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**FINANCIAL INCLUSION, ISLAMIC FINANCIAL LITERACY AND
INTEREST OF LAMONGAN MSMEs TO USE ISLAMIC BANK PRODUCTS**

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Abstract

Islamic banks have a strategic role in increasing the MSME business, especially in funding and supporting technical and non-technical assistance activities. Micro, Small and Medium Enterprises (MSMEs) are an inseparable part of business actors and play a significant role in creating job opportunities in Indonesia. Islamic banks to MSMEs in Lamongan. The purpose of this study was to determine the effect of financial inclusion on the interest of Lamongan SMEs with Islamic financial literacy as a moderating variable. The approach used in this research is a quantitative approach. The population used is MSMEs in Lamongan district with a sample of 138 respondents. The data obtained were then analyzed using SEM-PLS. The results of this study indicate that financial inclusion has a positive effect on interest in using Islamic bank products. Islamic financial literacy moderates the relationship between the influence of financial inclusion on interest in using Islamic banking services.

Keywords: Financial Inclusion, Islamic Financial Literacy, Interest

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Introduction

Islamic banks in Indonesia have an important role in building the national economy, because Islamic banks have the concept of prohibiting usury in implementing the system. With the concept carried by Islamic banks, the existence of Islamic banks has been responded positively by all levels of society as a whole. This is also strengthened by the potential in Indonesia with the largest Muslim majority population in Asia and the world (Dianita et al., 2021).

The development of Islamic banks in Indonesia is currently very fast. However, the number of banks, the number of bank offices, and the total assets of Islamic banks are still very small when compared to conventional banks (Dz., 2018). Based on data from the Financial Services Authority in 2018, the number of customers who deposited funds in Islamic banks only amounted to 23.1 million people and customers who borrowed only 4.7 million people. This number is still very small when compared to the population of Indonesia, which is predominantly Muslim, which amounts to more than 300 million people (Shandy Utama, 2020).

Small and medium enterprises (MSMEs) are one of the main drivers of manufacturing development. Mobility in the MSME sector is very important to generate economic growth and employment (Mesran.dkk, 2020). MSMEs are very flexible and can easily adapt to the ebb and flow of market demand. They are able to create jobs faster than any other business sector, and they are also quite diversified, making important contributions to exports and trade (Ritonga & Sinaga, 2021).

The COVID-19 outbreak has disrupted the performance of MSMEs at this time. Especially in terms of financing in Islamic banks (Aminy & Fithriasari, 2021). The findings show that the development of Islamic banking financing allocated to MSMEs has decreased during the Covid-19 pandemic. The largest decline in financing occurred in BPRS financing for MSMEs which fell by 14.88%, BUS financing for MSMEs decreased by 14.17%, and UUS financing decreased by 13.47% (Trimulato, 2021).

Financial inclusion has an important role to increase interest in using Islamic bank products (Khairiyah & Sari, 2020). Given that there are still many MSMEs that do not have access to the formal financial sector. In addition, the formal financial sector is a public good, so every citizen is entitled to a variety of good formal financial products and services (Balqis & Sartono, 2020). Therefore, access to formal financial products and services must be provided to all levels of society, with particular attention to MSMEs (Rifa'i, 2017).

To increase the influence of financial inclusion on interest in using the services of Islamic banks, good knowledge of Islamic finance is required. The increase in the level of public financial literacy will encourage an increase in the number of people who use financial service products (Mulyaningtyas et al., 2020; Nurrohmah & Purbayati, 2020). It also has a direct impact on increasing the level of financial inclusion and reducing inequality in society, so that in the end it will encourage prosperity (Finantier, 2021). The more individuals understand financial literacy, the more they are able to understand financial perceptions and risks, skills and confidence, and are able to make the right decisions to improve one's financial well-being (Nurudin et al., 2021a);(lestari, 2019). If someone understands this financial knowledge, there will be an interest in owning and accessing financial products and services that are already widely available more effectively and efficiently.(Yuliyanti & Pramesti, 2021). However, according to (Puji & Hakim, 2021a) in his research, he found that Islamic financial literacy was not able to affect a person's interest in using Islamic bank products.

This study analyzes how Islamic financial literacy moderates the effect of financial inclusion on the interest of MSMEs in Lamongan to use Islamic Bank products. For now, various policies have been carried out by the Lamongan Islamic bank to increase financial inclusion and Islamic financial literacy in the community. Among other things, by carrying out socialization of Islamic financial literacy to the Lamongan community (Achiyani, 2021) and carry out banking digitalization through sharia fintech (Abadi et al., 2020). With this research, it is hoped that it will be able to provide a solution in increasing the synergy between Islamic banks and SMEs in Indonesia.

Methods

This research is a quantitative research. The population in this research were MSME entrepreneurs registered with the MSME Association of Lamongan Regency, which amounted to 211 entrepreneurs. The sample used with the Slovin formula is 138 respondents. The research variables consist of: financial inclusion variable (X) as

independent variable and interest in using products as dependent variable (Y); and financial literacy as a moderating variable (Z). Data were collected using a questionnaire and measured using a likert scale with ratings from strongly agree to strongly disagree. While the data analysis using SEM-PLS to determine the relationship between variables.

as a framework for researchers, provide work direction, and facilitate the preparation of research reports, the hypothesis is structured as follows:

H1 : Financial inclusion has a positive effect on interest in using Islamic bank products

H2 : Islamic Financial Literacy has a positive effect on interest in using Islamic bank products

H3 : Financial literacy moderates the relationship between the influence of financial inclusion on interest in using Islamic banking services.

Result and Discussion

1. Respondent Characteristics

After collecting data using a questionnaire to 138 MSME entrepreneurs, the characteristics of the respondents were found which are presented in the table below:

Table 1. Respondent Characteristics

Description	Total	Percentage
Gender:		
a. Man	49	35,5%
b. Woman	89	64,5%
Total	138	100%
Age:		
a. 18-22 Years	7	5,1%
b. 23-27 Years	21	15,2%
c. 28-32 Years	26	18,8%
d. 33-37 Years	18	13,0%
e. > 37 Years	66	47,8%
Total	138	100%
Education Level:		
a. SD/SMP/Tidak Sekolah	7	5,1%
b. SMA/MA	46	33,3%
	16	11,6%

c. Diploma	56	40,6%
d. S1	13	9,4%
e. S2/S3	138	100%
Total		
Business Size:		
a. Micro Business	125	90,6%
b. Small Business	12	8,7%
c. Medium Business	1	0,7%
Total	138	100%

Based on the results of descriptive statistics on the characteristics of respondents, it is known that the total respondents in this study were 138 people. Respondents in this study were dominated by women, namely 89 respondents (64.5%) and the remaining 49 respondents (35.5%). Based on age, respondents in this study were dominated by age > 37 years, as many as 66 respondents. Based on the education level of the respondents, the majority of MSME actors in Lamongan have an undergraduate education level of 56 respondents. The size of the business owned by the respondents is dominated by micro businesses, which are 125 respondents (90.6%).

2. Outer Model

1) Validity test

The outer model is used to test the validity and reliability of the research instrument. The validity test in SEM is divided into convergent validity and discriminant validity. the use of convergent validity by looking at the loading factor which must be > 0.7. The following are the results of the convergent validity test:

Table 2. Outer Loading Result

Construct	Indicator	Loading Value
Financial Inclusion (IK)	IK1	0,825
	IK2	0,790
	IK3	0,858
	IK4	0,835
	IK5	0,860
	IK6	0,867
	IK7	0,819
	IK8	0,847

Islamic financial literacy (IFL)	LKS1	0,570
	LKS2	0,588
	LKS3	0,492
	LKS4	0,825
	LKS5	0,850
	LKS6	0,888
	LKS7	0,846
	LKS8	0,730
	LKS9	0,838
	LKS10	0,750
	LKS11	0,836
	LKS12	0,761
	LKS13	0,679
Interest of SMEs	M1	0,715
	M2	0,759
	M3	0,603
	M4	0,743
	M5	0,780
	M6	0,850
	M7	0,715
	M8	0,802
	M9	0,667

Based on the results of the convergent validity test, it was found that all constructs already had a loading value of 0.4-0.7. According to (Hair et al., 2013) the loading value of 0.4-0.7 can still be maintained. While the discriminant validity test is done by looking at the AVE value and cross loading.

Table 3. Average Variance Extracted Result

Construct	AVE
Financial Inclusion (IK)	0,702
Islamic financial literacy (LKS)	0,566
Interest of SMEs (M)	0,548

Based on the above results, it is known that the Everage Variance Extracted (AVE) value is already above 0.5 and can be declared to have passed the discriminant validity test. In addition to AVE, discriminant validity also sees cross loading as follows:

Table 4. Discriminant validity Result

	IK	LKS	M
IK1	0,825	0,665	0,583
IK2	0,790	0,630	0,593
IK3	0,858	0,722	0,605
IK4	0,835	0,661	0,594

IK5	0,860	0,667	0,583
IK6	0,867	0,738	0,671
IK7	0,819	0,703	0,660
IK8	0,847	0,742	0,695
LKS1	0,387	0,570	0,412
LKS2	0,456	0,588	0,378
LKS3	0,261	0,492	0,267
LKS4	0,693	0,825	0,554
LKS5	0,696	0,850	0,604
LKS6	0,691	0,888	0,619
LKS7	0,667	0,846	0,574
LKS8	0,546	0,730	0,372
LKS9	0,745	0,838	0,578
LKS10	0,608	0,750	0,459
LKS11	0,803	0,836	0,650
LKS12	0,686	0,761	0,576
LKS13	0,591	0,679	0,685
M1	0,492	0,464	0,715
M2	0,501	0,515	0,759
M3	0,350	0,397	0,603
M4	0,820	0,739	0,743
M5	0,546	0,460	0,780
M6	0,589	0,553	0,850
M7	0,394	0,421	0,715
M8	0,512	0,519	0,802
M9	0,548	0,533	0,667

Based on the output of Cross loading above, it is known that the loading value on one construct is higher (gray color) than in other constructs. So it can be said to pass discriminant validity.

2) Reliability Test

The reliability test is carried out by looking at the value of Cronbach's alpha and composite reliability which must be >0.7

Table 5. Reliability Test Result

Construct	Cronbach's Alpha	Composite Reliability
Financial Inclusion (IK)	0,939	0,950
Islamic financial literacy (LKS)	0,933	0,943
Interest of SMEs (M)	0,896	0,915

Based on the results of the reliability test, it is known that all variables have Cronbach's alpha and composite reliability values above 0.7. This means that the research instrument can be said to be reliable.

3. Inner Model

Table 6. R Square Result

	R Square	R Square Adjusted
M	0.619	0.610

Based on the output above, it is known that the value of R2 is 0.619. this means that the interest of MSMEs in Lamongan to use Islamic bank products can be explained by the variables of Financial Inclusion (FI) and Islamic Financial Literacy (IFL) of 61.9%. While the remaining 38.1% is explained by other variables that are not included in the research model.

4. Hypothesis Test

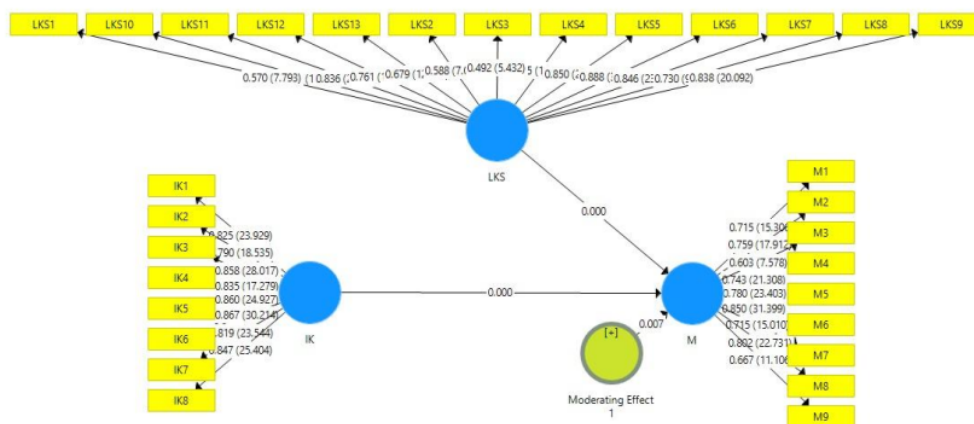


Figure 1. Output Calculate Algorithm

Table 7. Path Coefficient results (Mean, STDEV, T-Statistics P-Vaules)

	Original Sampel	Sample Mean	Stand. Dev	T Statistics	P Value	Conclusion
IK -> M	0,506	0,504	0,105	4,840	0,000	H1 Supported
LKS -> M	0,519	0,529	0,125	4,162	0,000	H2 Supported
Moderating Effect	0,165	0,166	0,062	2,688	0,007	H3 Supported

The Effect of Financial Inclusion on the Interest of Lamongan MSMEs in using Sharia Banking Services

Based on the table above, it is known that the effect of IK on M has a T-Statistics value of 4.840. For the one-tailed hypothesis, as in this study, the T table value is 1.64. So the value of T-Statistics > T-Table with a P-Value <0.05. This means that the first hypothesis about Financial Inclusion has a positive effect on interest in using sharia products, and is supported. The better the financial inclusion, the higher the interest of MSMEs to use Islamic bank financial services. This is in accordance with research (Batubara et al., 2020; Puji & Hakim, 2021b) which states that financial inclusion affects interest in using Islamic banking financial services.. Financial inclusion will enable everyone to use and have access to quality financial services, provided at affordable prices, in a convenient, respectful and dignified manner. (Arun & Kamath, 2015) If this is achieved, then it is possible for MSMEs to use Islamic banking services. Ultimately, financial inclusion provides an opportunity to share the benefits of economic growth and improve economic and social well-being. (Chen & Yuan, 2021)

The Effect of Islamic Financial Literacy on the Interest of Lamongan MSMEs in using Sharia Banking Services

The second hypothesis which contains LKS has a positive effect on interest in using sharia products, is supported. This is because the T-Statistics value is 4.162 and this value is greater than the T-Table of 1.64 with a P-Value of 0.000. This shows that the better the knowledge of MSMEs about Islamic finance, the more their interest in using Islamic financial services will increase. This is in accordance with the research of (Adiyanto & Purnomo, 2021; Candra et al., 2020; Nurudin et al., 2021b) that Islamic financial literacy has an effect on interest in using Islamic financial services. Awareness of Islamic financial literacy will make someone skilled in finance. These skills are acquired through knowledge, understanding and evaluation of information that can influence a person's attitude to make appropriate and effective decisions in accordance with Sharia law (Triani & Mulyadi, 2019).

Moderation of Islamic Financial Literacy on the Relationship between the Influence of Financial Inclusion on the Interest of Lamongan MSMEs in Using Islamic Banking Services

The third hypothesis which contains the moderating effect of the Islamic Financial Literacy (LKS) variable on the relationship between IK and M is also supported. This is because the

T-Statistics value of 2.688 is already greater than the T-Table (1.64) with a P-Value value <0.05 . This means that Islamic Financial Literacy (LKS) strengthens the relationship between IK and M. The better MSME entrepreneurs understand Islamic financial literacy, the greater the relationship between financial inclusion and MSMEs' interest in using Islamic banking services. with a high level of Islamic financial literacy will also support more inclusive financial management, and become a determining factor in making good financial decisions to encourage prosperity (Nanda et al., 2019).

Conclusion

This research aims to provide empirical evidence regarding the relationship of financial inclusion on the interest in using Islamic banking services with Islamic financial literacy as a moderating variable. This research was conducted in Lamongan district with SMEs as the object of research. Based on the results of data processing using SEM-PLS, it shows that: 1) the T-Statistic IK value on M is 4.840 bigger than T-table is 1.64 with P-Value <0.05 . This shows that financial inclusion has an effect on interest in using Islamic banking services. 2) the T-Statistic of LKS on M is 4.162, which is bigger than the T-table of 1.64 with P-Value <0.05 . This shows that Islamic financial literacy has an effect on interest in using Islamic banking services. 3) the T-statistic value of LKS moderation on the relationship between IK and M is 2.688, which is bigger than the T-table of 1.64 with P-Value <0.05 . This shows that financial literacy moderates the relationship between financial inclusion and interest in using sharia banking services. This research is limited to the effect of financial inclusion on the interest of Lamongan SMEs using Islamic financial services with financial literacy as a moderating variable. For further research, it is expected to use other variables that also affect the interest in using Islamic financial services. So as to be able to provide solutions in increasing the synergy between Islamic banks and SMEs in Indonesia.

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