the standard for reliability testing. An instrument is considered reliable if Cronbach's Alpha value is greater than 0.60. Cronbach's Alpha statistical test is used to measure the reliability of the data; a variable is considered reliable if its Cronbach's Alpha value is higher than 0.6 (Ghozali, 2011). Reliability testing yields the following results:

Table 6 Results of Reality Test

Variable	*Cronbach's Alpha*	Number of Items	Verdict
Sharia Financial Literacy	0.827	4	Reliable
Contract Suitability	0.925	4	Reliable
Trust	0.910	4	Reliable
Customer Satisfaction	0.901	4	Reliable
Financing Product Selection Decision	0.877	4	Reliable

Source: SPSS Output Results

The Cronbach alpha value for each variable in the table above is greater than 0.60, which indicates the reliability of the data collected with the instrument. Thus, it can be concluded that the measuring instrument is reliable and reliable.

Verifiable Research Results

The authors of this study argue that consumer satisfaction in Islamic financial institutions is influenced, in part and simultaneously, by Islamic financial literacy, contract suitability, and trust in decision-making in the selection of financing products. Here is a description of the study's findings:

1. Classical Assumption Test Results

The classical assumption test looks for signs of heteroscedasticity, multicollinearity, and normality in the findings of regression estimation. Therefore, classical tests should be performed before conducting regression analysis and hypothesis testing. The results of the evaluation of the three hypotheses are as follows:

a. Normality Test

To ascertain whether independent, dependent, or both variables are regularly distributed, a normality test is used. The regression model can be applied if the data is distributed regularly. Normal data distribution is indicated if the significance level is higher than 5% alpha. The findings of the normality test are as follows:

Table 7 Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		104
Normal Parameters, b	Red	0,0000000
	Std. Deviation	2,19881997
Most Extreme Differences	Absolute	0,093
	Positive	0,043
	Negative	-0,093
Test Statistic		0,093
Asymp. Sig. (2-tailed)		.026c
	Sig.	.310d

Monte Carlo Sig. (2-tailed)	99% Confidence Interval	Lower Bound	0,298
		Upper Bound	0,322
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Based on 10000 sampled tables with starting seed 2000000.			

Source: SPSS Output Results, 2026

Based on the following table, the significance level of the study variable was higher than $\alpha = 0.05$ ($0.310 > 0.05$). This shows that, at an error rate of 5%, the research sample is normally distributed.

b. Multicollinearity Test

To ascertain whether the proposed regression model shows a substantial relationship between independent variables, a multicollinearity test is used. Regression models that do not show multicollinearity or correlation between independent variables are considered good. Tolerance values and VIF can be checked to test for multicollinearity. The data is considered free of multicollinearity if the tolerance value is more than 0.1 or the VIF value is less than 10. The following results are obtained from the results of data processing.

Table 8 Multicollinearity Test Results

Coefficient

Models		**Collinearity Statistics**	
		Tolerance	**VIVID**
1	(Constant)		
	Sharia Financial Literacy	0,498	2,008
	Contract Suitability	0,325	3,076
	Trust	0,289	3,463
	Customer Satisfaction	0,352	2,838
a. Dependent Variable: Decision on Financing Product Selection			

Source: SPSS Output Results, 2026

It is clear from the results of the calculations in the table above that there is no multicollinearity among the independent variables because the tolerance values (0.498, 0.325, 0.289, and 0.352) are above 0.1 and the VIF values (2.008, 3.076, 3.463, and 2.838) are below 10.

c. Heteroscedasticity Test

The purpose of the heteroscedasticity test is to ascertain whether the residual variance in the regression model varies unevenly between observations. It is called homoscedasticity if the variance between observations remains constant, and heteroscedasticity if it varies. The

Glejser test was used in the heteroscedasticity test in this study. If the significance value exceeds the alpha value of 0.05, it is considered to be free of heteroscedasticity.

Table 9 Heteroscedasticity Test Results

Coefficient

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIVID
1	(Constant)	5,995	1,452		4,128	0,000		
	Sharia Financial Literacy	0,190	0,102	0,207	1,854	0,067	0,498	2,008
	Contract Suitability	0,157	0,134	0,162	1,177	0,242	0,325	3,076
	Trust	0,144	0,141	0,150	1,024	0,308	0,289	3,463
	Customer Satisfaction	0,166	0,117	0,187	1,413	0,161	0,352	2,838

a. Dependent Variable: Decision on Financing Product Selection

Source: SPSS Output Results, 2026

It is clear from the calculations in the table above that there is no heteroscedasticity problem on any independent variable. The absence of independent variables with significance levels below 0.05 makes this clear. Thus, it can be said that there is no heteroscedasticity problem in the regression equation using the Glejser Test.

2. Multiple Linear Regression Test

The direction of the influence of Islamic financial literacy, contract suitability, trust and decision choice of financing products by mediating customer satisfaction in Islamic financial institutions in the cities of Garut, Bandung, and Gresik was determined using multiple linear regression analysis. Multiple linear regression tests yielded the following findings:

Table 10 Multiple Linear Regression Analysis

Coefficient

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIVID
1	(Constant)	5,995	1,452		4,128	0,000		
	Sharia Financial Literacy	0,190	0,102	0,207	1,854	0,067	0,498	2,008
	Contract Suitability	0,157	0,134	0,162	1,177	0,242	0,325	3,076
	Trust	0,144	0,141	0,150	1,024	0,308	0,289	3,463
	Customer Satisfaction	0,166	0,117	0,187	1,413	0,161	0,352	2,838

a. Dependent Variable: Decision on Financing Product Selection

Source: SPSS Output Results, 2026

Based on the results in the table above, the regression equation can be formulated as follows:

Y = 5.995 + 0.190X1 + 0.157X2 + 0.144X3 + 0.166Z

Where:

Y	=	Financing Product Selection Decision
a	=	Constant
X1	=	Sharia Financial Literacy
X2	=	Contract Suitability
X3	=	Trust
Z	=	Customer Satisfaction

The following equation can be used to illustrate the relevance and significance of the regression coefficients of each variable:

a = 5.995 This means that if the Islamic financial literacy, contract suitability, trust and customer satisfaction are equal to zero (0), then the purchase decision will be worth 5.995.

B1 = 0.190 is a positive sign, meaning that if Islamic financial literacy increases assuming that other variables are constant, then the product selection decision will also increase by 0.190.

B2 = 0.157 is a positive sign, meaning that if the suitability of the contract increases assuming that other variables are constant, then the product selection decision will increase by 0.157.

B3 = 0.144 is a positive sign, meaning that if confidence increases assuming that other variables are constant, then the decision to select products will increase by 0.144.

B4 = 0.166 is a positive sign, meaning that if customer satisfaction increases assuming other variables are constant, then the product selection decision will increase by 0.166.

3. Correlation Coefficient Analysis

Correlation coefficient analysis was used to measure how strong the relationship between the variables of Islamic financial literacy, contract suitability, customer trust and satisfaction on the decision to select financing products. Based on the statistical calculations carried out, the following table shows in detail:

Table 11 Correlation Coefficient Analysis

Model Summaryb

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.622a	0,387	0,362	2,243

a. Predictors: (Constant), Customer Satisfaction, Sharia Financial Literacy, Contract Conformity, Trust

b. Dependent Variable: Financing Product Selection Decision

Source: SPSS Output Results, 2026

Based on the table above, the result of the calculation of the correlation coefficient (R) is 0.622. Then the interpretation guidelines for the correlation coefficients are presented, which are as follows:

Table 12 Interpretation of Correlation Coefficients

Interval Coefficient	Relationship Level
0,00 - 0,199	Very low
0,20 – 0,399	Low
0,40 – 0,599	Medium
0,60 – 0,799	Strong
0,80 – 1,00	Very powerful

Source: Sugiyono (2018:184)

The table mentioned above shows that the medium criteria, which are in the coefficient range of 0.60 to 0.799, include the proximity of the relationship between the variables of Islamic financial literacy, contract suitability, trust, and the decision to choose financing products with the mediation of customer satisfaction in Islamic financial institutions.

4. Coefficient Determination Analysis

The determination coefficient of Islamic financial institutions in Garut, Bandung, and Gresik shows how much Islamic financial literacy, contract suitability, and trust contribute to the choice of financing products, which is mediated by customer satisfaction. The calculation of the determination coefficient yields the following results:

a. The Influence of Sharia Financial Literacy on the Decision to Choose Financing Products.

Table 13 Analysis of the Coefficient of Determination of the Influence of Sharia Financial Literacy on the Decision to Select Financing Products.

Model Summaryb

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.531a	0,281	0,274	2,392
a. Predictors: (Constant), Sharia Financial Literacy				
b. Dependent Variable: Financing Product Selection Decision				

Source: SPSS Output Results, 2026

The coefficient of determination (R-squared), as seen in the previous table, is 0.531, or 53.1%. This shows that 53.1% of the decisions of customers of Islamic financial institutions in choosing financing products are influenced by Islamic financial literacy; The remaining percentage was influenced by other factors not discussed in this study.

b. The Effect of Contract Suitability on the Decision of Financing Product Selection.

Table 14 Analysis of the Coefficient of Determination of the Effect of Contract Conformity on the Decision of Selection of Financing Products.

Model Summaryb

Models	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553a	0,306	0,299	2,350
a. Predictors: (Constant), Contract Suitability				
b. Dependent Variable: Financing Product Selection Decision				

Source: SPSS Output Results, 2026

The coefficient of determination (R-squared), as seen in the previous table, is 0.553, or 55.3%. This shows that 55.3% of the decisions of customers of Islamic financial institutions in choosing financing products are influenced by the suitability of the contract, with the remaining percentage influenced by other variables that are not discussed in this study.

c. The Influence of Trust on the Decision to Select Financing Products.

Table 15 Analysis of the Coefficient of Determination of the Influence of Trust on the Decision to Select Financing Products.

Model Summaryb				
Models	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.558a	0,311	0,305	2,341
a. Predictors: (Constant), Trust				
b. Dependent Variable: Financing Product Selection Decision				

Source: SPSS Output Results, 2026

Based on the table above, it is known that the coefficient of determination (R square) is 0.558 or 55.8%. This means that trust affects the decision to select financing products for customers of Islamic financial institutions 55.8% and the rest is influenced by other factors that are not studied in this study.

d. The Influence of Customer Satisfaction on the Decision to Choose a Financing Product.

Table 16 Analysis of Coefficient Determination of the Influence of Customer Satisfaction on Financing Product Selection Decisions

Model Summaryb				
Models	**R**	**R Square**	**Adjusted R Square**	**Std. Error of the Estimate**
1	.552a	0,305	0,298	2,353
a. Predictors: (Constant), Customer Satisfaction				
b. Dependent Variable: Financing Product Selection Decision				

Source: SPSS Output Results, 2026

The table above shows that the coefficient of determination (R-squared) is 0.552, or 55.2%. This shows that customer satisfaction affects 55.2% of the client's choice of financing products of Islamic financial institutions, with additional factors not covered in this survey affecting the remaining proportion.

Hypothesis Testing

Hypothesis testing is the answer to the formulation of the research problem. Below will be explained about partial hypothesis testing (t-test), and simultaneous hypothesis testing (F-test), which are as follows:

1. Partial Hypothesis Testing

The contribution rate of each independent variable to the variation of dependent variables was determined using partial hypothesis testing (t-test) with a confidence level of 5% (α). Next, a comparison was made between the calculated t-value and the calculated t-value of the table. The steps for partial hypothesis testing (t-test) are as follows:

a. Use testing criteria to determine whether the proposed hypothesis is accepted or rejected.:
   1) If the value of tcal > t table, then Ho is rejected and Ha is accepted
   2) If the value of tcal < t table, then Ho is accepted and Ha is rejected
b. Hypothesis:

H1 : There is an influence between Islamic financial literacy on the decision to choose financing products

Ho: There is no influence between Islamic financial literacy on the decision to choose financing products

H2 : There is an influence between the suitability of the contract on the decision to select financing products

Ho : There is no influence between the suitability of the contract on the decision to select financing products

H3 : There is an influence between beliefs on the decision to choose financing products

Ho : There is no influence between trust on the decision to choose a financing product

H4 : There is an influence between customer satisfaction on the decision to choose financing products

Ho : There is no influence between customer satisfaction on the decision to choose a financing product

c. Define t table:

It is clearly seen that the t-table value for the two-way test with 104 respondents was 0.195 when the effect df = n –2 was tested using the degree of freedom (df) and the significance level of 5%.

d. Testing:

The following are the results of data processing carried out using the method described earlier:

Table 17 Partial Hypothesis Test Results (t-test)

Coefficient

Models		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,995	1,452		4,128	0
	Sharia Financial Literacy	0,487	0,077	0,531	6,321	0,000
	Contract Suitability	0,536	0,080	0,553	6,708	0,000
	Trust	0,538	0,079	0,558	6,791	0,000
	Customer Satisfaction	0,488	0,073	0,552	6,687	0,000

Source: SPSS Output Results, 2026

Based on the table above, it can be seen that the test results for the sharia financial literacy variable (X1) obtained a calculated t value of 6.324 and a ttable of 0.195. Because the calculated t value is greater than the table t (1.854 > 0.195) with a significance value of 0.000 < 0.05, Ho is rejected and H1 is accepted. This means that Islamic financial literacy has a positive and significant effect on the decision to choose financing products for customers of Islamic financial institutions.

Based on the table above, it can also be seen that the test results for the contract conformity variable (X2) obtained a calculated t value of 6.708 and ttable of 0.195. Because the calculated value of t is greater than the table t (6.708 > 0.195) with a significance value of 0.000 < 0.05, Ho is rejected and H2 is accepted. This means that the suitability of the contract has a positive and significant effect on the decision to select financing products for customers of Islamic financial institutions.

From the previous table, it can also be seen that the test results for the confidence variable (X3) produced a table t-value of 0.195 and a calculated t-value of 6.791. Ho was rejected and H2 was accepted because the calculated t-value was higher than the table t-value (6.791 > 0.195) with a significance value of 0.000 < 0.05. This shows that for customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, trust has a beneficial and substantial impact on the decision to select financing products.

From the table above, it can also be seen that the test results for the customer satisfaction variable (X3) produced a table t-value of 0.195 and a calculated t-value of 6.687. Ho was rejected and H2 was accepted because the calculated t-value was higher than the table t-value (6.687 > 0.195) with a significance value of 0.000 < 0.05. This shows that for customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, the selection of financing products is positively and significantly influenced by customer satisfaction.

2. Simultaneous Hypothesis Testing (F Test)

Simultaneous hypothesis testing (F test) is carried out to determine the influence of concurrent/joint independent variables on bound variables. The following are the steps involved in hypothesis testing:

a. To determine whether the proposed hypothesis is accepted or rejected, use the following testing criteria:
   1) If the value of Fcal > F is tabled, then Ho is rejected and Ha is accepted
   2) If the value of Fcal < F is tabled, then Ho is accepted and Ha is rejected
b. Hypothesis:

H3: There is an influence between Islamic financial literacy, contract suitability, and trust in the decision to select financing products by mediating customer satisfaction.

Ho: There is no influence between Islamic financial literacy, contract suitability, and trust in the decision to select financing products and the mediation of customer satisfaction.

c. Specifying the F table:

The value of table F for the two-way test with 104 respondents was 3.08 when a significance level of 5% was applied.

d. Testing:

The following are the results of data processing carried out using the method described earlier:

Table 18 Results of Simultaneous Hypothesis Test (f-test)

NEW ERA						
Models		**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
1	Regression	313,976	4	78,494	15,605	.000b
	Residual	497,985	99	5,030		
	Total	811,962	103			

a. Dependent Variable: Decision on Financing Product Selection
b. Predictors: (Constant), Customer Satisfaction, Sharia Financial Literacy, Contract Conformity, Trust

Source: SPSS Output Results, 2026

Based on statistical calculations, H3 is accepted and Ho is rejected because the F value of the calculation is 15.605, which is higher than the F table (15.605 > 3.08). The table also yields a significance value of 0.000, which is less than 0.05 (0.000 < 0.05). Thus, it can be said that among customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, the combination of Islamic financial literacy, contract suitability, and trust has a beneficial and significant impact on the choice of financing products through member satisfaction mediation.

The following is a discussion of the impact of Sharia financial literacy, contract suitability, and trust in the choice of financing products by mediating customer satisfaction in customers of Islamic financial institutions, based on previous findings in the descriptive and quantitative sub-chapters of this study.

The Influence of Sharia Financial Literacy on Financing Product Selection Decisions

The results of the hypothesis test show that customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik are significantly influenced by Islamic financial literacy when choosing financing products. Meanwhile, it is known that Islamic financial literacy has a positive impact on the choice of financing products for customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, based on the findings of multiple linear regression testing. This implies that the decision to choose financing products at Islamic financial institutions in the cities of Garut, Bandung, and Gresik will increase in line with the growth of Islamic financial literacy. This is because the high level of Islamic financial literacy shows a balance between product quality and benefit value.

The Effect of Contract Suitability on the Decision of Financing Product Selection

The results of the hypothesis test showed that clients of Islamic financial institutions in the cities of Garut, Bandung, and Gresik were significantly influenced by the suitability of the contract when choosing financing goods. Meanwhile, multiple linear regression testing revealed that the suitability of the contract had a positive effect on the choice of financing products for customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik. This shows that if a suitable contract is available, the choice of financing products at Islamic financial institutions in the cities of Garut, Bandung, and Gresik will also increase. This is the result of high contract conformity, which shows that the quality and excellence of the product are equally valued.

The Influence of Trust on the Decision to Choose Financing Products

The findings of the hypothesis test show that clients of Islamic financial institutions in the cities of Garut, Bandung, and Gresik are strongly influenced by trust when choosing financing products. Meanwhile, it is known that trust has a positive impact on the choice of financing products for clients of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, according to the results of multiple linear regression tests. This implies that the decision to choose financing goods at Islamic financial institutions in the cities of Garut, Bandung, and Gresik will increase along with increasing trust. This is because a high level of trust shows a balance between profit and product quality

The Influence of Customer Satisfaction on the Decision to Choose Financing Products

The hypothesis test findings show that, for clients of Islamic financial institutions in the cities of Garut, Bandung, and Gresik, customer satisfaction significantly influences the choice of financing products. According to the results of multiple linear regression tests, customers of Islamic financial institutions in the cities of Garut, Bandung, and Gresik chose financing products based on customer satisfaction. This implies that the decision to choose financing goods at Islamic financial institutions in the cities of Garut, Bandung, and Gresik will increase along with increasing customer satisfaction. This is because a high level of customer satisfaction indicates that the excellence and quality of the product are balanced.

CONCLUSION

Based on the findings obtained from 104 customers of Islamic financial institutions in Garut, Bandung, and Gresik, Islamic financial literacy, contract compliance, trust, and customer satisfaction had positive and significant effects on customers' decisions to select Islamic financing products. Simultaneously, these variables significantly influenced financing product selection decisions, as indicated by an F-value of 15.605 and a significance value of 0.000. These findings demonstrate that customers' decisions were influenced not only by their understanding of Islamic financial principles and products but also by contract compliance, trust in financial institutions, and satisfaction with the services provided. Therefore, customer satisfaction played an important role in strengthening customers' decisions to select financing products offered by Islamic financial institutions.

Future research should involve larger sample sizes and broader geographical coverage to improve the generalizability of the findings. Researchers may also examine other factors that could influence financing product selection decisions, such as religiosity, service quality, perceived risk, digital service convenience, promotional strategies, and institutional reputation. Furthermore, the mediating role of customer satisfaction should be investigated more comprehensively through indirect-effect testing, such as bootstrapping analysis in partial least squares structural equation modeling (PLS-SEM) or covariance-based structural equation modeling (CB-SEM), to determine the magnitude and significance of the mediation effect more accurately. Longitudinal and mixed-method approaches are also recommended to provide deeper insights into changes in customer behavior and decision-making processes when selecting Islamic financing products.

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