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Influence Of Sharia Financial Literacy, Financial Attitudees and Perceptions On Interest In Using Sharia Banking

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Abstract: *Sharia banking has been established in Indonesia for approximately 33 years, but its market share is still very small, namely around 7.21% of total commercial bank assets. This study aims to explain the effect of Islamic Financial Literacy, Attitudes and Perceptions of Finance on Interest in Using Islamic Banking Services with Religiosity as a Moderating Variable in Sharia Economics Students in Region 3 Cirebon. Quantitative research with purposive sampling data collection with 100 respondents. The data obtained was analyzed using SEM-PLS version 3.0 software. The results showed that Sharia Financial Literacy and Financial Attitudes did not have a significant effect on interest in using Islamic banking services, this was due to several factors including the lack of maximum Islamic financial literacy carried out so that it has not fostered understanding among students, as well as the financial attitudes of students, especially in region 3 Cirebon, have not reached the stage of making the right decisions in planning and managing their finances. While perceptions have a significant effect on interest in using Islamic banking services, this is influenced by information obtained from unpleasant past experiences related to conventional finance, news that develops about Islamic finance and the values adopted in the environment where they study. Religiosity cannot moderate Islamic Financial Literacy, Financial Attitudes, and Perceptions of Interest in Using Islamic Banking Services, this is because the value of religiosity used as a benchmark by students is still focused on matters of worship, but has not expanded to matters of muamalah..*

Keywords: *Financial Attitude; Sharia Financial Literacy; Interest; Perception; Sharia Ban*



INTRODUCTION

Empirically, in 1991 with the establishment of the first sharia bank In Indonesia, Bank Muamalat Indonesia (BMI) is the only bank which at that time operated based on the principle of profit sharing. Furthermore, other banks followed suit and opened sharia (Islamic window) in running its business. Through this Islamic window, banks Sharia can provide sharia financing services to its customers through products that are free from elements of usury, maysir, gharar and speculation by first establishing a Sharia Business Unit (UUS) (Prasetyo, 2012). We can see the existence of sharia banking in various cities, starting from Sharia Commercial Banks (BUS), Sharia Business Units (UUS) or Sharia People's Financing Banks (BPRS). The role of Islamic banks in spurring regional economic growth is increasingly strategic in order to create an increasingly advanced and developing economic structure. The following is the number of sharia bank offices in Indonesia:

Table 1. Number of Sharia Bank Offices in Indonesia in 2023

BANKING GROUP	BO	SBO	CO	TOTAL
Sharia Commercial Bank	393	1.544	-	1.937
Sharia Business Unit	185	224	46	455
BPRS	578	1.768	46	2.392
Total	1.156	3.536	92	4.784

Source: OJK Sharia Banking August 2023

In the table above it can be seen that the number of sharia banks in August 2023 is 4,784 offices, consisting of Sharia Commercial Banks (BUS) with a total of 1,935, Sharia Business Units (UUS) with a total of 455 and Sharia People's Financing Banks (BPRS) with a total of 2,392. spread across various regions in Indonesia (ojk.go.id, 2023). However, the development of sharia financial institutions must also be followed with the sharia financial literacy of the community itself. Because, it's still there low levels of financial literacy in developed countries and even more so in countries developing, including Indonesia. This condition is a problem quite serious because

financial literacy has a positive impact on inclusion finance and financial behavior (Zakiyah & Wahab, 2022)

Based on the results of the National Survey of Financial Literacy and Inclusion (SNLIK) conducted by the Financial Services Authority (OJK) in 2022, the level of sharia financial literacy showed an increase of 9.14% from the previous 8.93% in the 2019 survey period. Even though there was an increase, This figure is still far below the average for conventional financial literacy, namely 37.72%. The current level of sharia financial inclusion is 12.12%. Meanwhile, the inclusion rate for conventional banks has reached 76.19%. This shows that the Indonesian people generally do not have a good understanding of the characteristics of various sharia financial products and services offered by formal financial service institutions, even though financial literacy is the most important skill in the context of community empowerment, individual welfare, consumer protection, and increasing financial inclusion. (Akib et al., n.d.).

Research conducted by Hung et al (2009) states that A person's financial attitudes and behavior are influenced by knowledge, financial skills and confidence. The higher the knowledge owned by someone will have an impact on more active participation in finance- related activities. Low sharia financial literacy will causing a lack of access to sharia financial institutions as well hinder economic growth. Research conducted by Thohari & Hakim (2021) and Afriani et al (2020) show that the literacy variable Islamic finance has a significant influence on decisions save at a sharia bank.

Apart from that, there are other factors that can be taken into consideration the application of financial literacy that has been understood is financial attitude. Financial attitude is a state of mind, opinions and judgments about finance. The better a person's financial attitude, the better it is one's financial management ability and the ability to differentiate between needs and desires. There are still many students who haven't understand financial concepts because in everyday life they definitely are will manage their finances according to the decisions they make. Lots Today's students are more concerned with appearance and fashion looks attractive and looks cool. Many students do not have families and is still young, will happily spend money from income every month without thinking about the future. Ety Harya Ningsi & Lambok Manurung (2021) stated that financial attitude has significant positive influence on interest in saving in sharia banks. Factors that are no less important have a related influence people's interests are perception and religiosity. Perception is a someone's



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judgmental action after receiving a stimulus from something felt by his five senses.

This stimulus is then converted into something thoughts that ultimately lead the person to obtain views regarding a problem or case that is currently occurring. Besides Therefore, the attitude of religiosity is also a benchmark for consumers when consumers religious they would prefer something like a bank that conforms to the sharia. Religiosity is one of the factors in formation consumers, because the Muslim community prefers a path that is limited by Allah by not choosing haram things and not being stingy and greedy, by therefore consumer behavior must reflect their relationship with themselves Allah SWT (Wulandari, 2018). Research conducted by Nurmaeni et al (2020) and Pabbajah et al (2019) show that religiosity significantly influences savings decisions. Next research conducted by Thohari & Hakim (2018) which shows that religiosity cannot strengthen/weaken sharia financial literacy towards decision to save at a sharia bank.

In research by Fadhilah Ramadhanissa & Ami Murtani (2024) provide an explanation of what students are part of People who have more knowledge and insight into sharia finance, especially students of the Faculty of Economics and Business Main Potential University which provides two study programs, namely Economics Sharia and Sharia Banking where the curriculum contains material about sharia financial literacy. However, in fact with literacy Many students have not yet obtained the finances they have obtained use sharia banking or some are already customers Islamic banks but do not use them to carry out daily transactionsday (Utama, 2024).

Apart from that, there are other factors that can be taken into consideration in applying financial literacy that has been understood, namely financial attitude. Financial attitude is a state of mind, opinions and judgments about finances. The better a person's financial attitude, the better a person's financial management ability and the ability to distinguish between needs and wants. Factors that are no less important in influencing people's interests are perception and religiosity. Perception is an act of assessing someone after receiving a stimulus from what is felt by their five senses. This stimulus is then converted into a thought which ultimately leads the person to gain insight into a problem or case that is currently occurring. Apart from that, the attitude of religiosity is also a benchmark for consumers. If religious consumers will prefer something like a bank that is in accordance with sharia. Religiosity is one of the factors in the formation of consumers, because Muslim people prefer paths limited by Allah by not

choosing haram goods and not being stingy and greedy, therefore consumer behavior must reflect their relationship with Allah SWT (Wulandari, 2018). The problems raised in this research are based on current phenomena regarding interest in using sharia banking services, one of which is Sharia Economics Students in Region 3 Cirebon, and 4 things that can influence it include sharia financial literacy, financial attitude, perception and religiosity

METHOD

This research method is a quantitative method. The focus of quantitative methods is to collect data to explain phenomena experienced by the population. The data analysis technique used in this research is SEM (Structural Equation Modeling) analysis with the help of software SmartPLS 3.0. The PLS method is used because it does not require it large samples and prediction purposes where to use The PLS approach assumes that all variance measures are useful for explained. Data analysis using smartPLS software is carried out via two stages, the first is testing the measurement model, namely testing validity and construct reliability of each indicator. And Structural Model (Inner Model). The second is to test the structural model with The aim is to assess whether there is an influence between variables or correlation between the constructs measured using the t test in PLS alone.

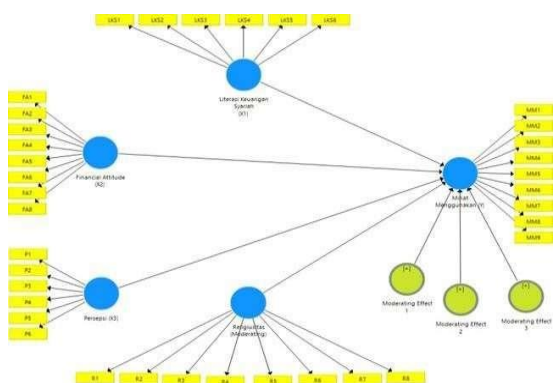
The data source used in this research is data originating from Sharia Economics Students in Region 3 Cirebon. The population in this research is Sharia Economics Students from Region 3 Cirebon. The sample in this study was determined using a non-probability sampling method, namely a sampling technique that does not provide equal opportunities or opportunities for each member of the population to become a sample, with a Purposive Sampling sampling technique. The number of samples in this study was around 100 samples. The considerations taken by the researchers were: 1) Universities that have a Sharia/Islamic Economics Department in each region 2) Sharia Economics students of at least semester 4. So 5 universities were obtained, namely IAIN Syekh Nurjati Cirebon, Majalengka University, BBC Islamic

University, STAIKU, Wiralodra University Indramayu

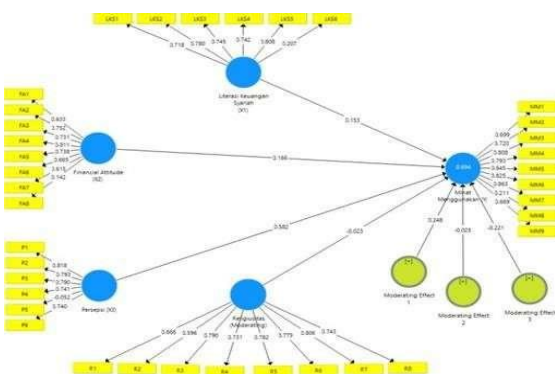
RESULTS AND DISCUSSION

1. Measurement Model (Outer Model)

Designing a measurement model (outer model) describes the influence between a latent variable and its indicators. This ensures that the survey instrument is valid and reliable (Aburumman et al., 2023). The following is the design of the measurement model (outer model), which is as follows:

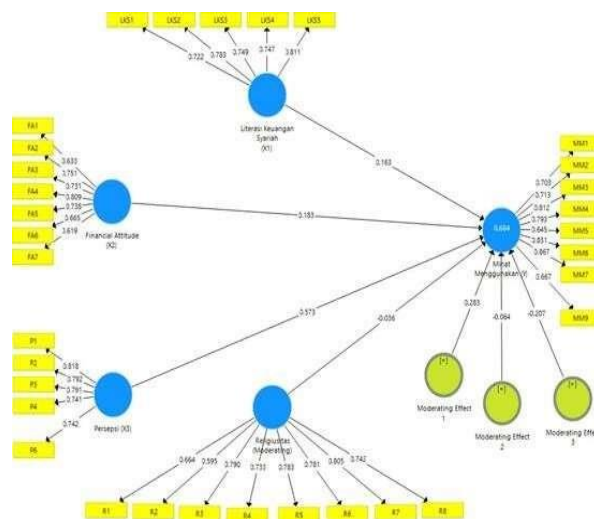


In this research, the development of a measurement scale for loading values greater than 0.3 to 0.4 is still quite good (Hair, 2010). An indicator must be removed (eliminated) from the measurement model when the loading value is smaller than 0.3. The following are the results of the loading values obtained, namely as follows:



(gambar)

Based on the figure above, the indicators LKS6, FA8, P5, and MM8 must be eliminated from the model because the loading factor value is below 0.3. So a new diagram is produced which is as follows :



The next testing criteria are composite reliability and convergent validity namely in the following table:

Table 2. Composite Reliability and Ave Measurement Model Values

Variable	Average Variance Extracted (AVE)	Composite Reliability
Sharia	0.588	0.877
Financial Literacy (X1)	0.502	0.875
Financial Attitude (X2)	0.605	0.884
Perception (X3)	0.574	0.914
Interest in Using (Y)	0.548	0.906
Religiosity (Z)		

Source: SmartPLS 2024 Data Processing Results

The AVE value shown in the table above shows that each indicator in the latent variable has an AVE value above the minimum criterion, namely 0.5, meaning that the convergent validity measure is good or can be said to have met the convergent validity criteria.

The Composite Reliability value in the table above shows that each latent variable has a composite reliability value above 0.6. Thus,



the indicators that have been determined are able to measure each latent variable (construct) well.

The next criterion is discriminant validity, by comparing the correlation between constructs with the AVE value as follows:

(gambar)

Next, the correlation value will be compared with the root value of AVE (Fornell-Larcker Criterion) as follows:

Variable	AVE Root	Discriminant Validity
Sharia Financial Literacy (X1)	0.763	Qualify
Financial Attitude (X2)	0.709	Qualify
Perception (X3)	0.777	Qualify
Interesting in Using (Y)	0.758	Qualify
Religiosity (Z)	0.740	Qualify

Source: SmartPLS 2024 Data Processing Results

Based on Figure 4 and Table 3, it shows that all latent variables have an AVE root value greater than their correlation value with other constructs, for example the root value of the sharia financial literacy dimension is 0.763. The value of 0.763 is greater than the correlation with other dimensions, namely financial attitude of 0.575, up to perception of 0.606, so it can be concluded that the conditions for discriminant validity in this model are met.

2. Structural Model (Inner Model)

The structural model (inner model) is a model that describes the relationship between latent variables which are evaluated using path coefficients, R2, Q2, SRMR and GoF. The following are the results of the Structural Model (Inner Model) Bootstrapping Analysis, namely as follows:

(gambar)

Source: SmartPLS 2024 Data Processing Results

The R-Square value for Interest in Using (Y) is 68.4%. This means that the ability of the independent variables, namely Sharia Financial Literacy, Financial Attitude, and Perception in explaining the Interest in Using variable is 68.4%. Thus, the remainder is equal to 31,6% pengaruh dijelaskan oleh variabel-variabel lain di luar yang tidak dibahas pada penelitian ini.

Laten Endogen Variable	R- Square	R- Square Adjusted
Interest in Using (Y)	0.684	0.660

2. Evaluation Predictive Relevance (Q²)

	SSO	SSE	Q ² (= 1 - SSE/SSO)
M*X1	4000.000	4000.000	
M*X2	5600.000	5600.000	
M*X3	4000.000	4000.000	
X1	500.000	500.000	
X2	700.000	700.000	
X3	500.000	500.000	
Y	800.000	505.945	0.368
Z	800.000	800.000	

Source: SmartPLS 2024 Data Processing Results

If the Q square value > 0 then it can be said to have a good observation value, whereas if the Q square value < 0 then it can be said to be a bad observation. Thus, it can be concluded that the Interest in Using variable can predict the model well because the Q square value > 0, namely 0.368.

3. Standarized Root Mean Square Residual (SRMR)

Tabel 6. Value of SRMR dan NFI

	Saturated Model	Estimated Model
SRMR	0.080	0.084
NFI	0.607	0.621

Source: SmartPLS 2024 Data Processing Results



Standardized Root Mean Square Residual (SRMR) < 0.10 the model will be considered suitable (See Hu and Bentler, 1999). The results of the SRMR value have been fulfilled because the SRMR value is <0.10, namely 0.080. The Normal Fit Index (NFI) produces a value between 0 and 1. The closer it is to 1, the better/more appropriate it is to the model being built. It can be seen in the table above that the NFI value is close to number 1, namely 0.607. This means that the FIT model has been fulfilled

4. Goodness Of Fit (Gof)

Goodness of Fit Index ((GoF Index) is an evaluation of the entire model which is an evaluation of the measurement model and structural model. This GoF Index can only be calculated from a reflective measurement model, namely the root of multiplying the geometric average communality by the average R square.

Table 7. Goodness Of Fit Results

	COM/AVE	R Square
Interest in Using	0,758	0,684

Source: SmartPLS 2024 Data Processing Results

Based on the table above, the GoF value can be calculated as follows: Goodness of Fit (GoF)

$$\begin{aligned}
 &= \sqrt{\sum \text{COM} \times R^2} \\
 &= \sqrt{0.758 \times 0.684} \\
 &= 0.72
 \end{aligned}$$

The results of the GoF calculation above show a value of 0.72 which is included in the large category so it can be said that this research has good performance. The results of the path coefficient and t-statistic value obtained through the process Bootstrapping is shown in the table below, as follows.

Table 8. Result Direct Effect and Indirect Effect

Hipotesis	Original Sample (O)	Standard Deviation (STDEV) (V)	T Statistic (O/STDEV)	P-values
X1 → Y	0.163	0.121	1.346	0.179ts
X2 → Y	0.183	0.103	1.784	0.075ts
X3 → Y	0.573	0.145	3.960	0.000***
X1-Z → Y	0.283	0.208	1.363	0.173ts
X2-Z → Y	-0.064	0.158	0.403	0.687ts
X3-Z → Y	-0.207	0.168	1.227	0.220ts

Source: SmartPLS 2024 Data Processing Results

Based on the total effects results table, the following hypothesis can be concluded:

This study examines the relationship between Islamic financial literacy (X1) and interest in using Islamic banking services (Y). Based on the results of statistical analysis, it was found that Islamic financial literacy contributed 16.3% to the interest in using Islamic banking. However, this contribution is not significant enough to be a determinant factor in influencing individual decisions to choose Islamic banking. The percentage of influence of 16.3% indicates that other factors, in addition to Islamic financial literacy, also play an important role in shaping people's interest in Islamic banking products. However, further analysis using the t-test shows a t-statistic value of 1.346, which is lower than the t-table value at the 5% significance level. This indicates that the relationship between Islamic financial literacy and interest in using Islamic banking services is not strong enough to be reliable in drawing statistically significant conclusions. Although Islamic financial literacy contributes to individual understanding of Islamic banking products, this contribution does not have a significant impact on practical decisions to participate in the Islamic banking system. This is in line with the results of research by Triani (2017) and Puji (2021) that Islamic financial literacy has no effect on interest in using Islamic banking services.

The p-value obtained from the analysis is 0.179, which is greater than the significance limit (0.05). This implies that the hypothesis claiming a significant effect of Islamic financial literacy on interest in using Islamic banking



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services should be rejected. In other words, there is insufficient evidence to justify that Islamic financial literacy directly influences an individual's preference to use Islamic banking products. This achievement shows the importance of considering other factors that can influence the decision. In practice, people's interest in Islamic banking is influenced by various non-technical variables that are not reflected in Islamic financial literacy alone. Factors such as product suitability with personal needs, level of trust in Islamic banking institutions, social and cultural influences, and religious factors can influence consumers' choice in using Islamic banking services. In addition, ease of access, convenience of services, and diversity of products offered are also considerations that cannot be ignored in determining people's decision to switch to Islamic banking. Although Islamic financial literacy is not proven to have a significant influence on interest in using Islamic banking, the role of this literacy remains important in shaping a better understanding of the products offered by the Islamic banking sector (Ardiyanto, 2024). People who have a good understanding of the basic concepts and principles of Islamic economics are more likely to be able to choose banking products that suit their needs (Mulyaningtyas, 2020); (Bunga, 2024). Therefore, efforts to improve Islamic financial literacy need to continue, both through formal and non-formal education, in order to encourage a deeper understanding of the advantages and benefits of Islamic banking (Ruwaidah, 2020).

Based on the results of the analysis, it was found that financial attitudes contributed 18.3% to the interest in using Islamic banking. Although this influence shows a significant contribution, the contribution cannot be considered as a dominant factor. This indicates that although Islamic financial attitudes have the potential to influence individual preferences for Islamic banking, their influence needs to be considered along with other factors that also determine the decision. However, although there is a considerable contribution, the statistical test results show a t-statistic value of 1.784, which means that the relationship between financial

attitudes and interest in using Islamic banking services is not strong enough. Statistically, this t-statistic value does not reach the level of significance required to declare a significant influence. In addition, the p-value obtained in this analysis is 0.075, which is greater than the significance threshold commonly used in research (0.05). In other words, although Financial Attitude contributes to increasing interest in using Islamic banking, this relationship does not meet the criteria for statistical significance (Reni, 2021).

This study revealed that perception (X3) has a significant influence on interest in using Islamic banking services (Y), with a contribution of 57.3%. This figure shows that individual perceptions of Islamic banking are a very dominant factor in shaping interest in using Islamic banking services. This is in line with the results of research conducted by Imran (2017); Kurniawan (2020); Arafii (2022); Mariamah (2024); Putri (2024). This perception includes individual views regarding the benefits, trust, ease of access, and satisfaction felt from the services provided by Islamic financial institutions. Therefore, positive perceptions of Islamic banking can encourage individuals to prefer to use the products and services offered by this sector (Pradana, 2024). The results of the analysis also show that the t-statistic value for perception is 3.960, which far exceeds the critical threshold at the 5% significance level. This indicates that the relationship between perception and interest in using Islamic banking services is highly statistically significant. This high t-statistic value reinforces the finding that perception is a variable that strongly influences an individual's decision to choose Islamic banking. In other words, changes in perceptions towards Islamic banking are likely to have a direct impact on changes in people's interest in using the service. In addition, the p-value obtained is 0.000, which is much smaller than the significance cut-off value of 0.05. This very low p-value indicates that the relationship between perception and interest in using Islamic banking services is highly statistically significant. Thus, we can confidently conclude that individuals' perception towards Islamic banking is one of the main factors that influence their interest in



switching to Islamic banking services. This result confirms the importance of shaping positive perceptions among the public to increase the use of Islamic banking.

The results of this study indicate that the t-statistic value for the religiosity variable (Z) in moderating the effect of Islamic financial literacy (X1) on interest in using Islamic banking services (Y) is 2.363. Although this t-statistic value indicates a moderating effect, it should be noted that the p-value obtained is 0.173, which is greater than the conventional significance threshold commonly used (i.e. 0.05). Therefore, it can be concluded that religiosity does not have a significant moderating influence on the relationship between Islamic financial literacy and interest in using Islamic banking in the context of this study, which is in line with the findings of Agustina (2022) and Nugroho (2024). The presence of religiosity as a moderating factor in this study suggests that individuals with higher levels of religiosity may have a different perspective towards Islamic banking, particularly in terms of interest in using products that comply with sharia principles. However, although Islamic financial literacy can increase people's understanding and awareness of Islamic banking products, religiosity does not show a significant moderating effect on the increase in interest. This could be influenced by the complexity of the relationship between personal attitudes towards religion and financial decisions, which are not always easily influenced by the level of religiosity alone. In the context of Islamic banking, religiosity may play a role in influencing individuals' decisions to choose banking products that are in line with their religious values. However, other factors such as ease of access, technical knowledge and economic factors may have a greater role in determining such decisions, despite the relationship between Islamic financial literacy and interest in Islamic banking. Therefore, the effect of religiosity on this relationship cannot be considered as the main factor that moderates the effect of Islamic financial literacy significantly.

The results of the analysis show that the t-statistic value for religiosity (Z) in moderating the effect of Financial Attitude (X2) on interest in using Islamic banking services (Y) is 0.403,

with a p-value of 0.687. This low t-statistic value indicates that religiosity has no significant effect in moderating the relationship between financial attitude and interest in using Islamic banking services (Gustati, 2023); (Ihza, 2024). With a p-value that is much greater than the significance threshold of 0.05, it can be concluded that religiosity moderation in this relationship is not statistically significant. In moderation analysis, the t-statistic is used to measure the extent to which the moderating variable (in this case religiosity) affects the strength of the relationship between the two independent and dependent variables. With a t- statistic of only 0.403, the relationship between Financial Attitude and interest in using Islamic banking is not substantially affected by religiosity. This suggests that while religiosity may have an influence on financial decisions in general, in the context of this relationship, its influence is relatively small and not significant enough to moderate the relationship between financial attitude and interest in Islamic banking. In addition, the p-value of 0.687 reinforces this finding, as a p-value greater than 0.05 indicates that the moderating relationship tested cannot be considered significant. In other words, religiosity does not have a strong enough role in influencing a person's decision related to the use of Islamic banking, although financial attitude has a contribution in shaping interest in these banking services.

The results of the analysis show that religiosity (Z) does not have a significant moderating influence on the relationship between perceptions (X3) and interest in using Islamic banking services (Y). With a t-statistic value of 1.227 and a p-value of 0.220, which is greater than the significance threshold of 0.05, it can be concluded that the moderation of religiosity in this relationship is not strong enough to influence individual decisions regarding the use of Islamic banking (Arifin, 2024) This suggests that although religiosity may influence individuals' views on Islamic banking, its influence in moderating the relationship between perceptions and interest in using Islamic banking is relatively weak, and other factors such as product knowledge, service



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quality, and social and economic factors may have a greater role in shaping these decisions

CONCLUSIONS

Based on the results of the study, it can be concluded that Islamic financial literacy does not have a significant influence on interest in using Islamic banking services. The same applies to financial attitude, which also has no significant effect on interest. However, the perception of Islamic banking is proven to have a significant influence on the interest in using Islamic banking services. In addition, religiosity cannot moderate the effect of Islamic financial literacy, financial attitude, or perception on interest in using Islamic banking services. In other words, although religiosity can influence individual attitudes towards Islamic banking, its effect in moderating the relationship between these factors and interest in Islamic banking is not statistically significant. This study suggests that other factors, such as positive perceptions of Islamic banking, may be more influential in encouraging individuals to use Islamic banking services. The implication of this study suggests that Islamic banking institutions need to focus on strengthening people's positive perceptions of their services, as perceptions are proven to have a significant influence on interest in using Islamic banking services. Although Islamic financial literacy and financial attitude do not have a significant effect, it is important for Islamic banks to increase education about the benefits and principles of Islamic banking, in order to attract consumers. In addition, the result that religiosity does not moderate the influence of these factors implies that religiosity is not the main factor in making financial decisions related to the use of Islamic banking services. Therefore, Islamic banks should focus more on improving the quality of services and ease of access that are relevant to the needs of the community, as well as strengthening educational campaigns to increase understanding and interest in Islamic products

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