

## **ABSTRACT**

*The level of adoption of rice farmers in Kudus Regency towards Islamic bank services is still low. This study aimed to analyze the factors influencing the intention to use Islamic bank services among rice farmers in the Kudus Regency. A purposive sampling technique was used to collect 154 respondents through questionnaires. The data was analyzed using multiple linear regression analysis. The results indicated that Islamic financial literacy, word of mouth and accessibility had a significant and positive effect, while perceptions of Islamic banks had no significant and negative effect on the intention to use Islamic bank services among rice farmers in the Kudus Regency. This means that the intention of rice farmers in the Kudus Regency to use Islamic bank services is not significantly determined by perceptions of Islamic banks but rather by high Islamic financial literacy, word of mouth and accessibility. This shows that it is important for Islamic banks to improve and ensure the quality of products and services aimed at Islamic bank customers to increase customer trust in using Islamic bank services, so that these customers can recommend other individuals to use Islamic bank services.*

*Keywords: Intention to use, Islamic banks service, Rice farmers.*

