The Effect of Islamic Financial Literacy, Religious Commitment, and Brand Image on the Saving Interest of Residents of Bandung Among Bank Muamalat Indonesia Customers

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Abstract
Islamic banking has experienced significant development in Indonesia; however, its market share remains relatively low compared with conventional banking, despite Indonesia having the largest Muslim population in the world. This condition indicates that public interest in using Islamic banking services, particularly saving products, is still influenced by several factors, including Islamic financial literacy, religious commitment, and brand image. This study aimed to examine the effects of Islamic financial literacy, religious commitment, and brand image on the saving interest of residents of Bandung City who are Bank Muamalat Indonesia customers. This research employed a quantitative approach with an explanatory research design. Data were collected through questionnaires distributed to 100 respondents selected using a purposive sampling technique. The data were analyzed using descriptive analysis, validity and reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, F-tests, and coefficient of determination analysis. The results showed that Islamic financial literacy, religious commitment, and brand image had positive and significant effects on saving interest. Among these variables, brand image had the strongest influence, followed by Islamic financial literacy and religious commitment. Simultaneously, the three independent variables explained 70.5% of the variation in saving interest. The study concluded that improving Islamic financial literacy, strengthening religious values in financial decision-making, and enhancing a trustworthy brand image are essential strategies for increasing public interest in saving at Bank Muamalat Indonesia.

INTRODUCTION

Islamic banking is an economic activity based on the values of justice, benefit, trust, and compliance with sharia principles; therefore, all financial institution activities must avoid elements of riba, gharar, and maysir. The development of the Islamic finance industry in Indonesia has demonstrated positive growth over the past decade, in line with increasing public awareness of Islamic financial systems (Aslamah et al., 2023; Harahap et al., 2023; Indrastomo et al., 2023; Masrizal et al., 2024; Rofik et al., 2025). Through various strategic policies, such as strengthening the Islamic economic ecosystem and consolidating Islamic banks, the government continues to encourage the role of Islamic banking as one of the pillars of national economic development. This development is reflected in the growth of Islamic finance industry assets, the increasing number of Islamic financial institutions, and strengthened government support for the Islamic economic ecosystem. This phenomenon is consistent with the teachings of Allah SWT as stated in QS. Al-Baqarah verse 275:

ٱلَّذِينَ يَأْكُلُونَ ٱلرِّبَوٰا۟ لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ ٱلَّذِى يَتَخَبَّطُهُ ٱلشَّيْطَـٰنُ مِنَ ٱلْمَسِّ ۚ ذَٰلِكَ بِأَنَّهُمْ قَالُوٓا۟ إِنَّمَا ٱلْبَيْعُ مِثْلُ ٱلرِّبَوٰا۟ ۗ وَأَحَلَّ
ٱللَّهُ ٱلْبَيْعَ وَحَرَّمَ ٱلرِّبَوٰا۟ ۚ فَمَن جَآءَهُۥ مَوْعِظَةٌ مِّن رَّبِّهِۦ فَٱنتَهَىٰ فَلَهُۥ مَا سَلَفَ وَأَمْرُهُۥٓ إِلَى ٱللَّهِ ۖ وَمَنْ عَادَ فَأُو۟لَـٰٓئِكَ أَصْحَـٰبُ ٱلنَّارِ ۖ
هُمْ فِيهَا خَـٰلِدُونَ

Meaning: "Those who consume riba (usury) cannot stand except as one stands who is being beaten by Satan into insanity. This is because they claim that trading is the same as riba, whereas Allah has permitted trade and forbidden riba. Whoever receives an admonition from their Lord and then refrains from consuming riba may keep what has already been taken, and their matter rests with Allah. However, whoever returns to the practice of riba—such people are the inhabitants of Hell; they will abide therein." (QS. Al-Baqarah [2]: 275)

According to Wahbah az-Zuhaili (2016) in Tafsir al-Munir, this verse serves as a foundation for the development of the Islamic economic system, which is built upon the principles of justice, benefit, and the avoidance of riba-based practices. Therefore, the existence of Islamic banking represents a practical implementation of a financial system that operates in accordance with sharia principles. However, this growth has not been fully accompanied by a significant increase in the market share of Islamic banking, as shown in the following table.

The development of Islamic banks in Indonesia has demonstrated significant growth over the past two decades. This development is reflected in the increasing number of Islamic financial institutions and strengthened regulatory support, including initiatives from the Financial Services Authority (OJK) and national financial inclusion programs that promote public understanding of Islamic financial products. Although Indonesia has a Muslim-majority population, the market share of Islamic banking remains lower than that of conventional banking. This phenomenon indicates that challenges remain in increasing public interest in conducting financial transactions, particularly saving activities, through Islamic banks.

Indonesia is the country with the largest Muslim population in the world. The Muslim population reaches approximately 242.7 million people, representing a significant proportion of the national population (World Population Review, 2025). Despite the Muslim-majority demographic, Indonesian society continues to use conventional banks more extensively than Islamic banks for daily financial transactions. The market share of Islamic banking remains relatively low, reaching approximately 7.66% of total national banking assets as of August 2025 (Bank Indonesia, 2025). Meanwhile, data from the Ministry of Home Affairs (Kemendagri) recorded that approximately 245.93 million Indonesians adhered to Islam as of June 2024, equivalent to 87.08% of the national population. This condition indicates that demographic factors alone do not automatically determine public preferences toward Islamic banking services.

The latest survey conducted by the Financial Services Authority (OJK) shows that financial literacy in Indonesia has increased, reaching 43.42% in 2025 (OJK, 2025). However, as of September 2025, the market share of Islamic banking remained at 7.66% of total national banking assets, indicating that many Indonesians still preferred conventional banking services. Increasing public financial literacy is expected to encourage greater adoption of Islamic financial products. Along with the growth of technology usage among society, digital platforms have become important channels for improving financial literacy, including awareness of Islamic financial principles. Therefore, specific strategies are required to strengthen Islamic financial literacy, particularly through digital media, so that the public gains a better understanding of Islamic finance. One factor contributing to the limited interest of Muslim communities in using Islamic banking services is the inadequate level of Islamic financial literacy. This condition is consistent with the following Quranic verse:

وَلَا تَقْفُ مَا لَيْسَ لَكَ بِهِۦ عِلْمٌ ۚ إِنَّ ٱلسَّمْعَ وَٱلْبَصَرَ وَٱلْفُؤَادَ كُلُّ أُو۟لَٰٓئِكَ كَانَ عَنْهُ مَسْـُٔولًا

Meaning: "And do not follow what you do not know about. Indeed, hearing, sight and heart, all of them will be held accountable". (QS.Al -Israel [17]: 36)

Wahbah Az-Zuhaili (2016) explained that this verse instructs humans not to make decisions without a foundation of accurate knowledge. All actions should be based on reliable and accountable knowledge. Therefore, decisions regarding the selection of Islamic banking products should be based on a proper understanding of sharia principles rather than mere imitation or misconceptions.

Islamic financial literacy provides significant benefits, particularly for Islamic financial services and the broader financial sector. Both parties, namely the community as customers and Islamic financial institutions as service providers, have a mutually beneficial relationship. The higher the level of Islamic financial literacy within society, the greater the likelihood that individuals will choose products and services offered by Islamic financial institutions. Consequently, the potential benefits obtained by Islamic financial institutions may also increase. Individuals with higher levels of financial literacy tend to have better opportunities to make informed financial decisions. Thus, increasing Islamic financial literacy can encourage greater interest in using Islamic banking products. This occurs because financial knowledge influences customers' decisions regarding the use of Islamic banking services. Individuals who possess greater knowledge of Islamic banking products tend to make financial decisions more easily, while higher literacy levels can contribute to economic growth. In individual decision-making, interest plays an important role because it influences behavior and attitudes. Interest can become a strong source of motivation that encourages individuals to engage in certain activities. The level of Islamic financial literacy has been shown to have a positive and significant influence on individuals' interest in saving. The higher an individual's understanding of Islamic financial concepts and products, the greater their tendency to save in Islamic banks.

Another factor influencing interest in saving in Islamic banks is religious commitment. Religiosity refers to the level of an individual's belief, understanding, and practice of the religious teachings they adhere to. Therefore, religiosity is closely related to a person's level of faith, which can be reflected through their attitudes and behaviors. This concept is consistent with the following Qur'anic verse:

The Messenger of Allah (peace and blessings be upon him) said: "O Messenger of Allah (peace and blessings be upon him) …"

يَـٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ ٱدْخُلُوا۟ فِى ٱلسِّلْمِ كَآفَّةً وَلَا تَتَّبِعُوا۟ خُطُوَٰتِ ٱلشَّيْطَـٰنِ ۚ إِنَّهُۥ لَكُمْ عَدُوٌّ مُّبِينٌ

Meaning: "O you who believe, enter into Islam completely and do not follow the footsteps of Satan. Indeed, Satan is a clear enemy to you." (QS. Al-Hasyr [59]:18)

According to M. Quraish Shihab (2002) in Tafsir al-Misbah, this verse conveys that believers are commanded to practice all teachings of Islam comprehensively and consistently. A person's Islamic faith is not only manifested through ritual acts of worship, such as prayer, fasting, and zakat, but also through social, economic, political, and other aspects of life. Therefore, every muamalah activity, including financial management and the selection of financial institutions, should be based on sharia values.

The environment is a factor that can shape an individual's character, which is reflected through their way of thinking, behavior, and decision-making processes. The aspect of religiosity is an important factor influencing consumers' interest in saving in Islamic banking. Religiosity refers to the extent to which religious values are internalized and practiced by individuals. Within the framework of Islamic theory, consumers are expected to reflect their relationship with Allah SWT by obeying His commands and avoiding His prohibitions. A strong understanding and implementation of religious teachings may encourage greater interest in saving through Islamic banking services.

The development of Islamic banks in Indonesia has progressed rapidly. For Muslims in particular and Indonesian society in general, efforts to develop Islamic banking represent an achievement that should be appreciated as part of the implementation of Islamic principles in financial activities. The success of Islamic banking can serve as an example of applying sharia principles in muamalah practices. Although Indonesia has the largest Muslim population in the world, the number of Islamic banking customers remains relatively small compared with conventional banking customers. This phenomenon indicates that a large

Muslim population does not automatically lead to increased adoption of Islamic banking services.

Based on this data, it can be observed that the increase in public funds collected by Islamic banks has shown positive development, indicating that some members of society have begun to place greater trust in Islamic banks for managing their finances.

The data also show that the collection of public funds in conventional banks remains significantly higher than in Islamic banks. The relationship between religiosity and interest in saving in Islamic banks indicates that an individual's level of religious commitment influences decisions regarding the selection of sharia-based financial services. Individuals with higher levels of religiosity tend to have a stronger tendency to save in Islamic banks due to their awareness of avoiding riba and conducting financial transactions in accordance with Islamic principles. Religiosity encompasses several dimensions that guide individuals in living according to Islamic values to achieve well-being in both this world and the hereafter.

Islamic banking is important because it carries a mission of promoting justice in financial activities by being based on the values of the Qur'an and the Sunnah of the Prophet Muhammad PBUH, while also being supported by the opinions of qualified scholars in the field of muamalah studies, including those represented through the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). Islamic banking provides an alternative for Indonesian society seeking to conduct financial transactions in accordance with Islamic teachings and avoid various forms of riba-based transactions. The motivation to become an Islamic banking customer varies, including religious understanding, personal values, and perceptions of Islamic banking services.

Another factor influencing customers' interest in saving at Islamic banks is brand image. Brand image is an important factor for financial institutions because it influences consumers' perceptions, trust, and decisions. A strong brand image enables companies to attract and retain customers. The increasing number of customers saving in Islamic banks can contribute to improved bank liquidity performance. Brand image represents consumers' perceptions and associations toward a particular brand, including how they interpret and evaluate the brand when considering its products or services. A positive brand image helps build consumer trust, which is an essential element in developing a sustainable business. In the context of Islamic banking, a strong brand image can strengthen public confidence in the institution's commitment to providing financial services that align with sharia principles. The Qur'anic verse related to this concept is as follows:

The Messenger of Allah (peace and blessings be upon him) said: "O Messenger of Allah (peace and blessings be upon him) …"

إِنَّ ٱللَّهَ يَأۡمُرُكُمۡ أَن تُؤَدُّواْ ٱلۡأَمَـٰنَـٰتِ إِلَىٰٓ أَهۡلِهَا وَإِذَا حَكَمۡتُم بَيۡنَ ٱلنَّاسِ أَن تَحۡكُمُواْ بِٱلۡعَدۡلِۚ إِنَّ ٱللَّهَ نِعِمَّا يَعِظُكُم بِهِۦٓۗ إِنَّ ٱللَّهَ كَانَ سَمِيعَۢا بَصِيرًا

Meaning: "Indeed, Allah commands you to return trusts to their rightful owners and, when you judge between people, to judge with justice. Surely Allah gives the best instruction to you. Indeed, Allah is All-Hearing and All-Seeing." (QS. An-Nisa [4]: 58)

Wahbah Az-Zuhaili (2016) explained that this verse represents Allah's command to fulfill every trust to those who are entitled to receive it and to carry out responsibilities with accountability and justice. Trust is not limited to the safekeeping of wealth but also includes all forms of responsibility in life, including responsibilities related to positions, work, services, and the management of public resources. Institutions that are able to maintain trust and uphold fairness will gain thiqah (public trust), whereas violations of trust will reduce or eliminate such confidence.

Previous studies have shown that brand image has a significant positive effect on saving intention. This study further examines how the brand image of Bank Muamalat Indonesia is perceived by residents of Bandung City and how it influences their decision to save, considering that brand image can shape perceptions of service quality and consumer trust.

Bank Muamalat Indonesia was selected as the research object because it was the first Islamic commercial bank in Indonesia, established in 1991 and commencing operations in 1992. As a pioneer of Islamic banking in Indonesia, Bank Muamalat has extensive experience in consistently implementing sharia principles across its products and services. This position makes Bank Muamalat one of the key representations of the development of the Islamic banking industry in Indonesia.

Based on this background, the author considered this issue relevant for further investigation and conducted an in-depth study entitled: "The Effect of Islamic Financial Literacy, Religious Commitment, and Brand Image on the Saving Interest of Residents of Bandung Among Bank Muamalat Indonesia Customers."

The problems identified in this study include the relatively low penetration rate of Islamic banking in Indonesia. Although the Islamic banking sector has experienced growth, its market share remains relatively limited despite Indonesia having a large Muslim population. This indicates that public interest in using Islamic banking services has not yet reached its optimal level. Furthermore, the level of Islamic financial literacy among the community remains uneven. Although Islamic banking institutions, the government, and the Financial Services Authority (OJK) have implemented various socialization and financial education programs, many individuals still lack sufficient understanding of Islamic banking products and services. In addition, the level of community religious commitment has not fully influenced decisions regarding the selection of financial services that comply with sharia principles. This condition is reflected in the relatively small market share of Islamic banking compared with conventional banking, despite the majority of Indonesia's population being Muslim. Another issue is that the brand image of Islamic banks requires further strengthening to compete with conventional banks, even though Islamic banking facilities and services have become increasingly competitive due to government support and regulatory supervision. Moreover, limited research has simultaneously examined the effects of Islamic financial literacy, religious commitment, and brand image on individuals' saving intention in Islamic banking.

Based on these identified problems, this study formulated several research questions: whether Islamic financial literacy influences the saving intention of residents of Bandung City who are Bank Muamalat Indonesia customers; whether religious commitment influences the saving intention of residents of Bandung City who are Bank Muamalat Indonesia customers; whether brand image influences the saving intention of residents of Bandung City who are Bank Muamalat Indonesia customers; and whether Islamic financial literacy, religious commitment, and brand image simultaneously influence the saving intention of residents of Bandung City who are Bank Muamalat Indonesia customers.

Therefore, the objectives of this study were to analyze the effect of Islamic financial literacy on the saving intention of residents of Bandung City who are Bank Muamalat Indonesia customers, analyze the effect of religious commitment on their saving intention, analyze the effect of brand image on their saving intention, and analyze the simultaneous effects of Islamic financial literacy, religious commitment, and brand image on saving intention among Bank Muamalat Indonesia customers in Bandung City.

METHOD

Research Approach

This research was conducted to examine the effects of Islamic financial literacy, religiosity, and brand image on the saving interest of residents of Bandung City at Bank Muamalat Indonesia. The study employed a quantitative method using a survey approach. Primary data were collected through questionnaires distributed to respondents via Google Forms.

The research applied an explanatory research design to examine the causal relationships between independent and dependent variables. The variables examined included Islamic financial literacy (X1), religiosity (X2), and brand image (X3) as independent variables, while saving interest among residents of Bandung City at Bank Muamalat Indonesia was treated as the dependent variable (Y). This approach was used to test the significance of the relationships among variables and determine the contribution of each factor to saving interest.

The use of a quantitative explanatory approach was consistent with the research objectives and supported by previous empirical studies that examined consumer behavior and decision-making through statistical analysis. This approach enabled the study to produce objective and measurable findings regarding the factors influencing saving interest in Islamic banking services.

Population and Sample

Population is a whole subject that has certain characteristics and is determined by the researcher to be studied and conclusions drawn. Population also includes the number of objects/subjects being studied, and all the characteristics/traits possessed by the subject or object. In this study, the population in this study is all people of Bandung City who are included in the productive age category (20 years to 69 years), 832,924 males, and 866,732 females, the total population is 1,659,656 and has the potential to use banking services, including services from Bank Muamalat Indonesia.

Samples are a part of the population that is considered to be representative of the characteristics of the population as a whole. The author will use purposive techniques in sampling. The author determines the sample with certain considerations, namely the people of the city of Bandung who already have income, be it students, self-employed, private employees, state-owned employees, and State Civil Apparatus. The larger the sample (the greater the value n = number of sample elements) will give more accurate results." The sample size is determined by the Slovin formula as follows:

n = sample size sought

N = total population

d = precision value (defined, by 10% or 0.10)

The number of population in this study refers to the definition of BPS is the population of the city of Bandung which is a labor force aged 20 years and above, who work is a total of 1,659,656 people. Thus, the number of samples required can be calculated as follows:

The sample is a minimum of 100 residents of the city of Bandung with the age of 20 to 69 years who are working or earning income. Sampling was carried out purposively, meaning that every eligible resident (living in the city of Bandung, aged at least 20 years to 69 years old and working/having income) will be used as a sample if they are willing to become a respondent for this study.

Research Hypothesis

The following is the formulation of the proposed research hypotheses and the theories that are the basis for the formulation of the research hypothesis:

Ha1: There is an influence of Sharia financial literacy (X1) on the interest of the people of Bandung City to save at Bank Muamalat Indonesia (Y).

Ha2: There is an influence of religiosity (X2) on the interest of the people of Bandung City to save at Bank Muamalat Indonesia (Y).

Ha3: There is an influence of brand image (X3) on the interest of the people of Bandung City to save at Bank Muamalat Indonesia (Y).

Ha4: There is an influence of Sharia financial literacy (X1), religiosity (X2) and Brand Images (X3) on the interest of the people of Bandung City to save at Bank Muamalat Indonesia (Y).

Data Types and Sources

The type of data used in this study is quantitative data, which is data in the form of numbers that can be processed statistically. Quantitative data was chosen because this study uses a hypothesis testing approach with an inferential statistical analysis method. The data sources in this study consist of:

1. Data Primer

Primary data was obtained directly through the distribution of questionnaires to the people of Bandung City as research respondents.

2. Data Seconds

Market Share data on Islamic banking in Indonesia obtained from the official websites of BI, OJK and BPS and other publication sources. According to Sugiyono (2022), secondary data sources are data obtained by researchers indirectly through intermediary media, usually in the form of official documents. Ghozali (2022) added that secondary data is used to help enrich the analysis without the need to collect primary data directly.

E. Data Collection Techniques

Data collection techniques are a way used by researchers to collect quantitative information whose data sources are obtained from respondents, either in the form of primary data (through questionnaires) and secondary data (from books, articles, documents and so on, this data does not need to be processed). The implementation of data collection, the author uses three data collection techniques, namely with a questionnaire, which is a set of questions in a form that is asked in writing to a person to get answers or responses and information needed by the researcher. The measurement scale will be in the form of a Likert which is on an interval scale, consisting of 5 answer options, namely: Strongly Agree (5), Agree (4), Neutral (3), Disagree (2) and Strongly Disagree (1).

Variable Operations

Data analysis was carried out using quantitative methods, to measure independent variables against bound variables. This is done using statistical methods, namely analysis and regression. In this study, there are two variables contained, namely:

Independent variables, are variables that affect bound variables, either positively or negatively. The stated variable X is:

Sharia Financial Literacy (X1)

Islamic financial literacy is the ability of individuals to understand Islamic financial concepts, principles, products, and services so that they are able to make financial decisions in accordance with Islamic principles. Islamic financial literacy not only includes knowledge of Islamic banking products, but also an understanding of contracts, prohibitions of riba, gharar, and maysir in financial activities. Individuals who have a good level of Islamic financial literacy tend to better understand the benefits of using Islamic banking products and services so that they can increase interest in becoming customers and saving at Islamic banks.

The variables of Islamic financial literacy in this study were measured using two dimensions, namely Sharia Financial Knowledge (Knowledge) and Sharia Financial Decision Making Ability. Both dimensions were chosen because they are in accordance with the concept of financial literacy which emphasizes that literacy is not only related to the possession of knowledge, but also the ability to utilize that knowledge to make the right financial decisions. In the context of Islamic finance, these two dimensions are able to describe the level of understanding and ability of individuals to choose and use financial products in accordance with Islamic principles. These two dimensions complement each other. The knowledge dimension measures what respondents know about Islamic finance, while the decision-making ability dimension measures how the knowledge is applied in choosing Islamic financial products. The use of these two dimensions is considered appropriate to explain the influence of Islamic financial literacy on people's interest in saving at Bank Muamalat Indonesia.

Religiosity Variable (X2)

The religiosity variable in this study refers to research conducted by Delia and Endang (2025) and Misbahul (2024), which emphasized the importance of religiosity as a variable that affects interest in saving in Islamic banks and found that the higher a person's religiosity, the higher the tendency to save in Islamic banks.

The religiosity variable was measured using five dimensions proposed by Ancok and Nashori (2011) which adapted the concept of religiosity from Glock and Stark. The five dimensions were chosen because they are able to comprehensively describe a person's religiosity, not only from the aspect of belief, but also include worship practices, religious experiences, religious knowledge, and the practice of religious values in daily life. The use of these five dimensions provides a more complete measurement of religiosity because it includes cognitive aspects (knowledge), affective (belief and appreciation), and conative or behavioral aspects (worship practices and practices). Therefore, these five dimensions are considered appropriate to explain the influence of religiosity on the interest of the people of Bandung City to save at Bank Muamalat Indonesia.

Variable Brand Image (X3)

The brand image variables in this study were adapted from research conducted by Rozikin & Sholekhah (2020) The results of the study show that brand image has a positive and significant effect on interest in saving in Islamic banks. A good brand image is able to increase public trust in Islamic banks, thus encouraging the desire to use the savings products offered. Therefore, Islamic banks need to build a strong reputation, improve service quality, and maintain a positive brand identity in order to increase people's interest in saving.

According to Kevin Lane Keller and Vanitha Swaminathan (2020), Strength of Brand Association is the level of strength of the relationship between a brand and various information stored in the consumer's memory. The more often consumers gain positive experiences or information about a brand, the stronger the brand association will be so that it will influence consumer attitudes and decisions.

According to Kevin Lane Keller and Vanitha Swaminathan (2020), Favorability of Brand Association is the level to which consumers have a positive perception of a brand. Associations that are considered profitable will make consumers judge that the brand has advantages, is able to meet needs, and provides better benefits compared to competing brands. Therefore, the perception of brand excellence is one of the important indicators in forming a positive brand image.

Dependent variables, are the main variables that are the factors that apply in the variable. What is expressed by variable Y is the interest in saving for the people of Bandung City at Bank Muamalat Indonesia.

Saving Interest Variables

The variable of interest in saving in this study is compiled based on the Theory of Planned Behavior (TPB) proposed by Ajzen (1991) which explains that intention (behavioral intention) is the main factor that influences a person in carrying out a behavior. In the context of this study, interest in saving is defined as the tendency or desire of people to use Bank Muamalat Indonesia's savings products which is reflected through interest, intention to use, intention to continue saving, preference to choose, and willingness to recommend Bank Muamalat to others. The operationalization of variables and the preparation of statement items were adapted from the research of Sari and Afandy (2024), Luthfiany (2024), Nengsih, Arsa, and Putri (2021), and Aditya and Sijabat (2025), with adjustments to the research context regarding the interest in saving for the people of Bandung City at Bank Muamalat Indonesia.

The concept of saving interest is not adopted directly, but adjustments are made so that the indicators used are able to describe the respondents' tendency in saving interest, both in terms of interest, intention to use, and the tendency to use Islamic banks in saving activities. The research instrument for the variable of saving interest was developed into 5 questions, each of which was designed to measure the level of intention and behavioral tendency of respondents in saving at Islamic banks. Each question item is structured in clear and easy-to-understand language, so that respondents can provide answers that objectively reflect their conditions and preferences. The modification of the instrument still refers to the theoretical construct of previous research, so that the conceptual validity is maintained, but it has been adjusted to the research context to be more relevant in measuring the behavior of interest in saving in Islamic banks.

Data Analysis Techniques

Data analysis techniques in this study were conducted to process, test, and analyze the collected data in order to answer the research questions and test the proposed hypotheses. The analysis employed a quantitative approach consisting of descriptive analysis and statistical analysis. Descriptive analysis was used to describe respondents' characteristics and their responses to the research variables based on questionnaire results. The data were analyzed using mean scores and percentages, then interpreted using a continuum scale based on a 5-point Likert scale, with a minimum percentage of 20%, a maximum percentage of 100%, and an interval range of 16% (Ridwan & Kuncoro, 2017).

Statistical analysis was conducted to examine the relationships and effects among variables, particularly the influence of Islamic financial literacy, religiosity, and brand image on saving intention at Bank Muamalat Indonesia. The statistical analysis included data quality testing, classical assumption testing, multiple linear regression analysis, and hypothesis testing. Data quality testing consisted of validity and reliability tests to ensure that the research instrument accurately measured the variables and produced consistent results. The validity test was performed using the corrected item-total correlation method, where an item was considered valid if the calculated r-value was greater than the r-table value or the significance value was below 0.05. Meanwhile, reliability testing was conducted using Cronbach's Alpha, with a value greater than 0.70 indicating that the instrument was reliable.

Before conducting regression analysis, classical assumption tests were performed, including normality, multicollinearity, and heteroscedasticity tests. The normality test was used to determine whether the residual data followed a normal distribution using the Kolmogorov-Smirnov test and P-P Plot analysis. The multicollinearity test examined the correlation among independent variables using Tolerance and Variance Inflation Factor (VIF) values, where the model was considered free from multicollinearity if the Tolerance value was greater than 0.10 and the VIF value was below 10. The heteroscedasticity test was conducted using the Glejser test and Scatterplot analysis, where a significance value above 0.05 indicated the absence of heteroscedasticity.

Furthermore, multiple linear regression analysis was used to determine the partial and simultaneous effects of Islamic financial literacy, religiosity, and brand image on saving intention. The regression model used in this study was formulated as $Y = \alpha + \beta 1X1 + \beta 2X2 + \beta 3X3 + e$, where Y represents saving intention, X1 represents Islamic financial literacy, X2 represents religiosity, X3 represents brand image, α represents the constant, β represents regression coefficients, and e represents the error term. The regression coefficient was interpreted to determine the direction and magnitude of the influence of each independent variable on saving intention. A positive coefficient indicates a positive relationship, meaning that an increase in the independent variable will increase saving intention, assuming other variables remain constant.

Uji Hypothesis

Hypothesis testing was conducted to determine whether the independent variables, namely Islamic financial literacy, religiosity, and brand image, have an influence on the dependent variable, namely saving intention at Bank Muamalat Indonesia. In this study, hypothesis testing was performed using statistical tests through multiple linear regression analysis to examine whether the relationships between the tested variables were statistically significant. The hypothesis testing consisted of partial and simultaneous tests. The partial test (t-test) was used to determine the effect of each independent variable individually on the dependent variable. Through this test, it was determined whether Islamic financial literacy, religiosity, and brand image partially had a significant effect on saving intention. The decision criteria for the t-test were based on the significance value and the comparison between the calculated t-value and the t-table value. If the significance value (Sig.) was less than 0.05 or the calculated t-value was greater than the t-table value, the hypothesis was accepted, indicating a significant effect. Conversely, if the significance value (Sig.) was greater than 0.05 or the calculated t-value was smaller than the t-table value, the hypothesis was rejected, indicating that there was no significant effect.

Furthermore, the simultaneous test (F-test) was conducted to determine whether Islamic financial literacy, religiosity, and brand image collectively influenced saving intention at Bank Muamalat Indonesia. The decision criteria for the F-test were based on the significance value and the comparison between the calculated F-value and the F-table value. If the significance value (Sig.) was less than 0.05 or the calculated F-value was greater than the F-table value, the hypothesis was accepted, indicating that the independent variables simultaneously had a significant effect on the dependent variable. Meanwhile, if the significance value (Sig.) was greater than 0.05 or the calculated F-value was smaller than the F-table value, the hypothesis was rejected, indicating that the independent variables did not have a simultaneous significant effect on saving intention.

Coefficient of Determination

The determination coefficient (R2) is used to measure how well the model is able to explain the variation of dependent variables. The value of the coefficient of determination is between zero and one. A small value of the determination coefficient can indicate that independent variables explain a very wide range of dependent variables.

The magnitude of the coefficient of determination (R2) is between 0 to 1 or between 0% and 100%. If r2 is 0, it means that the variable does not explain the effect of variable variation X on the variation of variable Y. This model will be good if the value of r2 is closer to 1. The limit of the value of the determination coefficient is $0 \leq r2 \leq t$. According to (Ridwan 2012:228) the formula for the determination coefficient is as follows:

KP = (r2) x 100%

Description:

KP : The magnitude of the determinant coefficient

r : Square of correlation coefficient

In addition to the simultaneous determination coefficient, this study also uses the partial determination coefficient to determine the contribution of each independent variable to the dependent variable individually after taking into account the presence of other independent variables in the regression model. The partial determination coefficient shows the percentage of effective contribution of each independent variable in explaining the variation of the dependent variable.

The partial determination coefficient can be calculated using the multiplication of the standardized regression coefficient (Beta) multiplied by the correlation between Xi and Y (zero order correlation).

$$\text{KD Parsial} = \text{Beta x zero order correlation x } 100\%$$

A larger partial coefficient value indicates that the independent variable has a greater contribution in explaining the variation of the dependent variable, while a small value indicates that the contribution is relatively low.

RESULTS AND DISCUSSION

This study examines the influence of Islamic financial literacy, religiosity, and brand image on the saving intention of the people of Bandung City at Bank Muamalat Indonesia. Data were collected from 100 respondents selected through purposive sampling. Respondents were predominantly female (70%), aged 20–30 years (54%), domiciled in Bandung City (78%), and employed as private employees (46%). The respondent characteristics indicate that most participants are within the productive age group with potential financial decision-making capacity.

The descriptive analysis shows that all research variables are categorized as good. Islamic financial literacy obtained an average score of 3.67, indicating that respondents have a good understanding of Islamic banking principles, although knowledge of specific products and contracts still needs improvement. Religiosity achieved the highest average score of 4.17, reflecting strong religious commitment in daily life and financial decisions. Brand image obtained an average score of 3.90, indicating positive public perceptions of Bank Muamalat Indonesia, particularly regarding its compliance with sharia principles. Meanwhile, saving intention obtained an average score of 3.72, showing that respondents have a positive tendency to use Bank Muamalat Indonesia savings products.

The classical assumption tests confirmed that the regression model met statistical requirements. The normality test showed a significance value of 0.269 (>0.05), indicating normally distributed residuals. The multicollinearity test showed that all independent variables had VIF values below 10, indicating no multicollinearity problems. The heteroscedasticity test also showed significance values above 0.05, confirming that the model was free from heteroscedasticity.

Multiple linear regression analysis produced the equation:

$$Y = 1.545 + 0.276X1 + 0.210X2 + 0.649X3$$

The results indicate that Islamic financial literacy, religiosity, and brand image have positive relationships with saving intention. Brand image has the largest regression coefficient (0.649), indicating that public perception of Bank Muamalat Indonesia is the strongest factor influencing saving intention.

he correlation analysis resulted in an R value of 0.839, indicating a strong relationship between the independent variables and saving intention. Furthermore, the coefficient of determination (R^2) was 0.705, meaning that Islamic financial literacy, religiosity, and brand image simultaneously explain 70.5% of the variation in saving intention, while the remaining 29.5% is influenced by other factors outside the research model.

The F-test results show that Islamic financial literacy, religiosity, and brand image simultaneously have a significant effect on saving intention (F = 76.383; Sig. <0.001). Partial hypothesis testing also confirms that all variables have significant effects. Islamic financial literacy has a positive and significant effect with a significance value of 0.002 and a regression coefficient of 0.276. Religiosity has a positive and significant effect with a significance value of 0.018 and a regression coefficient of 0.210. Brand image has the strongest influence with a significance value below 0.001 and a regression coefficient of 0.649.

These findings demonstrate that public decisions to save at Bank Muamalat Indonesia are influenced by cognitive, spiritual, and institutional perception factors. Islamic financial literacy encourages people to understand and select sharia-based financial products, while religiosity strengthens the motivation to conduct financial activities according to Islamic principles. Meanwhile, brand image plays the dominant role because trust, reputation, and perceptions of service quality significantly shape customer decisions in choosing banking institutions.

The findings support previous theoretical perspectives that financial literacy, religiosity, and brand image are important determinants of Islamic banking behavior. From an Islamic economic perspective, the combination of knowledge, religious values, and institutional trust reflects the implementation of responsible financial management based on sharia principles. Therefore, Bank Muamalat Indonesia should strengthen public education regarding Islamic financial products, improve sharia-based financial literacy programs, and enhance brand image through service innovation, digital transformation, and consistent implementation of sharia values.

CONCLUSION

This chapter presents the conclusions drawn from the results of the analysis and discussion regarding the effects of Islamic Financial Literacy, Religiosity, and Brand Image on the saving intention of residents of Bandung City at Bank Muamalat Indonesia. The conclusions were prepared to address the research questions and objectives established in Chapter I. In addition, this chapter provides recommendations expected to serve as input for Bank Muamalat Indonesia, academics, and future researchers in developing the study and practice of Islamic banking in Indonesia.

Based on the analysis results presented in Chapter 4, it can be concluded that the levels of Islamic financial literacy, religiosity, and Bank Muamalat Indonesia’s brand image among residents of Bandung City were categorized as good. Furthermore, Islamic financial literacy, religiosity, and brand image, both partially and simultaneously, were proven to have significant effects on the saving intention of residents of Bandung City at Bank Muamalat Indonesia. The three independent variables simultaneously explained 70.5% of the variation in saving intention, while the remaining 29.5% was influenced by other factors outside the research model. These findings indicate that increasing public saving intention toward Bank Muamalat Indonesia can be achieved by strengthening Islamic financial literacy, maintaining religious values in financial decision-making, and enhancing a positive and trustworthy brand image.

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