

## ISLAMIC FINANCIAL LITERACY, ISLAMIC FINANCIAL INCLUSIVENESS, AND RELIGIOSITY INCREASE THE INTENTION TO SAVE IN SHARIA BANKS

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**Abstract:** The inclination to save in Islamic banks indicates the public's acceptance and utilization of Islamic banking savings products. Comprehending the determinants affecting this purpose is crucial for Islamic banks to formulate tactics that promote increased engagement. This study examines the impact of Islamic Financial Literacy (IFL), Islamic Financial Inclusiveness (IFI), and religiosity on students' intentions to save in Islamic banks. The study sample consists of persons who have completed courses in Islamic banking, and the data were analyzed using multiple linear regression techniques. The findings demonstrate that IFL, IFI, and religiosity each have a substantial and affirmative impact on the intention to save in Islamic banks. The findings indicate that Islamic banks ought to intensify initiatives to elevate financial literacy, broaden financial inclusivity, and promote religiosity among prospective clients, thus augmenting the use of Islamic banking products and allowing a greater number of individuals to derive benefits from them.

**Keywords:** islamic financial literacy, islamic financial inclusiveness, religiosity, intention to save in sharia banks



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### INTRODUCTION

Deposit products offered by banking institutions play a vital role in society by providing a safe place to store funds and serving as a means for channeling excess capital from the public to those in need of financing. These funds are distributed either through credit in conventional banks or sharia-compliant financing in Islamic banks. With such functions, banks are integral to maintaining the circulation of money within a country; if this circulation slows down, economic growth will inevitably be hindered. Recognizing the strategic importance of banking, the Indonesian government has implemented

financial inclusion programs aimed at encouraging the public to utilize banking products.

According to data from the Financial Services Authority (OJK, 2019), approximately 73.88% of Indonesians have used products from banking institutions. Among these, savings accounts remain one of the easiest to access, as the requirements for opening them are simpler than those for obtaining credit.

Despite the overall expansion of Indonesia's banking industry, it remains dominated by conventional banks, with Islamic banks holding a much smaller share. OJK's press release on October 27, 2017, reported that Islamic banks accounted for only 5.44% of the total market. Furthermore, OJK (2022) data showed that Islamic bank financing grew by just 8.22% year-on-year, signaling that growth remains suboptimal. Business activity in conventional commercial banks also significantly surpasses that of Islamic commercial banks. This situation persists even though the majority of Indonesia's population is Muslim, largely because conventional banks are deeply ingrained in societal habits, making it challenging to shift preferences toward Islamic banks—even among students. In principle, religious beliefs should encourage greater use of Islamic banking products, but this is not consistently reflected in behavior.

In Salatiga, for instance, many students who have studied or are studying Islamic banking still do not intend to save with Islamic banks. Preliminary findings from this study revealed that, out of 100 surveyed students, 68 expressed no intention to save in Islamic banks, 20 were undecided, and only 12 intended to do so. All respondents were Muslim and had some knowledge of Islamic banking. The main reasons cited for their reluctance included the distant location of Islamic banks, limited understanding of account opening procedures, and the belief that saving in any type of bank is essentially the same. These patterns suggest that Islamic Financial Literacy (IFL), Islamic Financial Inclusiveness (IFI), and religiosity may influence students' intentions to save in Islamic banks.

Previous studies on these factors have produced mixed results. Sugesti and Hakim (2021) found a positive influence of IFL on saving intentions in Islamic banks, while Raihana and Azhary (2020) reported no such effect. Similarly, Puji and Hakim (2021) concluded that IFI positively affects saving intentions, but Hakim and Muttaqin (2020) found otherwise. For religiosity, Hasanah (2019) reported a positive relationship, whereas Suprihati et al. (2021) found no significant effect.

This research seeks to examine the impact of IFL, IFI, and religiosity on students' intentions to open savings accounts in Islamic banks. The study aims to contribute in three ways: (1) expanding the academic discussion on saving intentions in Islamic banks by incorporating factors less explored in prior studies; (2) providing insights to banks on determinants influencing the intention to save in Islamic banks; and (3) offering policymakers an evaluation of whether financial inclusion initiatives have effectively increased saving intentions in Islamic banks, thus informing future policy improvements.

## METHODS

This study seeks to examine the effect of Islamic Financial Literacy (IFL), Islamic Financial Inclusiveness (IFI), and religiosity on students' intentions to open savings accounts in Islamic banks. The research was conducted in Salatiga using a purposive sampling technique, with the criteria being students who have either studied or are currently studying Islamic banking. Data for the study were collected from primary sources, obtained directly from respondents through a survey method. Questionnaires were distributed containing both respondent profile information and statements related to the research variables.

A total of 130 respondents participated in this study. Referring to Hair et al. (2019), the minimum sample size requirement is five times the number of indicators. With 16 indicators used in this research, the minimum sample size should be 80; thus, the sample size of 130 exceeds this requirement.

The dependent variable in this research is the intention to save in Islamic banks, while the independent variables include Islamic Financial Literacy (IFL), Islamic Financial Inclusiveness (IFI), and religiosity. All variables were measured using a five-point Likert scale, ranging from "strongly disagree" (scored 1) to "strongly agree" (scored 5). These variables were operationalized into specific research instruments, as presented in Table 1:

**Table 1.** Research instruments

Research Variables	Indicator	Items
Intention to save at a sharia bank	1. Interested in saving in an Islamic bank	NM1
	2. Want to save in an Islamic bank	NM2
	3. Recommend others to save in Islamic banks	NM3
	4. Plan to save at an Islamic bank	NM4
Islamic Financial Literacy (IFL)	1. Understanding the procedures for saving at an Islamic bank	IFL1
	2. Islamic banks are an alternative to interest-free financial institutions	IFL2
	3. Able to set aside money to save	IFL3
	4. Understand that Islamic banks help small businesses	IFL4
Islamic Financial Inclusiveness (IFI)	1. The distance between the Islamic bank and the residence is very close	IFI1
	2. Savings products from Islamic banks are safe to use	IFI2
	3. Savings products from Islamic banks are in accordance with Islamic teachings	IFI3
	4. Savings products from Islamic banks can be accessed easily	IFI4
Religiosity	1. Interest is a transaction that is prohibited by Islamic teachings	R1
	2. Islamic banks are able to distribute funds to those who need funds according to Islamic teachings	R2
	3. Financial management must be in accordance with Islamic teachings	R3
	4. Interest rates can reduce economic growth	R4

Source: Developed for research, (2023)

This study employs both descriptive and inferential statistical techniques for data analysis. Descriptive statistics are applied to summarize respondent characteristics, including measures such as mean, minimum, and maximum values. Inferential statistics are used to test the research hypotheses, with multiple linear regression serving as the primary analytical method. To ensure the robustness of the regression results, the study also conducts validity and reliability tests, classical assumption tests, and model fit evaluations. The analytical procedure follows these sequential steps: (1) validity and reliability testing, (2) classical assumption testing, (3) model fit assessment, (4) multiple linear regression analysis, and (5) determination coefficient testing.

## FINDING AND DISCUSSIONS

This study collected 130 respondents. A total of 130 questionnaires have been distributed and 130 questionnaires have been checked. As a result, all respondents have filled out the questionnaire completely. The questionnaire was compiled as many as 16 question items that had to be completed by respondents. All items using the likert scale were then measured on a five-point likert with a scale of 1 indicating "strongly disagree" to a scale of 5 "strongly agree". The sample in this study is students who have studied Islamic banking. Samples were taken randomly according to the sampling criteria.

Descriptive statistics of the characteristics of the study respondents are presented in table 2 below. In the table, it can be seen that most of the respondents are women with a total of 92 (70.77%) respondents, while 38 (28.23%) are male students. Then this study also found out whether the respondents had a history of madrasah education or not. This is done so that the level of religious understanding of a student can be known. The results of the study showed that 107 (82.31%) students were alumni of madrasah schools and the rest, namely 23 (17.69%) students who were not from madrasah schools. Then we also collected data on student pocket money, the results of the study showed that respondents in this study had an allowance above 1,000,000 as many as 52 (40%) students, then 500,000 – 1,000,000 as many as 62 (47.69%) students, while 100,000 – 499,000 as many as 16 (12.31%) students. Finally, we also collect data for student residences whether they are in cities or rural areas. The results showed that 103 (79.23%) students lived in rural areas and the remaining 27 (20.77%) students lived in cities.

**Table 2.** Descriptive Statistics of Respondent Characteristics

Demography	Category	Sum	Percentage (%)
Gender	Woman	92	70.77
	Man	38	28.23
Madrasah	Ya	107	82.31
	No	23	17.69
Pocket Money (Month)	100.000 – 499.000	16	12.31
	500.000 – 1.000.000	62	47.69
	>1,000,000	52	40.00
Residence	City	27	20.77
	Rural	103	79.23

Source: Developed for research, (2023)

Before the test is carried out, the description of each research variable is explained below. The dependent variable in this study is the intention to save in Islamic banks with a measurement scale using a liker scale of 1 to 5. The respondents responses to the variable of saving intention in Islamic banks are presented in table 3 below:

**Table 3.** Descriptive Statistics of The Variable of Saving Intention in Islamic banks

Item	Respondents Answers					Average score of each indicator
	STS	TS	N	S	SS	
NM1	8	34	80	8	0	2.68
NM2	6	32	80	12	0	2.75
NM3	6	31	68	25	0	2.86
NM4	8	37	53	32	0	2.84
Average score of variable score of saving intention in Islamic banks						2.78

Note: STS = Strongly disagree, TS = Disagree, N = Neutral, S = Agree, SS = Strongly Agree

Source: Data processed, 2023

Based on table 3, it can be seen that the average highest score is the NM3 item with a score of 2.86, which is an indicator of recommending others to save at an Islamic bank and the lowest is the NM1 indicator with a score of 2.68, which is interested in saving at an Islamic bank. This can be explained by the fact that the intention to save in an Islamic bank is very low. Then, the independent variables in this study were IFL, IFI, and religiosity with a measurement scale using a likert scale of 1 to 5. Respondents responses to these variables are presented in the table below:

**Table 4.** Descriptive Statistics of Islamic Financial Literacy (IFL) Variable

Item	Respondents answers					Average score of each indicator
	STS	TS	N	S	SS	
IFL1	5	38	71	15	1	2.76
IFL2	5	39	67	19	0	2.77
IFL3	4	36	69	21	0	2.82
IFL4	8	42	60	19	1	2.72
Average IFL variable score						2.77

Remarks: STS = Strongly disagree, TS = Disagree, N = Neutral, S = Agree, SS = Strongly Agree

Source: Data processed, 2023

Based on table 4, it can be seen that the average highest score is the IFL3 item with a score of 2.82, which is an indicator of being able to set aside money to save and the lowest is the IFL4 indicator with a score of 2.72, which is understanding that Islamic banks help small businesses. It can be explained that the IFL is very low.

**Table 5.** Descriptive Statistics of The Islamic Financial Inclusiveness (IFI) Variable

Item	Respondents answers					Average score of each indicator
	STS	TS	N	S	SS	
IFI1	7	33	76	14	0	2.75
IFI2	4	33	80	13	0	2.78
IFI3	6	35	66	23	0	2.82
IFI4	14	35	45	36	0	2.79
Average IFI variable score						2.78

Remarks: STS = Strongly disagree, TS = Disagree, N = Neutral, S = Agree, SS = Strongly Agree

Source: Data processed, 2023

Based on table 5, it can be seen that the average highest score is the IFI3 item with a score of 2.82, which is an indicator of Islamic bank products according to Islamic teachings and the lowest is the IFI1 indicator with a score of 2.75, which is the proximity distance to the Islamic bank office. It can be explained that the IFI is very low.

**Table 6.** Descriptive Statistics of Religiosity Variables

Item	Respondents answers					Average score of each indicator
	STS	TS	N	S	SS	
R1	5	33	80	12	0	2.76
R2	6	37	72	15	0	2.74
R3	7	36	63	24	0	2.80
R4	10	28	61	31	0	2.87
Average variable score						2.79

Remarks: STS = Strongly disagree, TS = Disagree, N = Neutral, S = Agree, SS = Strongly Agree

Source: Data processed, 2023

Based on table 6, it can be seen that the average highest score is item R4 with a score of 2.87, namely interest can reduce economic growth and the lowest is the R2 indicator with a score of 2.74, namely interest can reduce economic growth. This can be explained by the fact that religiosity is quite low. The next analysis is multiple linear regression. The first stage carried out in multiple linear regression analysis is to test the validity and reliability of the research data. The test results are presented in table 7 below:

**Table 7.** Validity and Reliability Test Results

Variable	Indicator	Loading factor	Conclusion	Cronbach Alpha	Conclusion
Intention to Save at Islamic Banks	NM1	0,874	Valid	0,897	Reliabel
	NM2	0,845	Valid		Reliabel
	NM3	0,903	Valid		Reliabel
	NM4	0,871	Valid		Reliabel
IFL	IFL1	0,893	Valid	0,909	Reliabel
	IFL2	0,870	Valid		Reliabel
	IFL3	0,905	Valid		Reliabel
	IFL4	0,908	Valid		Reliabel
YOUTH	IFI1	0,870	Valid	0,909	Reliabel
	IFI2	0,883	Valid		Reliabel
	IFI3	0,915	Valid		Reliabel
	IFI4	0,890	Valid		Reliabel
Religiosity	R1	0,873	Valid	0,903	Reliabel
	R2	0,857	Valid		Reliabel
	R3	0,913	Valid		Reliabel
	R4	0,892	Valid		Reliabel

Source: Data processed, 2023

Based on table 7, it can be explained that all indicators that measure the variables of saving intention in Islamic banks, IFL, IFI, and religiosity are proven to be valid (loading factor value > 0.70) and reliable (Cronbach alpha value > 0.7). Furthermore, a linear regression test was carried out to prove the hypothesis in this study. The results of multiple linear regression are presented in table 8 below.

**Table 8. Multiple Linear Regression Test Results**

Hypothesis	Variable Relationships	The value of the $\beta$ coefficient	P-value	Test Results
H1	IFL against NM	0.284	0.000	Supported
H2	IFI against NM	0.194	0.001	Supported
H3	R vs. NM	0.502	0.000	Supported
R2 = 0.93				

Source: Data processed, 2023

Based on the results in Table 8, the model demonstrates an R<sup>2</sup> value of 0.93, indicating that 93% of the variation in the intention to save in Islamic banks is explained by Islamic Financial Literacy, Islamic Financial Inclusiveness, and religiosity. The remaining 7% is attributed to other factors not included in the model. This value places the model in the category of having very strong explanatory power. The analysis further shows that Islamic Financial Literacy has a positive and statistically significant effect on the intention to save in Islamic banks, as indicated by a p-value of 0.000, which is less than the 0.05 significance threshold. Therefore, the first hypothesis is supported. This finding implies that higher levels of Islamic Financial Literacy are associated with a stronger intention to save in Islamic banks, whereas lower levels of literacy correspond to weaker saving intentions. These results support previous research conducted by Hasanah, (2019); Zulaika & Listiadi, (2020).

The second hypothesis proposes that Islamic Financial Inclusiveness (IFI) has a significant positive influence on the intention to save in Islamic banks. Referring to Table 4.7, the analysis shows a path coefficient of  $\beta=0.194$  with a p-value of 0.001, indicating statistical significance at the 5% level. Therefore, the second hypothesis is supported. This result suggests that higher levels of Islamic Financial Inclusiveness are associated with stronger intentions to save in Islamic banks, whereas lower inclusiveness corresponds to weaker saving intentions. In practical terms, students who maintain close interactions with Islamic banks and have convenient access to their services are more likely to develop a high intention to save in Islamic banks. These results support previous research conducted by Puspitaningrum, (2021); Sekarwati & Susanti, (2020).

The third hypothesis posits that religiosity has a significant positive impact on the intention to save in Islamic banks. As shown in Table 4.7, the path coefficient for religiosity is  $\beta=0.502$  with a p-value of 0.000, indicating statistical significance at the 5% level. Consequently, the third hypothesis is supported. This finding implies that higher levels of religiosity correspond to stronger intentions to save in Islamic banks, whereas very low religiosity is associated with weaker saving intentions. In this context, students who possess a strong understanding of religious principles or exhibit high levels of religiosity are more inclined to save in Islamic banks. These results support previous research conducted by Adilla & Handayani, (2021); Mulyaningtyas et al., (2020).

## CONCLUSION

The analysis results indicate that Islamic Financial Literacy (IFL), Islamic Financial Inclusiveness (IFI), and religiosity positively influence the intention to save in Islamic banks. These three factors play a significant role in shaping saving intentions; higher levels of IFL, IFI, and religiosity are associated with a stronger intention to save in Islamic banks.

Based on these findings, several recommendations are proposed: (1) future studies could incorporate additional variables to further explain saving intentions in Islamic banks; (2) subsequent research may increase the sample size to enhance the accuracy and generalizability of results; and (3) Islamic banks are encouraged to intensify public outreach, particularly regarding the profit-sharing system, product innovations, and competitive advantages of Islamic banking products, in order to strengthen public interest and intention to save.

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