



The effect of Sharia financial literacy, religiousness, and perceptions of confidence on saving decisions at Islamic banks

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ABSTRACT

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Islamic banking.*

Indonesia is a country with a majority Muslim population, so in economic activities, people tend to follow sharia principles. Islamic banks, which operate based on Islamic law, play an important role in providing sharia-compliant financial products. However, despite the majority of the population being Muslim, the use of Islamic banks is not yet widespread, including in educational institutions such as Islamic boarding schools. Islamic boarding schools teach religiosity and Islamic economics to their students, but many students still choose conventional banks. This study aims to analyse the effect of Islamic financial literacy, religiosity, and perceived confidence on saving decisions in Islamic banking among students of Al-Hadi Student Boarding School, Yogyakarta. This study uses quantitative methods with primary data collection through questionnaires distributed to 55 respondents. Data analysis was carried out using the classical assumption test and hypothesis testing. The results showed that Islamic financial literacy and religiosity had a significant effect on the decision to save in Islamic banking, while perceived confidence had no significant effect. Simultaneously, these three variables affect the decision to save by 54.6% with 45.4% influenced by other variables not studied.

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Introduction

Indonesia is a country where the majority of the population is Muslim. Based on this, in carrying out activities, especially in the economic sector, people who are Muslims follow sharia principles. Sharia principles in economics refer to rules and guidelines taken from the Qur'an and Hadith. These principles cover various aspects, including justice, transparency, and the prohibition of usury (interest). One way to ensure economic transactions are in accordance with sharia principles is to utilize the products of Islamic financial institutions, such as Islamic banks (Nurudin

et al., 2021).

Islamic banks are banks whose activities refer to Islamic law. Sharia Banking Law No.21 of 2008 states that Islamic banking is everything related to Islamic banks and Islamic business units, including institutions, business activities, as well as ways and processes in carrying out their business activities. In the transaction activities of Islamic banks there is no interest, Islamic banks do not charge interest or do not give interest to their customers. Islamic banks receive rewards and pay customers depending on the agreement or contract between the customer and the bank (Ismail, 2016).

Islamic banks are financial institutions that operate based on sharia principles and are growing rapidly in Indonesia. This rapid growth increases competition among banks, which encourages Islamic banks to attract new customers and retain existing ones. The development of the Islamic banking sector in Indonesia creates significant opportunities for Islamic banks to strengthen and expand their position in the financial market. However, this also brings its own challenges, especially in maintaining and improving public perception of Islamic banks. Therefore, Islamic banks need to capitalize on this development to maintain a positive public perception of them. Although the majority of Indonesia's population is Muslim, the use of Islamic banks has not been evenly distributed throughout Indonesia, including in educational institutions such as Islamic boarding schools (Hasibuan, 2020).

Pondok pesantren is a formal educational institution based on Islamic teachings where students live in a hut led by a kiai. (Kompri, 2018). In their daily activities, students who live or attend boarding school will be taught about religiosity education. Religiosity includes the extent to which a person has knowledge about his religion, the strength of his beliefs, regularity in carrying out worship and religious rules, and the depth of appreciation of the teachings of the religion. Religiosity describes the relationship that is built between an individual and his creator, where religious teachings have merged in the individual and are reflected in daily behavior (Ilham & Firdaus, 2019).

Islamic boarding schools teach the knowledge of the Islamic religion as a whole, including Islamic economic issues. Therefore, with the religious knowledge already possessed by the students, it is expected that they can support and expand the reach of Islamic banking in Indonesia. But in reality it is not as expected. There are still many santri who religiously understand the law of usury in Islam but still choose to save in conventional banks. This is contrary to the religiosity of santri who should prefer to use Islamic banking. Because in this aspect of religiosity, it will be able to describe its relationship with Allah SWT, which will certainly carry out all His commands and stay away from everything He prohibits (Cahyono et al., 2021).

There are several factors that may trigger santri to be reluctant to open accounts at Islamic

banks. For example, the lack of understanding of santri about Islamic banks, both regarding the differences between conventional banks and Islamic banks or because of this lack of knowledge of santri, making santri feel doubtful about the practices in Islamic banks whether the practices of Islamic banks are in accordance with Islamic sharia principles or not. Lack of understanding about Islamic banks can be caused by a lack of Islamic financial literacy (Munajim et al., 2022).

Islamic financial literacy can be said to be Islamic financial literacy where a person is able to use financial knowledge, financial skills, and evaluate relevant information to manage financial resources in order to achieve welfare in accordance with the foundation of Islamic law (Al-Qur'an and Hadith) (Ikhwan, 2022).

Research on the effect of Islamic financial literacy, perceptions, and religiosity on interest in saving at Islamic banks has been widely conducted before. In previous research conducted by Maghfiroh (2020), it was concluded that the independent variables consisting of Religiosity, Income, and Social Environment of Santri Pesantren Mahasiswi Darush Shalihah affect the interest in saving in Islamic Banking. In addition, research conducted by Yulianto (2018) shows that Islamic financial literacy has a positive effect on decisions to use products or services of Islamic financial institutions. Then in Zuhirsyan's research (2018) simultaneously shows that religiosity and customer perceptions have a significant effect on the decision to choose an Islamic bank. Most students assume that saving is a worldly investment activity so that the level of religiosity does not affect the interest in saving.

Al-Hadi Yogyakarta Student Boarding School was chosen as the research location because it has unique characteristics as a boarding school that focuses on students. This boarding school not only provides religious education but also prepares its students to face the modern world by teaching science and technology. In addition, this boarding school is located in Yogyakarta, which is known as the city of Education and has a variety of Islamic Education Institutions. Therefore, Al-Hadi Yogyakarta Student Boarding School is the right place to examine the influence of Islamic financial literacy, religiosity, and perceived confidence on saving decisions in Islamic banking.

Many factors can influence the decision of prospective customers to save at Islamic banks. Researchers are interested in examining how the relationship and influence of Islamic financial literacy, religiosity, and perceived beliefs on decisions to use Islamic banking. This is important to do to find out the extent of the influence of Islamic financial literacy, religiosity, and the perception of santri's beliefs on the interest in saving in Islamic Banking.

Method

In the research that will be done by researchers using quantitative research. The primary data source that will be used in this is a questionnaire distributed to students of the Al-Hadi Yogyakarta

student boarding school through a questionnaire. The slovin formula is used in determining the number of samples from the population:

$$n = \frac{N}{1 + Ne^2}$$

Where n = Number of Samples; N = Total Population; e = Tolerance Limit. The sample size is:

$$n = \frac{120}{1+120(0,1)^2} = 54,54 = 55 \text{ people}$$

From the above calculations, from the total population of 120 people, the number of samples obtained is 55 people. The sampling in this study uses the Purposive Sampling method in which the sampling is based on certain characteristics or characteristics. (Abubakar, 2021). The characteristics determined are santri of the Al-Hadi Bantul Yogyakarta student boarding school who have Islamic bank accounts.

The independent variables in this study are the level of Islamic financial literacy, religiosity, and santri perceptions. The dependent variable is the decision to save at an Islamic bank.

Table 1. Research Variables

No	Variables	Indicator	Measurement Scale	Source
1.	Sharia Financial Literacy (LKS) (X1)	- Knowledge - Ability - Attitude - Trust	Questionnaire	Remund (2010)
2.	Religiosity (R) (X2)	- Confidence - Worship Practices - Experience - Religious Knowledge - Practice	Questionnaire	Ancok (2020)
3.	Perception of Confidence (P) (X3)	- Psychological Needs - Background - Experience - Personality - Attitude - Self-Acceptance	Questionnaire	Sobur (2016)
4.	Saving Decision (K) (Y)	- Problem Introduction - Information Search - Alternative Assessment - Saving Decision - Post-Saving Behavior	Questionnaire	Kotler (2019)

In this study, researchers used data collection techniques using questionnaires. Validity Test and Reability Test are applied to the data. Data analysis in this study uses statistical tests, including the Classical Assumption Test and Hypothesis Test.

Hypothesis

According to Sugiarti (2023b) Islamic financial literacy is the understanding, knowledge, and

information a person has about Islamic economics, finance, and banking. This includes the ability to distinguish between Islamic financial systems and conventional financial systems and to make optimal decisions in managing finances based on their understanding. Based on research by Salim, Arif, Devi (2022) states that Islamic financial literacy has a positive and significant influence on the decision of FAI students at Ibn Khaldun University Bogor to use Islamic banking services. Based on this research, a hypothesis can be formulated:

H1: There is an influence of Islamic financial literacy on the decision to save students in Islamic Banking.

According to Zuhirsyan & Nurlinda (2018) Religiosity is the result of a complex integration between religious knowledge, feelings, and religious actions that exist within a person. Based on research (Hasanah, 2019) shows that the religiosity variable has a significant effect on the saving preferences of UMP students at the bank. So that a hypothesis can be formulated:

H2: There is an effect of religiosity on the decision to save students in Islamic Banking.

According to Ardiansyah et al. (2023) perception can be concluded as a sensing process, the stimulus received by the individual through the sensory organs is then interpreted so that the individual can provide a view, understand and can interpret the stimulus he receives. Based on Sari Angriani's research (2019), it shows that the perception of confidence in the interest in saving students in Surabaya at Islamic banks has a positive and significant effect. So from this research, a hypothesis can be formulated:

H3: There is an effect of perceived confidence on saving decisions in Islamic Banking.

Based on research by Salim, Arif, Devi (2022) states that Islamic financial literacy has a positive and significant influence on the decision of FAI students at Ibn Khaldun University Bogor to use Islamic banking services. Further research by Falevy, Suryano, Priyatno (2022) It can be concluded that Islamic financial literacy, religiosity and perceptions of Jabodetabek students simultaneously have a positive and significant influence on decisions to use Islamic banking services. So from this research, a hypothesis can be formulated:

H4: There is an influence of Islamic financial literacy, religiosity, and perceived beliefs on the decision to save students in Islamic Banking.

Result and Discussion

Instrument Validity and Reliability Test

a. Validity of Sharia Financial Literacy Instrument

Table 2. Sharia Financial Literacy Validity Test Results

Question Item	r_{count}	r_{table}	Keterangan
LKS1	0,638	0,226	Valid
LKS2	0,765	0,226	Valid

LKS3	0,786	0,226	Valid
LKS4	0,730	0,226	Valid
LKS5	0,645	0,226	Valid

Source: SPSS 25 Data Processing Results (2024)

b. Validity of the Religiosity Instrument

Table 3. Results of the Religiosity Validity Test

Question Item	r _{count}	r _{table}	Description
R1	0,605	0,226	Valid
R2	0,728	0,226	Valid
R3	0,628	0,226	Valid
R4	0,726	0,226	Valid
R5	0,724	0,226	Valid

Source: SPSS 25 Data Processing Results (2024)

c. Validity of the Perception Confidence Instrument

Table 4. Validity Test Results of Perception of Confidence

Question Item	r _{count}	r _{table}	Description
P1	0,641	0,226	Valid
P2	0,686	0,226	Valid
P3	0,669	0,226	Valid
P4	0,681	0,226	Valid
P5	0,657	0,226	Valid

Source: SPSS 25 Data Processing Results (2024)

d. Validity of the Saving Decision Instrument

Table 5. Validity Test Results of Perception of Confidence

Question Item	r _{count}	r _{table}	Description
K1	0,743	0,226	Valid
K2	0,341	0,226	Valid
K3	0,739	0,226	Valid
K4	0,837	0,226	Valid
K5	0,837	0,226	Valid

Source: SPSS 25 Data Processing Results (2024)

e. Reliability Test

Table 6. Reliability Test Results

Variables	Cronbach's Alpha	Reliable Limit	Description
Literasi Keuangan Syariah	0,764	0,60	Reliable
Religiusitas	0,706	0,60	Reliable
Persepsi Keyakinan	0,685	0,60	Reliable
Keputusan Menabung	0,760	0,60	Reliable

Source: SPSS 25 Data Processing Results (2024)

Classical Assumption Test

f. Normality Test

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		55
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.42619310
Most Extreme Differences	Absolute	.116
	Positive	.062
	Negative	-.116
Test Statistic		.116
Asymp. Sig. (2-tailed)		.062 ^{c,d}

Source: SPSS 25 Data Processing Results (2024)

Based on the results of Table 7. it can be concluded that the Sig. value is 0.062 and greater than 0.05. So it can be concluded that the data is normally distributed and has a significant value.

g. Multicollinearity Test

Table 8. Multicollinearity Test Results

		Coefficients^a	
		Collinearity Statistics	
Model		Tolerance	VIF
1	(Constant)		
	LKS_Total	.992	1.008
	R_Total	.719	1.391
	P_Total	.723	1.383

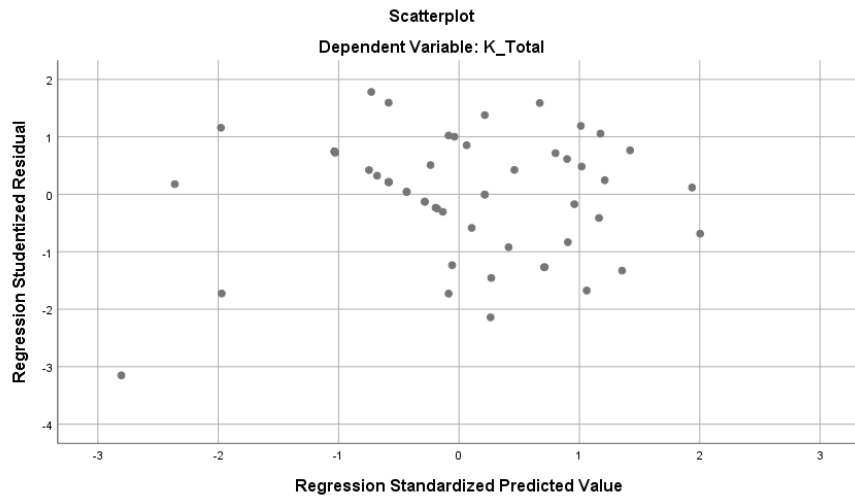
Source: SPSS 25 Data Processing Results (2024)

The Tolerance value of the four variables is greater than 0.1 and the VIF value of the four variables is less than 10 so that the multiple linear regression model is free of multicollinearity.

h. Heteroscedasticity Test

To see whether or not there is a heteroscedasticity problem, it can be done using scatterplot and Spearman's Rho. It can be said that there is no heteroscedasticity in the regression model if on the regression scatterplot the points spread between above and below the number 0 on the Y axis and do not form a certain pattern.

The basis for decision making in the Spearman's Rho test is if the significance value or Sig. (2-tailed) > 0.05, it means that heteroscedasticity problems do not occur and if the significance value or Sig. (2-tailed) <0.05 then there is a heteroscedasticity problem. The results of the heteroscedasticity test in this study can be presented in Figure 2.



Source: SPSS 25 Data Processing Results (2024)

Figure 1. Heteroscedasticity Test Results

Based on Figure 1. it can be seen that the points on the scatterplot do not form a certain pattern. The dots spread between above and below the number 0 on the Y axis.

Table 9. Spearman's Rho Test Results

		Unstandardized Residual	
Spearman's rho	LKS_Total	Correlation Coefficient	.063
		Sig. (2-tailed)	.649
		N	55
	R_Total	Correlation Coefficient	-.159
		Sig. (2-tailed)	.245
		N	55
	P_Total	Correlation Coefficient	-.196
		Sig. (2-tailed)	.152
		N	55
	Unstandardized Residual	Correlation Coefficient	1.000
		Sig. (2-tailed)	.
		N	55

Source: SPSS 25 Data Processing Results (2024)

Based on Table 9. the results of the Spearman's Rho test above, the results show that the Sig value. (2-tailed) $0.649 > 0.05$ (Islamic financial institutions), Sig value. (2-tailed) $0.245 > 0.05$ (religiosity), Sig value. (2-tailed) $0.152 > 0.05$ (Perception of belief). So it can be concluded that the regression model is free from heteroscedasticity.

Classical Assumption Test

i. Test t

The t test is a test conducted to determine the effect of variable X partially on variable Y. The provisions in the t test are: if $t\text{-count} < t\text{-tabel}$ then H_0 is accepted and H_a is rejected while if $t\text{-count} > t\text{-tabel}$ or $t\text{-count} < t\text{-tabel}$, then H_0 is rejected and H_a is accepted.

Table 10. Partial Test Results (t Test)

		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
edi1	(Constant)	10.498	3.407		3.081	.003
	LKS_total	-.247	.099	-.231	-2.511	.015
	R_Total	.821	.121	.736	6.809	.000
	P_Total	-.089	.138	-.070	-.647	.521

Source: SPSS 25 Data Processing Results (2024)

Based on Table 10. It can be concluded that the ttable value is sought at $\alpha = 10\%$ with degrees of freedom $(df) = n - k - 1$, with information $n =$ number of samples and $k =$ number of independent variables, so $df = 55 - 3 - 1 = 51$. Through two-sided testing (significance = 0.1), so that the ttable value is 1.298.

According to the results of the partial significance test (t test) on the Islamic financial literacy variable, it can be seen that the tcount value is -2.511. So that $t\text{-count} < t\text{-table}$ ($-2.511 < -1.298$) then H_1 is accepted. So it can be concluded that the Islamic financial literacy variable has an influence on the variable saving decision in Islamic banking.

According to the results of the partial significance test (t test) on the religiosity variable, it can be seen that the tcount value is 6.809. So that $t\text{count} > t\text{table}$ ($6.809 > 1.298$) then H_2 is accepted. So it can be concluded that the religiosity variable has an influence on the saving decision variable in Islamic Banking.

According to the results of the partial significance test (t test) on the perceived confidence variable, the t-count value is -0.647. So that $t\text{-count} > t\text{-table}$ ($-0.647 > -1.298$) then H_3 is rejected. So it can be concluded that there is no effect of perceived confidence on saving decisions in Islamic Banking.

j. F test

The F test is used to assess the simultaneous influence of the independent variables on the dependent variable. The provisions of the F test are: if $F\text{count} < F\text{table}$

then H_a is rejected otherwise if $F_{count} > F_{table}$ then H_a is accepted and if the Sig value < 0.1 then H_a is accepted.

Table 11. F Test Results

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	37.632	3	13.007	22.690	.000 ^b
	Residual	218.804	51	4.290		
	Total	256.436	54			

Source: SPSS 25 Data Processing Results (2024)

Based on Table 11. it can be concluded that the F_{table} value for significance $\alpha = 0.1$ with regression $df = k-1$ or $4-1 = 3$ (k is the number of variables) and residual $df = n-k$ or $55-3 = 52$. Where n = number of respondents and k = number of independent variables, so that the value for F_{table} is 2.19.

According to the results of the simultaneous significance test (F test), it can be seen that the F_{count} value is 22.690 while the F_{table} is 2.19 so that $F_{count} > F_{table}$ ($22.690 > 2.19$) then H_a is accepted. Therefore, it can be concluded that the variables of Islamic financial literacy, religiosity, and perceived beliefs simultaneously have an influence on the variable saving decisions in Islamic Banking.

k. Test Coefficient of Determination (R^2)

The Coefficient of Determination (R^2) is used to indicate how large the percentage of variation in variable Y is caused by variable X. R^2 is used to assess the total contribution of all X variables to variable Y, while the rest that is not explained by the model may be influenced by other variables that are not included in the study.

Table 12. Determinant Coefficient Results

Model Summary ^b			
Model	R	R Square	Adjusted R Square
1	.756 ^a	.572	.546

Source: SPSS 25 Data Processing Results (2024)

Based on Table 12. it can be concluded that the R value (Adjusted R Square) is 0.546. Indicates that the effect of sharia financial literacy variables, religiosity, and perceived beliefs simultaneously on saving decision variables is 54.6%. While the remaining 45.4% is influenced or explained by other variables not discussed in this study.

Discussion

The Effect of Sharia Financial Literacy on Saving Decisions

The Islamic financial literacy variable has a t-count of -2.511, t-table of -1.298. Sig value. 0,015. So that t-count < t-table (-2.511 < -1.298) and Sig value. 0.015 < 0.05 then H1 is accepted. So it can be concluded that the Santri sharia financial literacy variable has an influence on saving decisions in Islamic Banking.

Based on the research conducted, it is known that the results of this study are in line with the theory presented by Sugiarti that Islamic financial literacy will influence decisions, the results in the research conducted are also reinforced by previous research conducted by Thohari & Hakim (2021) which the results of his research show that Islamic financial literacy affects the decision to save in Islamic banks. Thus it is known that increasing Islamic financial literacy will influence in considering saving decisions in Islamic banks.

The results showed that Islamic financial literacy has a significant, but negative influence on the decision to save in Islamic Banking. This means that the higher the Islamic financial literacy of santri, the smaller the decision to save in Islamic banks. Santri with high Islamic financial literacy may be critical of Islamic bank practices. They may find that Islamic bank practices in the field are not fully in accordance with ideal sharia principles. This can lead to disappointment or skepticism in their decision to choose to save at an Islamic bank.

The Effect of Religiosity on Saving Decisions

The religiosity variable has a tcount of 6.809 and a ttable of 1.298. Sig value. 0,000. So that tcount > ttable (6.809 > 1.298) and Sig value. 0.000 < 0.05 then H2 is accepted. So it can be concluded that the Santri religiosity variable has an influence on saving decisions in Islamic Banking (Case Study of Santri of Al-Hadi Islamic Boarding School Bantul Yogyakarta).

Based on the results of the research conducted, it can be seen that this research is in line with research conducted by Hasanah (2019) that religiosity affects the saving preferences of UMP students at Islamic Banks. In addition, in previous research conducted by Cahyono (2021) also shows the results of research that the religiosity of students has a positive and significant influence. Thus, it can be concluded that a high level of religiosity tends to encourage students to choose to save in Islamic Banking.

The Effect of Perceptions of Confidence on Saving Decisions

The perceived confidence variable has a tcount of -0.647 and a ttable of -1.298. Sig. value of 0.521. So that -count > -table (-0.647 < -1.298) and Sig value. 0.521 > 0.05 then H3 is rejected. So it can be concluded that there is no effect of santri belief perceptions on saving decisions in Islamic Banking (Case Study of Santri Pesantren Al-Hadi Bantul Yogyakarta).

Based on the results of this study, it is the same as research conducted by Zuhirsyan & Nurlinda (2018) that customer perceptions do not have a significant effect on the decision to choose an Islamic bank. The higher the customer's perception, the more influential the decision to choose a sharia bank. The results showed that the perception of belief did not have a significant influence on the students' decision to save in Islamic Banking. This can be interpreted that the belief factor is not the main determinant in their decision to choose Islamic banking.

Santri's perceptions of the concepts and principles of Islamic banking may not be sufficient to make a decision to save at an Islamic bank. Santri may not have sufficient understanding of the products and benefits of Islamic banking. In addition, it can also be influenced by the social environment where saving decisions are often influenced by family, friends, or community leaders. If their environment is more inclined towards conventional banking, positive perceptions of Islamic banking may not be strong enough to change their behavior.

The Effect of Sharia Financial Literacy, Religiousness, and Perceptions of Confidence on Saving Decisions

Based on the results of the research conducted, it is known that the variables of Islamic financial literacy, religiosity, and perceived beliefs simultaneously have a significant influence on saving decisions with $F_{hitung} > F_{tabel}$ ($2,924 > 2.19$), so H_4 is accepted. Furthermore, for the Sig. value of 0.000 so that the Sig. value < 0.05 ($0.000 < 0.05$) then H_a is accepted. So it can be concluded that there is an influence of Islamic financial literacy, religiosity, and perceived confidence on saving decisions in Islamic Banking (Case Study of Santri Pesantren Al-Hadi Yogyakarta).

Based on the results of the research conducted, it can be seen that this research is in line with research conducted by Falevy, Suryano, Priyatno (2022) that Islamic financial literacy, religiosity, and perceptions of Jabodetabek students simultaneously have a positive and significant influence on decisions to use Islamic banking services. Thus it can be concluded that qualified Islamic financial literacy, a high level of religiosity and a good perception of Islamic banking can be a magnet in making decisions to use Islamic banking services.

Conclusion

Based on the results of research that has been conducted on the Effect of Sharia Financial Literacy, Religiousness, and Perceptions of Confidence on Saving Decisions in Islamic Banking (Case Study of Santri Pondok Pesantren Mahasiswa Al Hadi Bantul Yogyakarta), it can be concluded that the Islamic financial literacy variable (X1), has a significance value of $0.015 < 0.05$, which means that the Islamic financial literacy variable partially has a significant effect on saving decisions in Islamic Banking. The religiosity variable (X2) has a significance value of $0.000 < 0.05$, which means that the religiosity variable partially has a positive and significant effect on saving decisions in Islamic Banking. Meanwhile, the perceived belief variable (X3) has a significance value of $0.521 > 0.05$,

which means that the perceived belief variable partially has no influence on saving decisions in Islamic Banking. Islamic financial literacy variables, religiosity, and perceived beliefs have a positive and significant effect on saving decisions in Islamic Banking. The influence of Islamic financial literacy variables, religiosity, and perceptions of confidence on saving decisions is 54.6%. While the remaining 45.4% is influenced by other variables not discussed in this study.

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