

# Why Generation Z Intends to Save in Islamic Banks: A Case in Indonesia

Lia Fitria<sup>1</sup>, Anita Priantina<sup>2</sup>

<sup>1</sup>Tazkia Islamic University, Indonesia

<sup>2</sup>Universiti Sains Islam Malaysia (USIM), Malaysia

The growth of the Islamic banking industry continues to show a positive trend, both at the global and national levels. One indicator is the increase in banking products, especially savings products. This study aims to analyze the influence of financial literacy and religiosity on intention to save at Islamic banks among Generation Z, with a focus on high school students in Bogor City. This study uses a quantitative approach by involving 100 respondents from SMA Negeri 1 Citeureup students. Data were collected through questionnaires, and analyzed using the Structural Equation Modeling (SEM) method. The results of the analysis show that both financial literacy and religiosity have a positive and significant influence on intention to save at Islamic banks. The R-Square value on the intention to save construct is 0.801, which indicates that 80.1% of the variability in intention saving can be explained by these two variables. The findings emphasize the importance of increasing financial and religious education to encourage wider awareness and participation in sharia-based financial practices.

## OPEN ACCESS

ISSN 2715-6346 (Online)

\*Correspondence:

Lia Fitria

[2110103008.lia@tazkia.student.ac.id](mailto:2110103008.lia@tazkia.student.ac.id)

Received: 29 March 2025

Accepted: 24 May 2025

Published: 3 June 2025

Citation:

(2025) Why Generation Z Intends to Save in Islamic Banks: A Case in Indonesia.

*Ekonomi Islam Indonesia*

7.1.

**Keywords:** Financial Literacy; Religiosity; Intention to Save; Islamic Bank; SEM

Open access under Creative Commons

Attribution-NonCommercial 4.0

International License (CC-BY-NC)

©Author(s)



## INTRODUCTION

The development of the Islamic banking industry continues to show positive trends globally and nationally (Wulandari, 2013). Islamic banking is a banking or financing activity that is carried out in accordance with sharia principles and is practically implemented through the development of the Islamic economy (Mulyaningtyas et al., 2020). According to Priantina et al. (2023), the Islamic economic system places ethical aspects, morals, social values, and religious principles as an equal foundation in an effort to realize justice and benefit for all levels of society. Islamic banks are present as an alternative in the banking system by providing options for Muslims who want financial services without being involved in the practice of usury or interest which is prohibited in Islamic teachings (Arby & Priantina, 2023; Lewis & Algaoud, 2001). The birth of Islamic banks is a response to the needs of people who want to live life in accordance with Islamic principles, especially in countries with a majority Muslim population (Pradesyah, 2017).

The market share of Islamic banking in Indonesia in December 2024 showed an overall positive growth of 7.72 percent of the total national banking industry (OJK, 2024a). This achievement is supported by the existence of 14 Islamic Commercial Banks (BUS), 19 Islamic Business Units (UUS), and 173 Islamic People's Financing Banks (BPRS) (OJK, 2024a). Despite the growth, the market share is still relatively low when compared to Indonesia's predominantly Muslim population of 281 million, of which more than 245 million or 87% are Muslims (Nabilah, 2024). So it can be said that the dominance of the Islamic banking industry in Indonesia is still in the hands of conventional banks (Sadiyah & Puspa, 2024).

This situation reflects problems related to the low public interest in Islamic banks and the limited financial literacy about Islamic banking among the public (Sadiyah & Puspa, 2024). Based on the results of the National Survey on Financial Literacy and Inclusion (SNLIK) 2024, the Islamic financial literacy index is at 39.11%, while the Islamic financial inclusion index is recorded at 12.88% (OJK, 2024b). Financial literacy is a combination of awareness, knowledge, skills, attitudes, and behaviors that must be possessed by individuals in order to make wise financial decisions that ultimately aim to achieve personal financial well-being (Sahara & Mujiatun, 2023; Sugiharti & Maula, 2019).

Islamic financial literacy has an important role in providing education and understanding to the public

regarding the urgency of financial management in accordance with the principles of Islamic law. This literacy level is also one of the crucial factors in encouraging interest in saving at Islamic banks, especially among the younger generation who tend to have suboptimal financial management patterns, where consumptive behavior is more dominant than saving habits (Sadiyah & Puspa, 2024). These conditions contribute to the low interest in Islamic banking services.

In addition, the level of religiosity has a significant relationship with public interest in saving at Islamic financial institutions, given that the level of religiosity can vary from one individual to another (Cahyono et al., 2025). Religiosity is a representation of a person's religious attitude that is deeply believed in the heart (Musyaffa & Iqbal, 2022). In Islamic teachings, religiosity includes a comprehensive life guide in every aspect of human life with faith, sharia, and morals as the main elements. According to Parastika et al. (2021), the religiosity factor, especially the desire to avoid usury practices, is one of the main drivers in making a person's decision to save at an Islamic bank.

By considering the importance of Islamic financial literacy and the influence of religiosity on saving behavior in Islamic banks, this study took samples from generation Z, especially high school students in Bogor city. Generation Z is a young age group born between 1997 and 2012 who are currently in the stage of forming financial habits and understanding as well as the transition phase towards financial independence and have great potential as banking customers in the future. Bogor City was chosen as the research location because it has dynamic urban characteristics, a good level of education, and a sizable student population that has broad access to financial institutions, including Islamic banking.

Research on the factors that influence a person's interest in saving in Islamic banks has been widely researched with diverse information. Research conducted by Nurrohmah & Purbayati (2020) has examined the effect of the level of Islamic financial literacy and public trust on interest in saving at Islamic banks. The results show that these two factors have a positive effect on interest in saving at Islamic banks. Furthermore, research from Sodik et al. (2022) also analyzed the effect of product knowledge and religiosity level on interest in saving at Islamic banks. The findings show that product knowledge has a significant effect on interest in saving, while the level of religiosity has a positive but insignificant effect on interest in saving at

Islamic banks. Then, (Fauzi et al., 2024) have also discussed the role of financial literacy, promotion, and religiosity on generation Z's interest in Islamic banks in Kudus. The results prove that these three factors affect people's interest in using Islamic banks.

Based on the aforementioned background, the focus of this study is on Generation Z at the high school level in Bogor city as the research subject. The novelty of this study lies in the approach that focuses on the early stages of financial behavior formation among adolescents, which is still rarely the focus of similar studies that generally take respondents from students or the general public. With that, this study seeks to analyze the influence of financial literacy and religiosity on the interest in saving at Islamic banks in generation Z at the high school level in Bogor city. Thus, this research is expected to provide a fresher and more relevant perspective to develop an effective Islamic financial education strategy that is in accordance with the characteristics of Generation Z since school age.

## LITERATURE REVIEW

### Theory of Planned Behavior (TPB)

Theory of Planned Behavior (TPB) explains that individual intentions or intentions in performing an action can be significantly predicted through three main factors, namely attitudes towards behavior, subjective norms, and perceptions of behavioral control (Ajzen, 1991). This intention is considered a representation of a person's motivation to act, which ultimately affects actual behavior, especially when accompanied by the perception that individuals have control over the action (Fishbein & Ajzen, 2011).

Attitude towards behavior reflects an individual's positive or negative evaluation of the action to be performed. Subjective norms refer to perceived social pressure, or the extent to which individuals believe that important people in their lives expect them to act in a certain way. Meanwhile, Perceived Behavioral Control (PBC), or perceived behavioral control, refers to an individual's belief regarding the extent to which he or she has the capacity and control over the implementation of an action (Conner & Armitage, 1998). These three components together form behavioral intentions and influence a person's decision to act in a particular social context, including in the educational or societal realm.

In the context of this research, the Theory of Planned Behavior (TPB) is modified by adding two external variables, namely Financial literacy and religiosity. Financial literacy is an individual's ability to

understand financial information and make effective financial decisions. Individuals with a good level of financial literacy tend to have a higher perception of behavioral control and a more positive attitude towards saving habits (Lusardi & Mitchell, 2014). Financial literacy is also able to strengthen individual beliefs about the benefits and convenience of saving in Islamic banks, so that it can directly increase the intention to carry out these activities (Dew & Xiao, 2011).

Meanwhile, religiosity is seen as a significant factor in shaping the intention to save in Islamic banks, because financial decisions for Muslim individuals are not only influenced by rational considerations, but also by religious values that are believed. Therefore, religiosity can influence intention to save directly or indirectly through attitude or subjective norm (Amin et al., 2014). Thus, the use of the modified TPB in this study is expected to provide a more comprehensive and contextual understanding of the factors that influence generation Z's saving intention in Islamic banks.

### Previous Research

In an effort to understand the factors that influence interest in saving at Islamic banks, financial literacy and religiosity are two variables that are often studied in various previous studies. Previous studies provide an empirical picture of how financial literacy and religious values can shape individual financial behavior, especially in the context of Islamic financial institutions. One of the relevant studies was conducted by (Tulwaidah et al., 2023) in their study entitled "The Effect of Financial Literacy on Interest in Saving Students of the Faculty of Economics and Islamic Business of UIN STS Jambi at Islamic BANK". This study aims to measure the extent to which financial literacy affects students' saving decisions at Islamic banks, with a quantitative approach through observation and distributing questionnaires to 2,863 students of the Faculty of Economics and Islamic Business of UIN STS Jambi. The results show that financial literacy has a significant influence on students' saving interest. This finding explains that the higher the level of knowledge and confidence of students towards financial service institutions and products-including characteristics, benefits, risks, and inherent rights and obligations-the higher their interest in saving. Therefore, students are considered to have a good level of financial literacy if they understand and are able to use financial products and services wisely.

Other research that supports this topic was conducted by Widiawati et al. (2023) with the title "The

Effect of Financial Literacy on Interest in Saving at Islamic Banks (BSI) ”. This study aims to evaluate the extent to which Islamic financial literacy affects individual intentions to save at Islamic banks, especially BSI. Using a quantitative approach with a questionnaire as the main instrument, this study involved 31 undergraduate student respondents selected through quota sampling technique. Data analysis was conducted using simple linear regression method. The results showed that Islamic financial literacy has a significant influence on saving intention; meaning that the higher a person's level of understanding of Islamic financial concepts, the greater their tendency to save in Islamic banks.

Other related research was conducted by [Mardiana et al. \(2021\)](#) with the title “Analysis of Religiosity Towards Interest in Saving at Islamic Banks in Pekanbaru City”, which aims to examine the effect of religiosity on interest in saving at Islamic banks among teachers of Pondok Modern Al-Kautsar Pekanbaru. Based on the results of the study, it was found that the level of religiosity has a positive and significant influence on interest in saving in Islamic banks. That is, the higher a person's level of religiosity, the greater the tendency to save in Islamic financial institutions. According to [Taufik et al. \(2020\)](#), religiosity is a person's belief in God's power that governs his life, thus encouraging him to live life according to religious commands and prohibitions and stay away from despicable acts. Religiosity value is also reflected in individual compliance in consistently carrying out the teachings of their religion. Other studies on Islamic banks for example can be seen at [Abu-Husin et al., \(2025\)](#) and [Rusydia & Assalafiyah \(2021\)](#).

## METHODOLOGY

This research uses a descriptive quantitative approach that focuses on collecting and analyzing numerical data with the aim of seeing the effect of financial literacy (X1) and religiosity (X2) on saving interest (Y). The analysis method used is Structural Equation Modeling based on Partial Least Square (SEM-PLS) which allows researchers to test complex relationships between latent variables, both in structural and measurement models. SEM-PLS is a powerful statistical technique often used in social sciences, marketing, business, and other fields where the research involves complex models with latent variables. Data processing was carried out using SmartPLS version 4

software and data collection instruments in the form of closed questionnaires with a Likert scale formulation from a score of 1 to 5.

The population in this study is High School 1 Citeureup Students in Bogor, with the research sample being SMA Negeri 1 Citeureup students who are included in the Gen Z age range. The sampling technique was carried out by purposive sampling by considering population representation and ease of access. The data used consisted of primary data and secondary data. Primary data was obtained through questionnaires filled out directly by the respondents, while secondary data was obtained from several sources such as books, scientific articles, and other documents to enrich the literature in this study.

## RESULT AND DISCUSSION

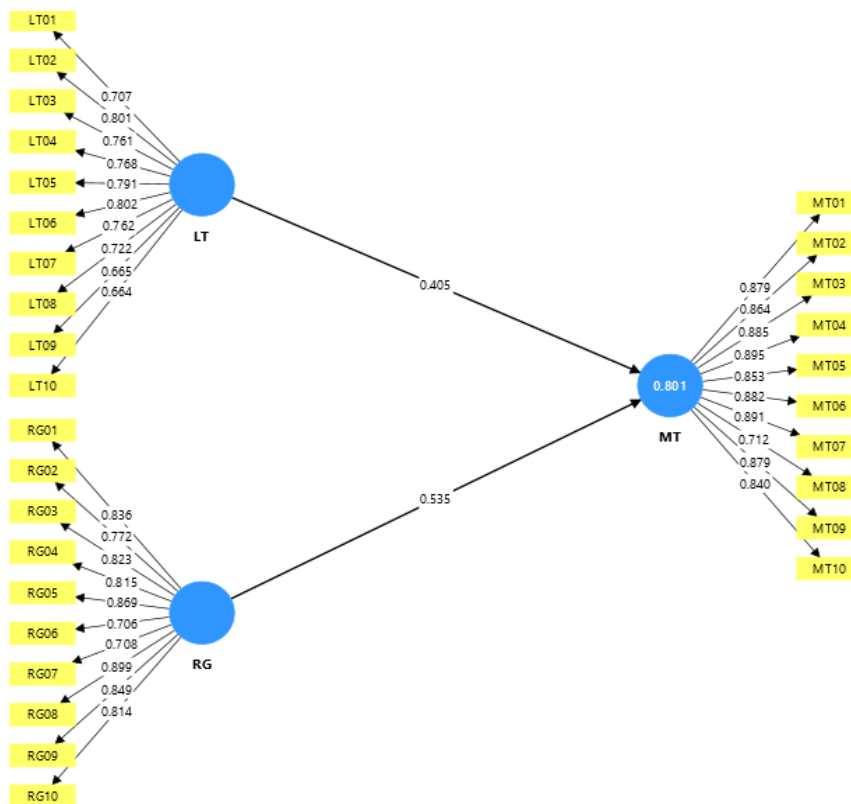
### Evaluation of the Measurement Model (Outer Model)

Evaluation of the measurement model consists of three stages, namely validity test, discriminant test and reliability test. As follows:

#### 1. Convergent Validity

Convergent validity is part of construct validity which shows the extent to which indicators in one construct are highly correlated. Indicators are valid if they have a factor loading value above 0.7. A value of 0.6-0.7 is still acceptable if the indicator is theoretically important ([Henseler et al., 2009](#)). The following are the results of the convergent validity test in this research. Based on Figure 1, regarding the results of the convergent validity test through loading factor analysis, it can be concluded that all constructs in this study have good convergent validity. The X1 variable construct or financial literacy consists of ten indicators (LT01 - LT10) with loading values ranging from 0.664 to 0.802. Although there are two indicators (LT09 and LT10) that have a value slightly below the ideal threshold of 0.70, the value is still acceptable if the indicator is theoretically relevant.

Overall, this construct shows adequate convergent validity. Meanwhile, the constructs of religiosity and saving interest variables each have 10 indicators with a loading factor above 0.70, indicating excellent convergent validity. Thus, all indicators can be considered valid in measuring the intended construct in this model.



**Figure 1. Convergent Validity**

Source: Data processed by the Author, 2025

2. Discriminant Validity

Discriminant validity test using the HTMT (Heterotrait-Monotrait Ratio) approach is carried out to assess the extent to which the constructs in the model

differ from each other empirically. HTMT is declared to meet the discriminant validity criteria if the ratio value between constructs is below the 0.90 threshold (Henseler et al., 2015). The following are the results of the discriminant validity test from this research:

**Table 1. Discriminant Validity**

	Financial Literacy	Intention to Save	Religiosity
Financial Literacy			
Intention to Save	0.888		
Religiosity	0.860	0.894	

Source: Data Processed by the Author, 2025

Based on the analysis results in Table 1. above, the HTMT value between the Financial Literacy and Intention to save constructs is 0.888, between Financial Literacy and Religiosity of 0.860, and between Intention to save and Religiosity of 0.894. All of these HTMT values are below the 0.90 threshold, which indicates that each construct in the model has adequate discriminant validity. Thus, the constructs in this study can be considered to represent empirically distinct concepts, and there is no significant overlap between constructs.

3. Construct Validity and Reliability

The construct validity and reliability tests aim to

assess the extent to which the research instrument consistently and accurately measures the intended construct. There are several indicators used, namely Cronbach's Alpha, Composite Reliability (rho\_a and rho\_c), and Average Variance Extracted (AVE). The Cronbach's Alpha and Composite Reliability values that exceed 0.70 indicate that the items in each construct have excellent internal consistency (Hair et al., 2010). Meanwhile, the AVE value that exceeds 0.50 indicates that most of the variance of the indicators can be explained by the constructs they measure (Fornell & Larcker, 1981). The following is a test of construct validity and reliability in this research:

**Table 2. Construct Validity and Reliability**

	<b>Cronbach's Alpha</b>	<b>Composite Reliability (rho_a)</b>	<b>AVE</b>
<b>Financial Literacy</b>	0.911	0.916	0.577
<b>Intention to Save</b>	0.960	0.966	0.739
<b>Religiosity</b>	0.942	0.949	0.658

*Source: Data processed by the author, 2025*

Based on the test analysis results in table 3 above, the construct validity test on all research variables, namely financial literacy, religiosity, and intention to save, has an AVE value of 0.557, 0.658, and 0.739 > 0.5, which means that each construct is declared valid because it is able to explain more than 50 percent of the variance of its indicators. Meanwhile, the reliability test results seen from the Cronbach's alpha and Composite Reliability values indicate that all constructs have a high reliability value, because the Cronbach's alpha value of the Financial literacy, reliability, and intention to save variables is 0.911, 0.942, and 0.960 > 0.70, this means that the indicators in each construct are consistent in measuring their respective constructs.

### Structural Model Testing (Inner Model)

The structural model in PLS is evaluated using  $R^2$  for the dependent variable and the path coefficient value for the independent variable which is then assessed for significance based on the t-statistic value of each path. The structural model of this study can be seen in the following tests:

#### 1. R-Square Test

The R-Square ( $R^2$ ) test is used to measure the level of ability of the independent variable in explaining the dependent variable in the research model. The following are the results of the R-Square test in this study:

**Table 3. R-Square Test**

	<b>R-Square</b>	<b>Adjusted R-Square</b>
<b>Intention to save</b>	0.801	0.797

*Source: Data processed by the author, 2025*

Based on the analysis results in table 4 above, the Intention to save construct has an R-Square value of 0.801. The R-Square value of 0.801 indicates that 80.1% of the variability of Intention to save can be explained by the independent variables contained in the model, namely the financial literacy and religiosity variables. According to Ghozali (2015) the  $R^2$  results have 3 levels, namely 0.67 indicating that the model is "good", 0.33 indicating that the model is "moderate" and 0.19 indicating that the model is "weak". The  $R^2$  results that

can be seen from the table above are 0.801, indicating that the model in this study is strong.

#### 2. Path Coefficient Test

The Path Coefficient test is conducted to determine the direct effect between each independent variable on the dependent variable in the structural model. The following are the results of the path coefficient test analysis in this study:

**Table 4. Path Coefficient Test**

	<b>Sample (S)</b>	<b>Mean (M)</b>	<b>STADEV</b>	<b>T-Statistics</b>	<b>P-Values</b>
<b>FL &gt;&gt; IS</b>	0.405	0.413	0.087	4.652	0.000
<b>RG &gt;&gt; IS</b>	0.535	0.529	0.089	6.008	0.000

*Source: Data processed by the author, 2025*

Based on the analysis results in table 5 above, the Financial Literacy variable has a significant effect on Intention to save with a coefficient value of 0.405, a t-

statistic value of 4.652, and a p-value of 0.000 ( $p < 0.05$ ). This shows that the higher a person's level of financial literacy, the higher his intention to save, and this

relationship is statistically significant.

Meanwhile, the Religiosity variable also has a significant effect on intention to save with a coefficient value of 0.535, t-statistic 6.008, and p-value 0.000. This indicates that the level of religiosity has a stronger influence than financial literacy in shaping intention to save. Both independent variables are proven to have a positive and significant influence on intention to save, thus supporting the hypothesis in this research model.

### 3. F-Square Test/ Effect Size Test

The F-Square test or effect size test is used to evaluate how much the relative contribution of each independent variable to the dependent variable in the structural model. According to [Cohen \(2013\)](#), the F-Square value can be categorized as small (0.02), medium (0.15), and large (0.35). Based on the results, the Financial Literacy variable has an F-Square value of 0.283, which indicates that its effect on intention to save is in the medium to large category. Meanwhile, the Religiosity variable has an F-Square value of 0.492, which is in the large category, so it can be concluded that religiosity makes a strong contribution to increasing intention to save. Thus, both variables have a substantial effect on intention to save, with Religiosity as the most dominant predictor in this model.

## Discussion

This study aims to determine the effect of financial literacy and religiosity on interest in saving at Islamic banks for High School 1 Citeureup Students in Bogor. Based on the results of hypothesis testing, it can be explained that financial literacy shows a positive and significant influence on interest in saving. The results of statistical tests that have been carried out show an f-square value of 0.283 with a significance of  $0.000 < 0.05$ , which means that financial literacy plays a role in increasing interest in saving with its moderate influence. The findings in this study are in line with the results of research conducted by [\(Firdiana & Fikriyah, 2021\)](#), which revealed that the level of Islamic economic literacy among students is very high and falls into the 'Well Literate' category. This indicates that students have a strong understanding of the aspects that make up this literacy. The higher the level of literacy, the greater the tendency of students to have the intention to save. Individuals who have good financial intelligence are generally more aware of the importance of saving to meet future needs, both in the short and long term [\(Henager & Cude, 2016\)](#).

Financial literacy skills play a role in helping

people make wiser decisions in managing their finances, avoiding unnecessary debt, and utilising profitable investment opportunities [\(Parsai & Chandok, 2025\)](#). Good financial knowledge also contributes to people's attitudes and beliefs towards saving. Those who understand the benefits and how to save effectively are usually more encouraged to set aside a portion of their income on a regular basis. In addition, they tend to have a more structured financial plan including allocating funds for savings [\(Kohar, 2022\)](#).

Furthermore, religion also plays an important role in influencing a person's interest in saving. Based on the results of statistical tests conducted, religiosity has a significant and strong effect on interest in saving at Islamic banks, with an f-square value of 0.492 and a significance level of  $0.000 < 0.05$ . This shows that religiosity is a strong factor that can increase a person's interest in saving at an Islamic bank. Religious teachings often emphasise values and norms that encourage prudent and responsible economic behaviour. Individuals with high levels of religiosity tend to make saving activities part of good financial practices that are in line with the principles of prudence, responsibility, and religious observance.

Their motivation to save is often intrinsic, driven by the belief that saving money and planning for the future are part of their religious teachings. According to [Mardiana et al. \(2021\)](#), religious individuals generally have strong self-control abilities. This ability is very important in regulating behaviour, including in terms of debt (dissaving). Although being in debt can be an alternative to fulfilling needs, the practice needs to be limited so as not to cause negative impacts. One way to avoid excessive dissaving behaviour is to get used to saving.

The findings in this study are in line with a previous study by [Febrian \(2023\)](#), which revealed that each individual has religious values that are believed and become the basis for behaving and acting according to the teachings of their respective religions. One manifestation of the influence of these teachings is the emergence of interest in placing funds in sharia-based savings. This encouragement can also come from a religious social environment that helps shape and support positive saving habits.

## CONCLUSION

Based on the results of statistical analysis that has been carried out, this study proves that financial literacy and religiosity have a positive and significant effect both partially and simultaneously on intention to save at

Islamic banks for generation Z in Bogor city. Partially, financial literacy is proven to have a significant effect on interest in saving, as well as religiosity. This shows that the higher the level of financial literacy and religious values, the higher the interest in saving at Islamic banks. Furthermore, the simultaneous effect between financial literacy and religiosity on saving interest also shows a positive and significant relationship, where both variables are able to explain most of the variation in interest in saving at Islamic banks.

This finding confirms that good financial literacy, when accompanied by the encouragement of religious values, plays an important role in shaping financial behavior in accordance with Islamic principles. Therefore, collaborative efforts between educational institutions, Islamic banking and financial authorities are needed to improve financial literacy while strengthening religiosity values from school age. This step is key in building a generation that is not only financially savvy, but also adheres to sharia values in making economic decisions.

## REFERENCES

- Abu-Husin, M. F., Afifah, K., Rusydiana, A. S., Zafar, M. B., Noor, M. H. M., Mustafa, S. N. M., & Salleh, M. A. (2025). RESEARCH TREND IN ISLAMIC FINANCIAL TECHNOLOGY AND BLOCKCHAIN: A BIBLIOMETRIC ANALYSIS. *Malaysian Journal of Syariah and Law*, 13(1), 147-163.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Amin, H., Rahman, A., Rahim, A., & Razak, D. A. (2014). Theory of Islamic consumer behaviour: An empirical study of consumer behaviour of Islamic mortgage in Malaysia. *Journal of Islamic Marketing*, 5(2).
- Arby, S., & Priantina, A. (2023). Decoding Preferences: Unraveling Factors Influencing the Selection of Islamic Banking in the Minas District Community. *Journal of Islamic Civilization*, 5(2), 208–221.
- Cahyono, C. T., Marimin, A., & Pardanawati, S. L. (2025). Analisis Pengaruh Pengetahuan, Budaya, Dan Religiusitas Terhadap Minat Menabung Di KSPPS BMT Muamalat Bekonang. *Jurnal Ilmiah Ekonomi Islam*, 11(02).
- Cohen, J. (2013). *Statistical power analysis for the behavioral sciences*. roudledge.
- Conner, M., & Armitage, C. J. (1998). Extending the theory of planned behavior: A review and avenues for further research. *Journal of Applied Social Psychology*, 28(15), 1429–1464.
- Dew, J. P., & Xiao, J. J. (2011). The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Counseling and Planning*, 22(1), 19–35.
- Fauzi, M. C., Hasan, A., & Lutfi, M. (2024). Peran Literasi keuangan, Promosi, dan Religiusitas terhadap minat generasi Z pada Bank Syariah di Kabupaten Kudus. *An Nawawi*, 4(1), 41–54.
- Febriab, J. (2023). Pengaruh pengetahuan, kepercayaan, produk, pelayanan dan religiusitas terhadap minat menabung di Bank NTB Syariah KCP Pekat Dompu . Universitas Islam Negeri Maulana Malik Ibrahim.
- Firdiana, E., & Fikriyah, K. (2021). Pengaruh Literasi Ekonomi Syariah Terhadap Minat Mahasiswa Menabung Di Bank Syariah. *Jurnal Ekonomika Dan Bisnis Islam*, 4(1), 99–109.
- Fishbein, M., & Ajzen, I. (2011). *Predicting and changing behavior: The reasoned action approach*. Psychology press.
- Fornell, C., & Larcker, D. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. *Journal of Marketing Research*, 18(1), 39–50.
- Hair, J. F., Anderson, R. E., Babin, B. J., & Bleck, W. C. (2010). *Multivariate data analysis: A global perspective (Vol. 7)* .
- Henager, R., & Cude, B. (2016). Financial Literacy and Long-and Short-Term Financial Behavior in Different Age Groups. *Journal of Financial Counseling and Planning*, 27(1), 3–19.
- Henseler, J., Ringle, C. M., & Sarstedt, M. (2015). A new criterion for assessing discriminant validity in variance-based structural equation modeling. *Journal of the Academy of Marketing Science*, 43, 115–135.
- Henseler, J., Ringle, C. M., & Sinkovics, R. R. (2009). The use of partial least squares path modeling in international marketing. In *New Challenges to International Marketing*, 20, 277–319.
- Kohar, M. A. (2022). Literasi Keuangan, Pengelolaan Keuangan dan Sikap Menabung Pengaruhnya Terhadap Perencanaan Dana Pensiun Melalui Variabel Moderasi Tingkat Pendidikan. *BALANCE: Economic, Business, Management and Accounting Journal*, 19(1), 100.

- Lewis, M. K., & Algaoud, L. M. (2001). *Islamic Banking*. Islamic Banking.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44.
- Mardiana, E., Thamrin, H., & Nuraini, P. (2021). Analisis religiusitas terhadap minat menabung di bank syariah kota pekanbaru. *Jurnal Tabarru': Islamic Banking and Finance*, 4(2), 512–520.
- Mulyaningtyas, I. F., Soesatyo, Y., & Sakti, N. C. (2020). Pengaruh Pengetahuan Tentang Bank Syariah Dan Literasi Keuangan Terhadap Minat Menabung Siswa Pada Bank Syariah Di Kelas Xi Ips Man 2 Kota Malang. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 8(1), 53–66.
- Musyaffa, H., & Iqbal, M. (2022). Pengaruh religiusitas, kualitas layanan, dan promosi terhadap minat menabung di bank syariah. *Perbanas Journal of Islamic Economics and Business*, 2(2), 167–177.
- Nabilah, M. (2024). Jumlah Penduduk Indonesia Berdasarkan agama (Semester I 2024).
- Nurrohmah, R. F., & Purbayati, R. (2020). Pengaruh tingkat literasi keuangan syariah dan kepercayaan masyarakat terhadap minat menabung di bank syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 3(2), 140–153.
- OJK. (2024a). *Statistik Perbankan Syariah - Desember 2024*.
- OJK. (2024b). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024*.
- Parastika, Hartini, T., & Amri, U. (2021). Pengaruh Religiusitas dan Pengetahuan terhadap Keputusan Menabung di Bank Syariah dengan Minat Sebagai Variabel Intervening. *Jurnal Intelektualita: Keislaman, Sosial Dan Sains*, 10(1), 177–187.
- Parsai, P., & Chandok, A. (2025). The Role of Financial Literacy in Investment Decision-Making: A Review. *International Journal of Innovations in Science, Engineering & Management*, 296–301.
- Pradesyah, R. (2017). Analisis Pengaruh Non Performing Loan, Dana Pihak Ketiga, Terhadap Pembiayaan Akad Mudharabah di Bank Syariah. *INTIQAD: Jurnal Agama Dan Pendidikan Islam*, 9(1), 93–111.
- Priantina, A., Muhammad, H. A., Alfiani, T., & Syahnum, M. (2023). Gen z and support towards islamic commercial and social finance integration. *AZKA: International Journal of Zakat & Social Finance*, 25–48.
- Rusydiana, A. S., & Assalafiyah, A. (2021). Advancement and Setback in Islamic Banking Productivity in Asean: Do Technological Changes Matter?. *Journal of Islamic Monetary Economics and Finance*, 7(3), 583–604.
- Sadiyah, M., & Puspa, D. A. (2024). Pengaruh Literasi Keuangan Syariah, Digital Marketing dan Aksesibilitas Terhadap Minat Menabung Generasi Z pada Bank Syariah. *Quranomic: Jurnal Ekonomi Dan Bisnis Islam*, 3(2), 25–43.
- Sahara, Y., & Mujiatun, S. (2023). Pengaruh Literasi Keuangan, Digital Marketing, Dan Word Of Mouth Terhadap Minat Generasi Z Menabung Pada Bank Syariah (Studi Kasus Masyarakat Binjai Kota). *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 4(1), 1506–1519.
- Sodik, F., Hidayat, M. A., Al Farda, R. A., & Syahita, R. N. (2022). Analisis Pengaruh Pengetahuan Produk dan Religiusitas Terhadap Minat Menabung Di Bank Syariah. *Jurnal Ilmu Perbankan & Keuangan Syariah*, 4(2), 123–142.
- Sugiharti, H., & Maula, K. A. (2019). Pengaruh literasi keuangan terhadap perilaku pengelolaan keuangan mahasiswa. *Accountthink: Journal of Accounting and Finance*, 4(2).
- Taufik, M., Hyangsewu, P., & Azizah, I. N. (2020). Pengaruh faktor religiusitas terhadap perilaku kenakalan remaja di lingkungan masyarakat. *Jurnal Rontal Keilmuan Pancasila Dan Kewarganegaraan*, 6(1), 91–102.
- Tulwaidah, R., Mubyarto, N., & Ismail, M. (2023). Pengaruh Literasi Keuangan Terhadap Minat Menabung Mahasiswa Fakultas Ekonomi Dan Bisnis Islam UIN STS Jambi Di BANK Syariah. *Jurnal Riset Manajemen*, 1, 158–171.
- Wulandari, R. (2013). ANALISIS PERMASALAHAN FINANCING CRUNCH DALAM INTERMEDIASI PERBANKAN SYARIAH: SOLUSI DALAM PERSPEKTIF MAQASHID SHARIAH. *Freks Li*, 1–16