

THE INFLUENCE OF ALLOWANCE, FINANCIAL ATTITUDE, AND SHARIA FINANCIAL LITERACY ON THE DECISION TO SAVE IN ISLAMIC BANKS

<https://uia.e-journal.id/alrisalah/article/view/3586>

DOI: 10.34005/alrisalah.v15i1.3586

Clara Anggita As Safa

clarangita.assafa@gmail.com

Fakultas Ekonomi, UIN Syarif Hidayatullah Jakarta

Ahmad Zubaidi

ahmad.zubaidi@uinjkt.ac.id

Fakultas Ekonomi, UIN Syarif Hidayatullah Jakarta

ABSTRACT: *This study aims to analyze the decision to save at Islamic Banks. This research method uses a quantitative approach and primary data obtained from a questionnaire of 100 respondents. The method of data processing and analysis in this study uses multiple linear regression tests. This study uses independent variables in the form of allowance, financial attitudes, and Islamic financial digital literacy, with the dependent variable being the decision to save. The results of this study indicate that allowance, financial attitudes, and Islamic financial digital literacy simultaneously have a joint effect on saving decisions. Then partially has no significant effect on saving decisions, while the variables of allowance, financial attitudes, and Islamic financial digital literacy partially have a significant effect on saving decisions.*

Keywords: *Allowance, Financial Attitudes, and Sharia Financial Digital Literacy, Saving Decisions*



A. Introduction

The economy in Indonesia is experiencing development marked by the development of financial institutions, both conventional financial institutions and Islamic financial institutions. In its development, Islamic banking in Indonesia is inseparable from the conventional banking system that had previously developed in Indonesia. Indonesia is a country with a majority Muslim population of 207,176,162 with a percentage of 87.18%.¹ Sharia banking is a manifestation of the inspiration of the majority of Muslim Indonesians to have an alternative Islamic banking system. Islamic banking is a financial institution that conducts its business in accordance with Islamic principles, which are based on the Qur'an and Hadith. The development of Islamic banking in Indonesia showed positive growth.

Reporting from Jakarta.CNN, Deputy President Director 2 of PT Bank Syariah Indonesia Tbk, Abdullah Firman Wibowo said, in the last 5 years, Islamic banking has only grown 1 percent. According to Abdullah Firman Wibowo, Indonesia is a country with a high Muslim population. This can be seen from the following table:

tabel 1. 1 Growth of the Shariah Banking Industry 2017-2020

Banking Industry	2017	2018	2019	2020
	Value in Percent (%)			
BUS	66,21%	64,99%	64,68%	65,21%
UUS	31,30%	32,43%	32,83%	32,33%
BPRS	2,49%	2,58%	2,49%	2,46%

Source : Data processed. Sharia Banking Snapshot 2017 - 2020

When viewed from the table above, it can be seen that Islamic banking experiences growth every year. This makes *the market share of Islamic banking increase, recorded in the market share of Islamic banking in 2017 of 5.78%. In 2018 it decreased so that the market share was 5.96%. However, in the following year it increased so that in 2019 the market share was 5.95% and in 2020 the market share of Islamic Banking increased in percentage to 6.51%.²* However, conventional banking still controls 94.01% of national banks compared to Islamic banks. The low market share of Islamic banks is an urgent problem for the development of Islamic banks in Indonesia and is related to how Islamic banks can attract customers that will make customers loyal, survive and grow.

According to the Financial Services Authority (2018), the savings rate of Indonesia's young population is still low compared to several neighboring countries. Savings play an

¹ (<https://www.bps.go.id/>)

² OJK. (2021, Desember 19). *Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025*. Retrieved from Otoritas Jasa Keuangan: <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi->

important role in boosting a country's economic growth. Saving decisions can be influenced by 3 factors, namely: pocket money, financial attitudes, and digital literacy of Islamic finance.

The first factor that is thought to influence the decision to save is pocket money. Pocket money is also thought to be the first factor that can increase saving decisions, most of the younger generation still rely on pocket money from parental gifts, but there are also those who get pocket money from work and scholarships received every month in rupiah.³ The higher the pocket money, the higher the level of consumption. In fact, most children can't afford to be responsible for their money.

Based on a survey in a UII article (2022), as many as 85% of generation Z apparently do not have savings. The generation born in 1997-2012 is said to have minimal literacy related to finance. They are not used to managing finances and tend to spend money on something that is not the main need. As a result, most of them become uncontrollable and become extravagant individuals. It was identified that this was dominated by a lack of ability in pocket money management.⁴ The ease of the digital age tends to make it extravagant. The negative impact of this digital era is that promo offers and discounts can be found anywhere. Marketing strategies that have now switched to social media such as Instagram, TikTok, and even Twitter have had a lot of impact. If you don't have a specific strategy, then be prepared not to have savings or savings funds. Money is not spent properly, it is wasted on less important things

The second factor that is thought to influence saving decisions is financial attitudes. Financial attitude itself is the influence of routine in how an individual does or deals with good finances or not with the point of view of oneself or others.⁵ Financial attitudes can lead to greed and behavior, especially if used carelessly. Due to lack of understanding in taking a financial stance and making mistakes in planning, problems will arise in the long term. It can be seen today about the development of online shopping systems and shopping centers are widespread everywhere, this has resulted in people increasingly having a consumptive nature in making impulsive purchases. High consumptive attitudes can cause financial behavior to be not easy.⁶

³ (Wulandari,2019)

⁴ (Vhalery *et al.*, 2018)

⁵ (Yap *et al.*, 2018)

⁶ (Signed in 2022).

The third factor is the digital literacy of Islamic finance. The current digital era has affected aspects of life as evidenced by the development of information and communication technology in various walks of life.⁷ Financial intelligence is something that needs to be considered in modern life like today.

In 2016, the Financial Services Authority (OJK) conducted a survey related to Indonesia's financial inclusion and literacy and the results were 29.7% financial literacy rate and 67.82% financial inclusion rate of Indonesian people. However, this result is the whole of all financial institutions, while the level of Islamic financial literacy in 2019 was only 8.93% and the level of Islamic financial inclusion was around 9.10%.

The data proves that the level of Islamic financial literacy and inclusion is still very low, therefore there needs to be a special approach so that the public knows Islamic financial products and services. Then, Sharia Banking in Indonesia has not been much glimpsed by the public. It can be seen from the low growth of Islamic banking market share.

One approach that can be taken by Islamic financial companies and practitioners is to utilize digital technology as a means to increase public access & knowledge of Islamic financial products and services. Digital technology is currently developing quite rapidly, this is marked by the industrial revolution 4.0 where the industry develops and utilizes technology to help facilitate its operations. Industrial sectors that develop digital technology in their business are mostly initiated by *e-commerce companies*, *Financial Technology (fintech)* start-ups be it *peer to peer lending* or *crowd funding*. The growth of public consumption of the internet and smartphones is a good indicator in developing digital-based Islamic financial services and products in order to reach all regions in Indonesia.

The use of this technology must be carried out immediately in order to create a more equitable and comprehensive level of financial literacy and inclusion, especially for Islamic financial products and services.⁸ This growth is also an opportunity and challenge for Islamic financial companies to immediately switch to digital services. Data shows that there is an increase in internet and smartphone use in Indonesia every year, databox katadata.com

⁷ A. B Wicaksono & Nuryana, I. (2020). Pengaruh Sikap Keuangan, Teman Sebaya, dan Kecerdasan Spiritual Melalui Kontrol Diri Terhadap Perilaku Pengelolaan Keuangan. *Economic Education Analysis Journal*, 9(3), 940–958.

⁸ A. Ramadhani, Febriyanti, A., Choirunnisa, I., Shifa, L., Rizal, M., Gani, A., Nurbayanti, S., Tinggi, S., Syariah, E., & Village, I. (2021). *EL-UJRAH : [JOURNAL OF ISLAMIC BANKING AND FINANCE] MODEL EDUKASI KEUANGAN MELALUI LITERASI EL-UJRAH : [JOURNAL OF ISLAMIC BANKING AND FINANCE] Jumlah Perusahaan Fintech di Indonesia. 01*, 12–24.

states that there is a very significant increase in smartphone use in Indonesia from 2011-2017 by 432%. Then, based on data (APJII, 2020), as many as 45.14 percent of Indonesians use the internet to find price information and 32.19 percent to shop online. This phenomenon occurs amid the low level of financial literacy and public awareness of financial management.

Based on the discussion above, the author is interested in answering, researching, observing, studying, and analyzing further and deepening the discussion above in this thesis proposal in the title: "**The Influence of Pocket Money, Financial Attitudes, and Digital Literacy of Islamic Finance on the Decision to Save at Islamic Banks**".

B. Method

This research method uses a quantitative approach and primary data obtained from questionnaires of 100 respondents with the population in this study is Generation Z who are or have been customers of Bank Syariah Indonesia in Jabodetabek. Samples were taken using *nonprobability sampling techniques* with *purposive sampling* methods. The method of processing and analyzing data in this study used multiple linear regression tests. This research uses quantitative methods with the object of research is the result of distributing questionnaires to Sharia Bank customers in the Jabodetabek area who are or have used Indonesian Islamic bank services.

C. Results and Discussion

1. Results

Validity Test

Based on the *output* of the validity test using the SPSS application, it is known that each statement item on each variable is declared valid. It is based on $(df) = 100 - 2 = 98$, in rtable with $\alpha = 5\%$ or 0.05 and $(df) = 98$, it is found that rtable is 0.196. Then a statement or indicator is valid if r is calculated > 0.196 and vice versa.

Reliability Test

Based on the *output* of the validity test using the SPSS application, it is known that each statement item on each variable is declared *reliable*. This is based on a *Cornbach Alpha score* of > 0.60 .

Double Regression Test

tabel 4. 14 Hasil Uji Analisis Regresi Linier Berganda

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,817	2,169		,377	,707
Uang Saku(X1)	,699	,388	,920	1,805	,024
Sikap Keuangan(X2)	,722	,401	,021	1,801	,075
Literasi Digital Keuangan Syariah(X3)	,191	,196	,182	,946	,047

a. Dependent Variable: Keputusan Menabung

Based on Table 4.14 above, the general equation results of multiple linear regression obtained are:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

$$Y = 0,817 + 0,699 + 0,722 + 0,191 + e$$

From the above equation it can be explained that:

The constant value of the linear equation shows 0.871, this means that if the value of variables consisting of Pocket Money, Financial Attitudes, and Digital Literacy of Islamic Finance is constant or fixed, then the Saving Decision variable increases by 0.871.

The value of the Pocket Money regression coefficient (b1) of 0.699 shows that if the Pocket Money variable increases by 1 unit, then the saving decision increases by 0.699.

The value of the Financial Attitude regression coefficient (b2) of 0.722 shows that if the Financial Attitude variable i increases by 1 unit, then the saving decision increases by 0.722.

The regression coefficient value of Islamic Financial Digital Literacy (b3) of 0.191 shows that if the variable of Islamic Financial Digital Literacy increases by 1 unit, then the decision to save increases by 0.191.

Test t (Partial)

tabel 4. 15 Hasil Uji t (Parsial)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	,817	2,169		,377	,707
Uang Saku(X1)	,699	,388	,920	1,807	,027
Sikap Keuangan(X2)	,722	,401	,021	1,801	,075
Literasi Digital Keuangan Syariah(X3)	,191	,196	,182	,946	,047

a. Dependent Variable: Keputusan Menabung

Based on Table 4.15 above, to determine the magnitude of the influence of each independent variable partially (individually) on the dependent variable is as follows:

It is known that the variable coefficient of Pocket Money has a calculated t value (1.807) < t_{table} (1.984) with a sigifikansi value of $0.027 < 0.05$. So it can be concluded that the Pocket Money variable has a positive and significant effect on the partial Saving Decision variable.

It is known that the coefficient of the Financial Attitude variable has a calculated t value (1.801) < t_{table} (1.984) with a sigifikansi value of $0.075 > 0.05$. So it can be concluded that the Financial Attitude variable has a positive and insignificant effect on the Partial Saving Decision variable.

It is known that the variable coefficient of Islamic Financial Digital Literacy has a calculated t value (0.946) > t_{table} (1.984) with a sigifikansi value of $0.047 < 0.05$. So it can be concluded that the variable of Islamic Financial Digital Literacy has a positive and significant effect on the variable of partial Saving Decisions.

Test f (Simultaneous)

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	20,899	3	6,966	13,226	,000 ^b
Residual	545,506	96	5,682		
Total	566,405	99			

a. Dependent Variable: Saving Results

b. Predictors: (Constant), Digital Literacy of Sharia Finance (X3), Pocket Money (X1), Financial Attitude(X2)

Known sig value. the influence of pocket money variables (X1), 'financial attitudes (X2), and Islamic financial digital literacy (X3) on saving decisions (Y) is $0.000 < 0.05$ and $F_{calculate} 13.226 > F_{table} 2.70$ so it can be concluded that the variables of financial attitudes (X2), and digital literacy of Islamic finance (X3) simultaneously affect the variables of saving decisions (Y).

Uji Koefisien Determinan (R²)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,192 ^a	,037	,007	2,38377

a. Predictors: (Constant), Financial Digital Literacy Syariah(X3), Pocket Money(X1), Financial Attitude(X2)

Based on the output in the table, it is known that the *value of R square / R2* is 0.037, so it can be concluded 'that the variables of pocket money (X1), ' saving decision (Y) by 3.7%, and the remaining 96.3% is influenced by other variables that were not included in this study.

2. Discussion

The effect of pocket money on saving decisions

In this study, the variable of pocket money has a significant effect on saving decisions, but they still need more attention so that they then allocate it for saving activities at Islamic banks to create healthier financial conditions. Because based on the results of this study, it is known that the saving behavior of generation z is still low because the pocket money obtained only meets the needs of 1 month.

The influence of financial attitudes on saving decisions

Despite having a positive influence, the Financial Attitude variable still needs more attention in order to improve generation z saving decisions at Islamic banks.

The influence of Islamic financial digital literacy on saving decisions

From the findings above, it can be concluded that the variable of Islamic Financial Digital Literacy affects the Decision to Save at Islamic Banks. This means that by increasing knowledge about digital literacy of Islamic finance, it will be a wise attitude in managing finances such as saving decisions. Islamic financial digital literacy is used as a foundation in making wise financial decisions so that prosperity will be achieved.

The influence of pocket money, financial attitudes, and digital literacy of Islamic finance on saving decisions

It can be concluded that the variables of Pocket Money, Financial Attitude, and Digital Literacy of Islamic Finance simultaneously or together have a positive and significant influence on the Decision to Save at Islamic Banks.

D. Conclusion

Based on the data that has been collected and the results of tests that have been carried out using Multiple Linear Regression Analysis, the conclusions of this study are as follows: Partially, the Pocket Money variable has a positive and significant effect on saving decisions. Partially, the Financial Attitude variable has a positive and insignificant effect on saving decisions. Partially, the variable of Islamic Financial Digital Literacy has a positive and significant effect on saving decisions. In conclusion, the variables of Pocket Money, Financial Attitude, and Digital Literacy of Islamic Finance simultaneously affect simultaneously the variables of saving decisions.

References

1. Anwar, S. (2021). Pengembangan Media Literasi Keuangan Syariah bagi I-Generation (Internet Generation) sebagai Upaya Membangun Sharia Economic Society. *Jurnal Ekonomi & Ekonomi Syariah*, 4(1), 681–695. <https://doi.org/10.36778/jesya.v3i1.2602025.aspx#:~:text=Survei%20Nasional%20Literasi%20dan%20Inklusi,keuangan%20sebesar%2076%2C19%25>.
2. Adiyanto, M. R., & Purnomo, A. S. (2021). Dampak Tingkat Literasi Keuangan Syariah Terhadap Minat Menggunakan Produk Keuangan Syariah. *Jurnal Administrasi Kantor*, 1-12.
3. APJII. (2020). *BULETIN APJII EDISI 74 November 2020.pdf*. <https://apjii.or.id/downfile/file/BULETIN APJII EDISI 74 November 2020.pdf>
4. Aurefanda, V. (2019). *Pengaruh Pengetahuan Mahasiswa Tentang Bank Syariah terhadap Minat Menabung di Bank Syariah (studi kasus mahasiswa fakultas ekonomi dan bisnis islam)*. Skripsi: Universitas Islam Negeri Ar-Raniny Banda Aceh.
5. Chuen, D.L.K., and Teo, E.G.S. 2015, “Emergence of fintech and the LASIC principles”, *The Journal of Financial Perspectives: Fintech*, Winter 2015, pp. 24-37.
6. Dalayah, R., & Patrikha, F. D. (2020). ANALISIS PERILAKU KONSUMSI PENGGUNA APLIKASI E-MONEY PADA MAHASISWA FAKULTAS EKONOMI UNIVERSITAS NEGERI SURABAYA. *Jurnal Pendidikan Tata Niaga (JPTN)*, 8(3). <https://jurnalmahasiswa.unesa.ac.id/index.php/jptn/article/view/35921>
7. Djuwita, D., & Yusuf, A. A. (2018). Tingkat Literasi Keuangan Syariah Di Kalangan UMKM Dan Dampaknya Terhadap Perkembangan Usaha. *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah*, 10(1), 105. <https://doi.org/10.24235/amwal.v10i1.2837>
8. Eliza, A. (2019). *View of LITERASI KEUANGAN ISLAM DAN FAKTOR-FAKTOR YANG MEMPENGARUHINYA*. <http://journal.stieamm.ac.id/index.php/valid/article/view/79/57>
9. E-Marketer. 2017. Internet Users in Select Countries Who Would Share. Their Transaction Data in Exchange for More Personalized Banking Service. www.emarketer.com.

10. Falevy, M. I., Suryani, & Prima Dwi Priyatno. 2022. "Pengaruh Literasi Keuangan Syariah, Religiusitas Dan Persepsi Mahasiswa Jabodetabek Terhadap Keputusan Menggunakan Layanan Perbankan Syariah". *An-Nisbah: Jurnal Perbankan Syariah*, Vol. 3 No. 1.
11. Ferdinand, A. T. (2006). *Metode Penelitian Manajemen*. Semarang: Badan Penerbit Universitas Diponegoro.
12. Finanssialan keskusliitto 2015. Muuttuvatyö finanssialalla. Cited 6.12.2016 & 17.1.2017, http://www.finanssiala.fi/materiaalit/Muuttuva_tyo_finanssialalla.pdf
13. Firdiana, Erika, and Khusnul Fikriyyah. "Pengaruh Literasi Ekonomi Syariah Terhadap Minat Mahasiswa Menabung Di Bank Syariah." *Jurnal Ekonomi dan Bisnis Islam* 4, no. 2015 (2021): 99–109.
14. Gartner 2016. Digitalization. Cited 28.11.2016, <http://www.gartner.com/itglossary/digitalization/>
15. Ghozali, I. (2011). *Aplikasi Analisis Multivariat Dengan Program IBM SPSS 19*. Semarang: UNDIP.
16. Ghozali, I. (2016). *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 23. Edisi 8*. Semarang: Badan Penerbit Universitas Diponegoro.
17. Gilenko, E., & Chernova, A. (2021). Children and Youth Services Review Saving behavior and financial literacy of Russian high school students : An application of a copula-based bivariate probit-regression approach. *Children and Youth Services Review*, 127(June), 106122. <https://doi.org/10.1016/j.chilyouth.2021.106122>
18. Handoko, T. Hani, & Swastha. (2000). *Manajemen Pemasaran: Analisa Perilaku Konsumen*. Yogyakarta: Liberty.
19. Hidayah, N., & Bowo, A. P. (2018). Pengaruh Uang Saku, Locus Of Control , dan Lingkungan Teman Sebaya Terhadap Perilaku Konsumtif. *Economic Education Analysis Journal*, 7, 1025-1039.
20. Ibeng, P. (2021, Juli 7). *Pengertian Menabung, Macam, Tujuan dan Manfaat*. Retrieved Agustus 3, 2021, from Pendidikan.Co.Id: <https://pendidikan.co.id/pengertian-menabung-macam-tujuan-dan-manfaat/>
21. Ichwan, C. F. (2016). Studi Literasi Keuangan Pengelola Usaha Kecil Menengah Pada Wilayah Gerbangkertasusila. *Jurnal PERBANAS*, 3.
22. Indriyo, G. (2000). *Manajemen Pemasaran*. Yogyakarta: BPFE.
23. Johan, S. (2011). *Studi Kelayakan Pengembangan Bisnis*. Yogyakarta: Graha Ilmu.
24. Kasmir. (2014). *Bank dan Lembaga Keuangan Lainnya*. Jakarta: PT Raja Grafindo Persada.
25. Kasmir. (2014). *Manajemen Perbankan*. Jakarta: Rajawali Pers.
26. Katadata.co.id. "Sebanyak 86.66% Penduduk Indonesia Beragama Islam." *Databoks*. Last modified 2021. <https://databoks.katadata.co.id/datapublish/2021/09/30/sebanyak-8688-pendudukindonesia-beragama-islam>. Diakses pada 2 Juni 2023 pukul 11.12 WIB.
27. KNKS. (2020, Januari 1). Konversi ke bank syariah, Tingkatkan Efisiensi dan Produktivitas Bisnis. *INSIGHT*, p. 8.

28. Kominfo. "Budaya Digital Membaik, Indeks Literasi Digital Indonesia Meningkatkan." *Siaran Pers No.15/HM/KOMINFO/01/2022*. January 20, 2022. https://www.kominfo.go.id/content/detail/39488/siaran-pers-no-15hmkominfo012022-tentangbudaya-digital-membaik-indeks-literasi-digital-indonesia-meningkat/0/siaran_pers. Diakses pada 1 Juni 2023 pukul 15.02 WIB.
29. Komponen dan Model Logistik. *Journal Of Indonesian Applied Economics*, 43-57.
30. Kotler, & dkk. (2012). *Manajemen Pemasaran Perspektif Asia*. Yogyakarta: Andy.
31. Kotler, & Keller, K. L. (2009). *Manajemen Pemasaran*. Jakarta: Erlangga.
32. Kotler, P., & Keller, K. L. (2008). *Manajemen Pemasaran*. Jakarta: Indeks.
33. Kristiyadi, & Hartiyah, S. (2016). Pengaruh Kelompok Acuan, Religiusitas, Promosi dan Pengetahuan Tentang Lembaga Keuangan Syariah terhadap Minat Menabung di Koperasi Jasa Keuangan (studi kasus pada BMT TAMZIZ). *JurnalEkonomi dan Teknik Informatika*, 44-63.
34. Kusumadewi, R., Yusuf, A. A., & Waryato. (2019). *Literasi keuangan syariah di Kalangan Pondok Pesantren*. Cirebon: CV ELSI PRO.
35. Latan, H., & Temalagi, S. (2013). *Analisis Multivariate Teknik dan AplikasiMenggunakan*. Bandung: Alfabeta.
36. Lupiyoadi, R. (2001). *Manajemen Pemasaran Jasa*. Jakarta: Salemba Empat.
37. Lutfiah, Ulfa, et.al. *Pengaruh Uang Saku dan Kontrol Diri Terhadap Pola Konsumsi Mahasiswa Jurusan Ekonomi Pembangunan Fakultas Ekonomi Universitas Negeri Malang*. Malang: Universitas Malang Fakultas Ekonomi Pembangunan. 2015.
38. Maghfiroh, S. (2018). *Pengaruh Religiusitas, Pendapatan dan Lingkungan Sosial Terhadap Minat Menabung di Bank Syariah Pada Santri Pesantren Mahasiswa Darush Shalihah*. Skripsi: Universitas Negeri Yogyakarta
39. Maski, G. (2010). *Analisis Keputusan Nasabah Menabung : Pendekatan*
40. Mayasari, H., Nurlina, & Wardiningsih, E. (2017). Pengaruh Motivasi dan Kualitas Pelayanan Terhadap Keputusan Menabung di Bank Sinarmas Syariah Padang. *Jurnal Manajemen dan Kewirausahaan*, 1-13.
41. Mayasari, H., Nurlina, & Wardiningsih, E. (2017). Pengaruh Motivasi dan Kualitas Pelayanan Terhadap Keputusan Menabung di Bank Sinarmas Syariah Padang. *Jurnal Manajemen dan Kewirausahaan*. *Jurnal Manajemen dan Kewirausahaan*, 1-13.
42. Mughniyah, J. M. (2000). *Fiqh Lima Mazhab*. Jakarta: PT. Lenteraa Basritama.
43. Muhajir, N. (1993). *Metode Penelitian Kualitatif*. Jakarta: Rake Sarasin.
44. Muhibbin Syah. (2005). *Psikologi Penelitian Suatu Pendekatan Baru*. Bandung: Remaja Rosdakarya.
45. Mulyaningtyas, I. F., Soesatyo, Y., & Sakti, N. C. (2029). Pengaruh Pengetahuan tentang Bank Syariah dan Literasi Keuangan terhadap Minat Menabung Siswa di Bank Syariah. *Jurnal Ekonomi Pendidikan dan Kewirausahaan*, 53-66.
46. Mulyati. (1998). *Psikologi Belajar*. Yogyakarta: Andi Publisher.
47. Mutia, Dwi. *Analisis Pengaruh Uang Saku dan Gaya Hidup Terhadap Tingkat Konsumsi Mahasiswa Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam IAIN Langsa*. Langsa: IAIN Langsa, Fakultas Ekonomi dan Bisnis Islam. 2018

48. Nanda, T. F., Ayumiati, & Wahyu, R. (2019). Tingkat Literasi Keuangan Syariah Studi pada Masyarakat Kota Banda Aceh. *JIHBIZ Global Journal of Islamic Banking and Finance*, 144-145. Nasional-Literasi-Keuangan-Indonesia-2021-
49. Nasir, M. (1990). *Metode Penelitian*. Jakarta: PT.Ghalia Indonesia.
50. Nurika, Y., Ibnu, A. R., & Aziz, I. A. (2021). Analisis Pengaruh Promosi, Keunggulan Produk dan Penerapan Nilai Syariah Terhadap Minat Menabung Masyarakat. *Jurnal Nisbah*, 98-105.
51. Nurrohmah, R. F., & Purbayati, R. (2020). Pengaruh Tingkat Literasi Keuangan Syariah dan Kepercayaan Masyarakat terhadap Minat Menabung di Bank Syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 3(2), 140–153.
<https://doi.org/10.32483/maps.v3i2.36>
52. Nurrohmah, R. F., & Purbayati, R. (2020). Pengaruh Tingkat Literasi Keuangan Syariah dan Kepercayaan Masyarakat Terhadap Minat Menabung di Bank Syariah. *Jurnal Maps (Manajemen Perbankan Syariah)*, 140-153. OJK. (2013). *Literasi Keuangan*. Retrieved from Otoritas Jasa Keuangan:
<https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx>
53. OJK. (2021, Desember 19). *Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025*. Retrieved from Otoritas Jasa Keuangan: <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi->
54. Padmaningar, A. (2016). Analisis Pengaruh Tingkat Religiusitas, Pengetahuan, dan Jumlah Uang saku Saku Terhadap Minat Menabung di Bank Umum Syariah (Studi pada Mahasiswa S1 Program Studi Ekonomi Islam Fakultas Ekonomi dan Bisnis Universitas Brawijaya Malang). *Jurnal Ilmiah Mahasiswa FEB, Vol 4*, 1-110.
55. Priansa, D. J. (2017). *Perilaku konsumen dalam persaingan bisnis kontemporer*. Bandung: Alfabeta.
56. Priansa, D. J. (2017). *Perilaku konsumen dalam persaingan bisnis kontemporer*. Bandung: Alfabeta.
57. Priansa, D. J. (2017). *Perilaku Konsumen*. Bandung: Alfabeta.
58. Ramadan, N., & Nasution, S. (2022). Pengaruh Literasi Keuangan Syariah Terhadap Minat Menabung Pada Bank Tabungan Negara (Btn Kc Syariah Medan). *Jurnal AKMAMI* , 569-579.
59. Ramadhani, A., Febriyanti, A., Choirunnisa, I., Shifa, L., Rizal, M., Gani, A., Nurbayanti, S., Tinggi, S., Syariah, E., & Village, I. (2021). *EL-UJRAH : [JOURNAL OF ISLAMIC BANKING AND FINANCE] MODEL EDUKASI KEUANGAN MELALUI LITERASI EL-UJRAH : [JOURNAL OF ISLAMIC BANKING AND FINANCE] Jumlah Perusahaan Fintech di Indonesia. 01*, 12–24.
60. Rastati, Ranny. “Media Literasi Bagi Digital Natives: Perspektif Generasi Z Di Jakarta.” *Jurnal Kwangsan* 6, no. 1 (2018): 43.
61. Sugiono. (2017). *Metode Penelitian Kuantitatif*. Bandung: Alfabeta.
62. Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: Alfabeta.
63. Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: CV.

- Afabeta.
64. Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
 65. Supardi. (2005). *Metodologi Penelitian Ekonomi dan Bisnis*. Yogyakarta: UII Press.
 66. Suryabrata, S. (2008). *Psikologi Pendidikan*. Jakarta: Raja Grafindo Persada.
 67. Suryani, & Tatik. (2017). *Manajemen Pemasaran Strategik Bank di Era Global*. Jakarta.
 68. Syahriyal. (2018). *PENGARUH PERSEPSI NILAI DAN PENGETAHUAN MASYARAKAT TERHADAP MINAT MENABUNG SERTA DAMPAKNYA KEPADA KEPUTUSAN MENABUNG PADA PERBANKAN SYARIAH DI BANDA ACEH* / Syahriyal / *Jurnal Perspektif Ekonomi Darussalam*.
<http://jurnal.unsyiah.ac.id/JPED/article/view/10930/8588>
 69. Tjiptono, & Fandi. (2001). *Strategi Pemasaran. Edisi Kedua. Cetakan Keempat*. Yogyakarta: Andy Offset.
 70. Ulfatun, T., Udhma, U., & Dewi, R. (2016). Analisis Tingkat Literasi Keuangan Mahasiswa. *Pelita*, 1-13.
 71. Veronika & Rochmawati. (2020). *SELF -CONTROL SEBAGAI MODERASI ANTARA PENGETAHUAN*. 30(2), 83–98.
 72. Wicaksono, A. B., & Nuryana, I. (2020). Pengaruh Sikap Keuangan, Teman Sebaya, dan Kecerdasan Spiritual Melalui Kontrol Diri Terhadap Perilaku Pengelolaan Keuangan. *Economic Education Analysis Journal*, 9(3), 940–958.
<https://doi.org/10.15294/eeaj.v9i3.42352>
 73. Yulianto, A. (2018). Pengaruh Literasi Keuangan Syariah Terhadap Keputusan Penggunaan Produk atau Jasa Lembaga Keuangan Syariah. *UNIVERSITAS ISLAM INDONESIA YOGYAKARTA*, 1-30.
 74. Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Jurnal Nominal*, 17.
 75. Zed, M. (2003). *Metode Penelitian Kepustakaan*. Jakarta: Yayasan Obor Indonesia.