MULTIFINANCE
Jurnal Ekonomi, Manajemen Dan Perbankan
Altin Riset Publishing
http://altinriset.com/journal/index.php/multifinance
E-ISSN: 3024-8175
Vol.4, No. 2, November 2026

ISLAMIC FINANCIAL LITERACY, DIGITAL SKILLS, AND HOUSEHOLD FINANCIAL BEHAVIOUR: TESTING THE MEDIATING ROLE OF SHARIA ATTITUDE AMONG HOUSEWIVES IN SUMEDANG, INDONESIA

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Abstract

This study examines whether sharia attitude mediates the relationships of Islamic financial literacy and digital skills with household financial behaviour among housewives in Sumedang Regency, Indonesia. A cross-sectional survey was conducted with 52 purposively selected respondents. Questionnaire responses covering four constructs—Islamic financial literacy (PS), digital skills (KD), sharia attitude (SS), and household financial behaviour (Y)—were analysed using partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4. The reported structural estimates indicate that Islamic financial literacy is positively associated with sharia attitude (β = .461, p = .001) and household financial behaviour (β = .401, p = .001), while digital skills are positively associated with household financial behaviour (β = .481, p < .001). Sharia attitude is not significantly associated with household financial behaviour (β = −.103, p = .382), and the indirect effect of Islamic financial literacy on household financial behaviour through sharia attitude is not significant (β = −.047, p = .459). These structural findings require cautious interpretation because the digital-skills construct exhibits weak internal consistency (Cronbach's α = .309; ρA = .323) and fails discriminant-validity assessment against Islamic financial literacy and household financial behaviour (HTMT = 1.041 and 1.212, respectively). The results therefore provide preliminary evidence of direct associations but do not establish a robust mediating mechanism. The study highlights the need to refine the digital-skills measure and replicate the model with a larger, adequately powered sample.

Keywords: Islamic financial literacy; digital skills; sharia attitude; household financial behaviour; PLS-SEM

Introduction

Digital financial services have changed how households access payments, savings, financing, and investment products. These developments can expand financial access, but they also require individuals to understand financial products, assess risks, protect personal information, and use digital platforms competently. Digital financial literacy is therefore broader than familiarity with applications: it combines financial knowledge with the skills, attitudes, and

behaviours required to use digital financial services safely and effectively (OECD, 2024; Lyons & Kass-Hanna, 2021). Financial literacy more generally is associated with the capacity to make informed decisions about saving, borrowing, planning, and wealth accumulation (Lusardi & Mitchell, 2014).

For Muslim households, financial decision-making may also involve the assessment of products and practices against Islamic principles. Islamic financial literacy therefore requires knowledge not only of financial products and services but also of relevant sharia concepts and their implications for financial choices. Dinc et al. (2021) developed a multidimensional Islamic financial literacy scale that includes the broader Islamic financial system. Evidence from Indonesian Muslim consumers also indicates that Islamic financial literacy is associated with financial management behaviour and financial well-being (Wijaya et al., 2024), while studies of Islamic financial literacy and financial behaviour have documented related associations in Indonesian communities (Gunawan et al., 2021).

Household financial behaviour includes practices such as budgeting, saving, managing expenditure, planning investments, and preparing for financial risks. These practices matter because financial knowledge does not automatically translate into sound financial action. Research on financial literacy has repeatedly emphasized the importance of the behavioural and institutional contexts in which individuals make decisions (Lusardi & Mitchell, 2014; OECD, 2024). In a digital environment, practical digital skills may influence whether people can translate financial knowledge into actions, such as comparing products, navigating digital interfaces, and conducting transactions securely (Choung et al., 2023; Lyons & Kass-Hanna, 2021).

Sharia attitude may be relevant to this process because the evaluation of financial choices in relation to Islamic principles can shape preferences and intentions. The Theory of Planned Behavior proposes that attitudes, subjective norms, and perceived behavioural control contribute to behavioural intentions, which in turn are related to behaviour (Ajzen, 1991, 2020). However, the relationship between attitudes or intentions and actual behaviour is not automatic. The intention–behaviour gap literature shows that positive evaluations and intentions may fail to translate into action when practical constraints or capability limitations intervene (Sheeran, 2002; Sheeran & Webb, 2016). This distinction is important when examining household financial behaviour, where decisions are also shaped by income constraints, competing needs, access to services, and digital competence.

Technology acceptance perspectives provide a complementary explanation for the role of digital skills. The Technology Acceptance Model emphasizes perceived usefulness and perceived ease of use in technology acceptance (Davis, 1989), while the Unified Theory of Acceptance and Use of Technology integrates performance expectancy, effort expectancy, social influence, and facilitating conditions (Venkatesh et al., 2003). These frameworks are useful for understanding technology use, but they do not by themselves establish that digital skills are empirically distinct from financial literacy or from the financial behaviours they are intended to explain. Construct validity must therefore be demonstrated rather than assumed.

Despite growing interest in digital financial literacy and Islamic finance, the specific role of sharia attitude as a mediator between Islamic financial literacy and household financial behaviour remains an empirical question. This study addresses that question in a sample of housewives in Sumedang Regency. It examines four constructs: Islamic financial literacy (PS), digital skills (KD), sharia attitude (SS), and household financial behaviour (Y). Importantly, the study treats the measurement evidence as part of the substantive result: a structural path should not be interpreted as conclusive when the relevant construct does not demonstrate adequate reliability or discriminant validity.

The study contributes in three ways. First, it examines Islamic financial literacy and digital skills together in relation to household financial behaviour. Second, it tests rather than presumes the mediating role of sharia attitude. Third, it reports measurement limitations transparently, particularly the weak reliability and discriminant validity of the digital-skills construct. Given the cross-sectional design and small purposive sample, the findings are interpreted as preliminary associations rather than causal effects or population estimates.

Theoretical Framework

Islamic financial literacy and sharia attitude

Islamic financial literacy refers to knowledge and understanding of financial concepts, products, and services assessed in relation to Islamic financial principles. A valid measure should distinguish knowledge of Islamic finance from general financial knowledge and from attitudes or behaviours that may follow from that knowledge. The scale-development work of Dinc et al. (2021) illustrates the importance of defining the domain and validating its dimensions empirically. In the present study, Islamic financial literacy is operationalised through knowledge of Islamic financial products, understanding of halal–haram principles, and awareness of the benefits and risks of digital Islamic finance.

Within the Theory of Planned Behavior, attitude represents an individual's evaluation of performing a particular behaviour (Ajzen, 1991, 2020). Greater understanding of Islamic financial products and principles may be associated with more favourable evaluations of sharia-compliant financial choices. This relationship is proposed as an association, not as proof that knowledge necessarily produces a particular attitude.

H1: Islamic financial literacy is positively associated with sharia attitude.

Islamic financial literacy and household financial behaviour

Financial literacy can support household financial decision-making by improving the ability to understand financial products, evaluate alternatives, and plan for future needs (Lusardi & Mitchell, 2014). In Muslim households, Islamic financial literacy may additionally inform decisions concerning sharia-compliant savings, financing, investment, and charitable allocation. Prior empirical work in Indonesia has reported associations between Islamic financial literacy and financial behaviour or financial management (Gunawan et al., 2021; Wijaya et al., 2024).

H2: Islamic financial literacy is positively associated with household financial behaviour.

Digital skills and household financial behaviour

Digital skills concern the practical ability and confidence to use digital applications and platforms. Digital financial literacy frameworks include the knowledge and skills required to use digital financial services safely (OECD, 2024). Research has linked digital financial literacy with financial well-being and the capacity to use digital financial services (Choung et al., 2023; Yang et al., 2023). However, the present study's digital-skills measure must be interpreted cautiously because its empirical distinction from the other constructs is tested in the measurement model.

H3: Digital skills are positively associated with household financial behaviour.

Sharia attitude and household financial behaviour

A favourable sharia attitude may be associated with household choices that seek to avoid prohibited transactions and prioritize sharia-compliant financial practices. The Theory of Planned Behavior places attitude among the proximal determinants of intention (Ajzen, 1991, 2020). Nevertheless, attitude may not translate into action when behavioural control, resources, or situational conditions are constrained. The intention–behaviour gap provides a reason to test the relationship rather than assume it (Sheeran, 2002; Sheeran & Webb, 2016).

H4: Sharia attitude is positively associated with household financial behaviour.

The mediating role of sharia attitude

A mediation model proposes that an antecedent is associated with an outcome partly through an intervening construct. Contemporary mediation analysis emphasizes estimation and inference for the indirect effect rather than relying solely on a sequence of separate significance tests (Zhao et al., 2010; Nitzl et al., 2016). In this study, sharia attitude is examined as a potential mediator of the relationship between Islamic financial literacy and household financial behaviour. The indirect effect is evaluated directly using bootstrapping.

H5: Sharia attitude mediates the relationship between Islamic financial literacy and household financial behaviour.

Research Method

Research design and participants

The study used a quantitative, cross-sectional survey design. The target population comprised housewives in Sumedang Regency, Indonesia. A total of 52 respondents were recruited through purposive sampling. The manuscript supplied for revision does not report the fieldwork dates, eligibility criteria beyond respondent status, recruitment channels, response rate, or a demographic profile. These details must be added by the authors before submission; they cannot be inferred from the available results.

Measures and questionnaire

The online questionnaire contained 30 statements rated on a five-point Likert scale. The instrument was organized into four operational constructs: Islamic financial literacy (PS; six items), digital skills (KD; three items), sharia attitude (SS; three items), and household financial behaviour (Y; 18 items). The construct domains and item counts are summarized in Table 1. The source manuscript indicates that items were repositioned into the four operational constructs during instrument design. The exact wording of all 30 items, response anchors, item-to-construct

mapping, translation procedure, expert review, pilot testing, and evidence of content validity were not included in the supplied manuscript. These materials should be reported in the article or an online supplement.

Table 1. Operationalization of the study constructs

Construct	Operational domain	Items	Theoretical basis reported in the source
Islamic financial literacy (PS)	Knowledge of Islamic financial products; understanding of halal–haram principles; awareness of benefits and risks of digital Islamic finance	6	OECD/INFE (2024); Anindita et al. (2024); Dinc et al. (2021)
Digital skills (KD)	Ability to operate digital financial applications/platforms; confidence in conducting digital transactions independently	3	Davis (1989); Venkatesh et al. (2003); OECD/INFE (2024)
Sharia attitude (SS)	Preference for sharia-compliant products; perceived importance of sharia compliance; attitude toward avoiding riba	3	Ajzen (1991, 2020)
Household financial behaviour (Y)	Budgeting; saving; allocation of zakat, infak, and sadaqah; halal investment planning; financial risk management	18	Liu et al. (2024)

Data analysis

The authors analysed the data using partial least squares structural equation modelling (PLS-SEM) in SmartPLS 4. PLS-SEM can be appropriate for prediction-oriented models and composite-based analysis, but the choice of estimator does not remove the need to justify sample size, measurement quality, and model specification (Hair et al., 2019; Kock & Hadaya, 2018; Sarstedt et al., 2022). The original analysis used 500 bootstrap resamples. This setting is retained in the report of the supplied results; for a submission-ready reanalysis, the authors should rerun

bootstrapping with a substantially larger number of resamples (commonly 5,000) and report confidence intervals, because the current output does not provide them.

The measurement model was assessed using Cronbach's alpha, composite reliability (rho_A and rho_C), average variance extracted (AVE), and the heterotrait–monotrait ratio (HTMT). The structural model was summarized using R^2, path coefficients, and f^2. Indirect effects were evaluated using the specific indirect effect for PS → SS → Y. The HTMT criterion of .85 was applied as a conservative diagnostic (Henseler et al., 2015). Sample-size adequacy should be evaluated using an a priori power analysis or an appropriate PLS-SEM method rather than relying on the 10-times rule (Kock & Hadaya, 2018).

Results

Measurement model

The reliability and convergent-validity statistics reported in the source manuscript are reproduced in Table 2. PS, SS, and Y meet the reported thresholds for Cronbach's alpha, rho_A, rho_C, and AVE. KD presents a materially different pattern: Cronbach's alpha (.309) and rho_A (.323) are below the conventional .70 threshold, although rho_C (.739) and AVE (.589) exceed their respective thresholds. This pattern does not justify describing KD as reliably measured. The discrepancy indicates that the construct's internal consistency is weak and should be investigated at item level.

Table 2. Reliability and convergent validity

Construct	Cronbach's α	rho_A	rho_C	AVE	Assessment
PS	.803	.813	.860	.508	Meets reported thresholds
KD	.309	.323	.739	.589	Internal consistency concern
SS	.882	.899	.927	.809	Meets reported thresholds
Y	.912	.915	.925	.510	Meets reported thresholds

Discriminant validity results are shown in Table 3. The HTMT values for PS–KD (1.041) and KD–Y (1.212) exceed .85 and are greater than 1. These results indicate that KD is not empirically distinguishable from PS and Y in the current sample under the applied criterion. Consequently, the structural coefficient for KD → Y cannot be treated as conclusive evidence of a distinct digital-skills effect.

Table 3. Discriminant validity (HTMT)

Construct pair	HTMT	Assessment
PS–KD	1.041	Does not meet criterion
PS–SS	.560	Meets criterion
PS–Y	.661	Meets criterion
KD–SS	.478	Meets criterion
KD–Y	1.212	Does not meet criterion
SS–Y	.254	Meets criterion

Note. The study applied HTMT < .85 as the criterion. Values above 1 for pairs involving KD indicate a serious construct-overlap problem.

Structural model

The coefficient of determination is reported in Table 4. The model explains 21.2% of the variance in sharia attitude and 55.0% of the variance in household financial behaviour. These values describe in-sample explanatory power; they do not establish out-of-sample predictive performance.

Table 4. Coefficient of determination

Endogenous construct	R^2	Adjusted R^2	Interpretation reported/qualified
Sharia attitude (SS)	.212	.197	21.2% of variance explained by PS
Household financial behaviour (Y)	.550	.522	55.0% of variance explained by PS, KD, and SS

Note. R^2 values are reproduced from the supplied output. Predictive assessment (e.g., PLSpredict) was not reported.

The original f^2 table reports values of .270 for PS → SS, .368 for KD → Y, .208 for PS → Y, and .018 for SS → Y. The original table also attached T-statistics and p-values to these f^2 values. Because f^2 is an effect-size measure and should not be presented with those inferential statistics unless a separately specified procedure was used, Table 5 retains only the reported f^2 values. The authors must check the SmartPLS output and identify the source of the T-statistics and p-values before restoring them.

Table 5. Reported effect sizes (f^2)

Structural path	f^2	Descriptive magnitude
PS → SS	.270	Between medium and large using common .02/.15/.35 benchmarks
KD → Y	.368	Large using common .02/.15/.35 benchmarks

PS → Y	.208	Medium using common .02/.15/.35 benchmarks
SS → Y	.018	Below the .02 small-effect benchmark

Hypothesis testing and indirect effect

The path coefficients and bootstrap results provided in the source manuscript are reproduced in Table 6. PS is positively associated with SS (β = .461, t = 3.253, p = .001). PS is positively associated with Y (β = .401, t = 3.213, p = .001), and KD is positively associated with Y (β = .481, t = 4.562, p < .001). SS is not significantly associated with Y (β = −.103, t = .874, p = .382). The KD path must be interpreted cautiously because KD fails internal-consistency and discriminant-validity assessment.

Table 6. Structural path estimates

Path	β	t	p	Statistical decision
PS → SS	.461	3.253	.001	Positive and statistically significant
PS → Y	.401	3.213	.001	Positive and statistically significant
KD → Y	.481	4.562	< .001	Positive and statistically significant; measurement caveat
SS → Y	−.103	.874	.382	Not statistically significant

The specific indirect effect of PS on Y through SS is negative and not statistically significant (β = −.047, t = .741, p = .459; Table 7). Accordingly, the data do not support the proposed mediation hypothesis. Because the direct path PS → Y is statistically significant while the indirect effect is not, the pattern can be described as a significant direct association without evidence of mediation. The term direct-only non-mediation is consistent with the classification discussed by Zhao et al. (2010), but it should not be interpreted as evidence that all possible mechanisms have been ruled out.

Table 7. Specific indirect effect

Indirect path	β	t	p	Decision
PS → SS → Y	−.047	.741	.459	Not statistically significant;

				mediation not supported

Table 8. Summary of hypotheses

Hypothesis	Proposed association	Result	Decision
H1	PS → SS	β = .461, p = .001	Supported
H2	PS → Y	β = .401, p = .001	Supported
H3	KD → Y	β = .481, p < .001	Statistically supported; provisional because KD measurement is inadequate
H4	SS → Y	β = −.103, p = .382	Not supported
H5	PS → SS → Y	β = −.047, p = .459	Mediation not supported

Discussion

The findings provide mixed evidence regarding the proposed relationships among Islamic financial literacy, digital skills, sharia attitude, and household financial behaviour. Islamic financial literacy is positively associated with sharia attitude and household financial behaviour in the estimated model. This pattern is consistent with the broader argument that financial knowledge can support more informed household decisions (Lusardi & Mitchell, 2014) and with empirical research on Islamic financial literacy and financial management among Indonesian Muslims (Gunawan et al., 2021; Wijaya et al., 2024). Nevertheless, the cross-sectional design does not establish temporal ordering or causality.

The non-significant path from sharia attitude to household financial behaviour and the non-significant indirect effect suggest that sharia attitude did not function as a mediator in this sample. This result is compatible with the intention–behaviour gap literature, which cautions that favourable attitudes and intentions may not translate directly into action (Sheeran, 2002; Sheeran & Webb, 2016). Household financial behaviour may depend on practical resources, financial constraints, access to suitable products, household decision-making arrangements, and the ability to execute financial tasks. These factors were not all measured in the current model and therefore remain possible explanations rather than tested mechanisms.

The positive coefficient for digital skills requires particular caution. Although the estimated KD → Y path is statistically significant, KD has weak internal consistency and fails discriminant validity against PS and Y. A construct that overlaps empirically with both its predictor and outcome may produce coefficients that are difficult to interpret as the effect of a distinct capability. The result should therefore be reported as a provisional association from the current specification, not as strong evidence that digital skills independently improve household financial behaviour. A future study should reconsider whether the three KD items measure operational digital skills,

digital financial self-efficacy, perceived ease of use, or a broader digital financial literacy construct. These concepts should not be combined without a clear conceptual definition and measurement evidence (Lyons & Kass-Hanna, 2021; OECD, 2024).

The measurement results also raise a broader instrument-development issue. The source manuscript indicates that the original 30 items were repositioned into four constructs. Reassigning items can be defensible when supported by a clear construct definition, content validation, cognitive testing, and empirical assessment. However, the available manuscript does not provide the exact item wording or a record of the validation process. The unusually low alpha and rho_A for KD and HTMT values above 1 indicate that the item-level evidence should be inspected before substantive conclusions are drawn. The authors should report outer loadings, cross-loadings or other diagnostic evidence where appropriate, and the exact item deletion or retention decisions.

The sample size and design further constrain inference. A sample of 52 purposively selected respondents may be inadequate for stable estimation depending on model complexity, effect sizes, and desired statistical power. PLS-SEM does not automatically make a small sample adequate; sample-size planning should use a defensible power-based or method-specific procedure (Hair et al., 2019; Kock & Hadaya, 2018). The use of 500 bootstrap resamples should also be revisited. A larger number of resamples and confidence intervals would provide more informative uncertainty estimates for direct and indirect effects. The present results should be treated as exploratory and sample-specific.

Practically, the findings suggest that financial education for housewives should not focus only on cultivating favourable attitudes. It may also need to build substantive knowledge of Islamic financial products and practical capability to manage household finances. However, because the digital-skills measure is not yet psychometrically sound, recommendations specifically targeting digital skills should be framed as a research and programme-development priority rather than as a proven intervention effect. Programme evaluation should measure actual skills and observed financial practices, not only self-reported confidence.

Conclusion

This study examined the relationships among Islamic financial literacy, digital skills, sharia attitude, and household financial behaviour among 52 housewives in Sumedang Regency. The reported estimates show positive associations between Islamic financial literacy and sharia attitude, Islamic financial literacy and household financial behaviour, and digital skills and household financial behaviour. Sharia attitude was not significantly associated with household financial behaviour, and its indirect effect in the relationship between Islamic financial literacy and household financial behaviour was not significant. Thus, the proposed mediation was not supported.

The main qualification concerns measurement quality. The digital-skills construct exhibited low internal consistency and failed discriminant validity against Islamic financial literacy and household financial behaviour. The significant KD → Y coefficient should therefore be considered provisional. The study's small purposive sample, cross-sectional design, incomplete reporting of instrument development, and absence of bootstrap confidence intervals further limit the strength

and generalizability of the conclusions. Future research should refine and validate the digital-skills measure, use a larger sample determined through power analysis, provide full instrument documentation, and test the model with more extensive bootstrap inference and predictive assessment.

Limitations and Recommendations for Further Research

The study is limited by its sample size (n = 52), purposive sampling, and single-regency setting. The cross-sectional design prevents causal interpretation. In addition, the supplied manuscript does not report fieldwork dates, respondent characteristics, response rate, item wording, missing-data procedures, ethics approval, or confidence intervals. Most importantly, the KD construct has weak internal consistency and inadequate discriminant validity. Future studies should (a) define digital skills separately from digital financial literacy and perceived ease of use; (b) undertake expert review and cognitive interviews; (c) conduct a pilot study and report item-level measurement evidence; (d) calculate sample size using an a priori power analysis; and (e) consider longitudinal or multi-group designs when theoretically justified.

CRediT authorship contribution statement

Author contributions to this research. **Yusrina Alyani Tamimi:** Conceptualization; Methodology; Investigation; Data curation; Formal analysis; Writing – original draft. **Desyria Pratiwi:** Conceptualization; Methodology; Validation; Supervision; Writing – review & editing. **Vahra Frenari Putri:** Project administration; Resources; Software. Fidy Aulia: Supervision; Validation. **Rayya Khansa Nabiha:** Visualization, Formal analysis.

Declarations

Ethics approval: The source manuscript does not include an ethics approval number or a formal decision from an institution.

Informed consent: Not applicable to the analysis of publicly accessible online reviews, while adhering to the ethical requirements of the relevant institution and journal.

Data availability: The dataset of reviews can be obtained by contacting the author via the provided email address.

Conflict of interest: The author declares no conflict of interest in this research.

Funding: The author received no funding from any source.

Acknowledgments: The author expresses gratitude to colleagues and various parties who supported this research.

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