

The Influence of Sharia Financial Literacy, Trust, Islamic Branding and Religiosity on Interest in Saving in Sharia Banks

Ayati¹, Arfatun^{2*}

¹ Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

² Faculty of Islamic Studies, Universitas Muhammadiyah Surakarta, Surakarta, Indonesia

Abstract

This study aims to highlight the level of Islamic financial literacy, trust, Islamic branding, and religiosity in influencing the saving intentions of people in Bima Regency. The research adopts a quantitative approach, utilizing a sample of 100 respondents surveyed through questionnaires. Data analysis was conducted using SmartPLS software, complemented by descriptive analysis. The findings reveal that Sharia Financial Literacy and Islamic Branding do not significantly influence the interest in saving at Sharia Banks. In contrast, Trust and Religiosity are found to have a significant positive effect on the interest in saving. This study is pioneering in its simultaneous examination of sharia financial literacy, trust, Islamic branding, and religiosity as determinants of saving interest. Future research is encouraged to explore a wider range of variables and diverse research models to further investigate factors influencing saving interest.

Introduction

Indonesia, with a majority Muslim population, provides an opportunity for sharia financial institutions to excel in the context of providing financial services, as well as becoming a world sharia financial center. In 2020 Indonesia was ranked second in the index to measure the development of sharia finance, Global Islamic Finance rated Indonesia's Islamic Finance Country Index (IFCI) in first place in terms of development of sharia finance (OJK, 2021). The development of Indonesia's Sharia financial sector has seen a significant increase. In 2021, three Sharia Banks under the auspices of State-Owned Enterprises, namely Bank Rakyat Indonesia (BRI) Syariah, Bank Negara Indonesia (BNI) Syariah, and Bank Mandiri Syariah, became Bank Syariah Indonesia (BSI) (Ulfa, 2021).

Apart from increasing Islamic financial innovation from an institutional perspective, the level of Islamic financial inclusion in 2019 decreased from 11.1% to 9.1%. The Sharia Financial Literacy index in 2019 showed an increase, namely to 8.93% from 8.1% in the previous period in 2016. This index means that for every 100 residents in Indonesia, there are only 8 people who know the Sharia financial services industry (OJK, 2021).

The level of Sharia Financial Literacy which has a positive effect on interest in using sharia financial services indicates that the higher a person's level of Sharia Financial Literacy, the higher the interest in using sharia financial services. (Sholeh, 2019). Sharia Financial Literacy is a skill in digesting and implementing Sharia financial concepts (Faridho, 2018). Arniza (2019) states that Sharia Financial Literacy is an insight and paradigm when using Sharia financial service products. The level of sharia financial knowledge will influence the use of sharia financial services (Sardiana, 2016).

The importance of the level of Sharia Financial Literacy and inclusion, West Nusa Tenggara Province shows that the level of Sharia financial inclusion is in 6th place nationally with a percentage of 16.27%. The level of Sharia Financial Literacy is also in 6th position nationally with a percentage of 22.05%. A high level of Sharia Financial Literacy influences the level of Sharia financial inclusion (OJK, 2021). Sharia Financial Literacy has a positive effect on Interest in Saving at Sharia Banks, meaning that the higher the level of Sharia Financial Literacy, the higher the Interest in Saving at Sharia Banks. (Sholeh, 2019).

Research Arfatun (2023) and Purbayanti (2020) explain that the level of Sharia Financial Literacy has a significant effect on Interest in Saving at Sharia Banks. Research by Puji and Hakim (2021) explains that Sharia Financial Literacy does not significantly influence Interest in Saving at Sharia Banks. The low level of financial inclusion can be influenced by many factors, including Trust as discovered by Sidiq (2021), Hendrasto (2020) and (Purbayati, 2020). Research findings that show that Trust does not significantly influence Interest in Saving are Devi's findings (2022).

* Corresponding author: ayaagemoy74@gmail.com

Consumer Trust is the willingness of one party to accept risks from the actions of another party based on the hope that the other party will take important actions for the party who trusts him, regardless of the ability to monitor and control the actions of the trusted party (Riyanti et al., 2021). Building a high level of Trust is very important for Sharia Banks to run better businesses and provide more benefits to society (Hendrastyo, 2020). According to McKnight in Iranati (2017), Trust is built between parties who do not yet know each other in interactions or transaction processes.

In building Trust in a financial institution, Islamic Branding is an important part, Warsito (2021) explains that branding and Trust have an important relationship and influence. Islamic Branding, which is often found today, is one of the market segmentation efforts carried out by companies providing products or services (Jumani & Sukhabot, 2021). Burhanuddin (2022) describes the measurement of Islamic Branding variables including the importance of the brand, brand familiarity, consumer Trust, and halal labels. Research findings conducted by Ayu (2022) show that there is an influence between Islamic marketing mix on the decision to become a customer, there is an influence between Islamic marketing mix on interest, other findings that support explain that Islamic Branding Influences Interest in Saving at Sharia Bank (Septiani, 2023), different from the findings of research conducted by Rachmaningtyas (2021) which proves that Islamic Branding does not influence Interest in Saving.

Another factor that has a greater influence on Interest in Saving is religiosity (Astuti, 2020), by explaining that Religiosity has a positive and significant influence on Interest in Saving at Sharia Banks, reinforced by Ilham's research findings (2022) and Murniawaty (2020) which explains the influence with the highest significance is religiosity. The percentage of Muslim adherents in Bima City was recorded at 97.38%, including among the three cities with the highest number of Islamic adherents (BPS, 2022). The highest percentage of followers of Islam is a potential factor for Sharia financial institutions including Sharia Banks to develop business using the Sharia system.

Consumers' Interest in Saving is the behavior shown in saving their funds in the bank (Darmawan, 2019). Ulya (2020) explains a series of processes that are initiated by the input of all stimuli or incentives to attract the Bank that influence customers' interest in using certain banking services. Interest in Saving can be shown from the desire to store their money in the bank for a specific purpose. The desire to know and learn or prove further by saving in a bank will be followed up by saving their money in a financial institution in the form of a bank with a specific purpose (Purbayati, 2020).

Seeing the variations in research results regarding Sharia Financial Literacy and Trust, along with the population of Muslim communities that support Sharia banking as a market, it is necessary to research and develop previous findings. Research examining the influence of Sharia Financial Literacy on Interest in Saving using Trust as mediation has never been conducted, making researchers interested in conducting research.

The Relationship between Sharia Financial Literacy and Interest in Saving in Sharia Banks

Sharia Financial Literacy is defined as an understanding of institutions or products issued by Sharia financial institutions, and then looking at their direct influence on people's Interest in Saving at Sharia Banks. Research findings explain that the level of Islamic financial literacy has a positive and significant effect on Interest in Saving at Sharia Banks (Purbayati, 2020), findings supported by Sholeh (2019) and Rozikin (2020) by explaining that Sharia Financial Literacy has a positive and significant influence on the Muslim community's decision to use sharia banking products both partially and simultaneously. This description supports the formulation of the research hypothesis, namely: H1: There is a direct positive and significant influence of Islamic financial literacy on Interest in Saving at Sharia Banks.

The Relationship between Trust and Interest in Saving

Public Trust in Sharia Banks is by providing funds to be entrusted to Sharia Banks. The higher the level of Trust in Sharia Banks, the higher the public's interest in entrusting their funds to Sharia Banks. Trust has a positive and significant influence on people's Interest in Saving at Sharia Banks (Sidiq, 2021). This conclusion is also confirmed by other research conducted by (Hendrastyo, 2020) And (Setyawan et al., 2020) which concludes that Trust has a positive and significant influence on customers' Interest in Saving at Sharia Bank. This concept supports the formulation of the research hypothesis as follows: H2: Trust has a positive and significant effect on Interest in Saving.

The Relationship between Islamic Branding and Interest in Saving at Sharia Banks

Islamic Branding, in its actualization, tries to blend in with society to image Sharia financial institutions in a way that is by Islamic Sharia and with products that are also by Sharia principles. Providing a good image in line with people's wishes will attract people's Interest in Saving at Sharia Bank. Ayu (2022) and Septiani (2023) show that there is an influence between the Islamic marketing mix on the decision to become a customer, there is an influence between the Islamic marketing mix on interest, more than that, it explains that Islamic Branding influences Interest in Saving at Sharia Bank. This concept supports the formulation of the research hypothesis as follows: H3: Islamic Branding has a positive and significant effect on Interest in Saving.

The Relationship between Religiosity and Interest in Saving in Sharia Banks

Religiosity is defined as a perspective and norms of life that accompany decision-making. This concept explains that the more religious values are attached to the products offered by Sharia Banks, the more interested they will be in using the products and Sharia Banks. Religiosity has a positive and significant influence on Interest in Saving at Sharia Banks (Astuti, 2020). The research conclusions are in line with the findings made by Murniawaty (2020) which also states that religiosity has a positive influence on Interest in Saving at Sharia Banks. Thus, the research hypothesis is formulated as follows: H4: There is a direct positive and significant influence of religiosity on Interest in Saving at Sharia Banks.

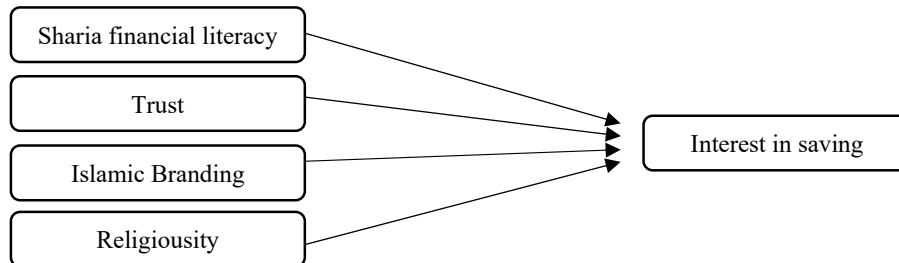


Figure 1. Research Model

Method

Research Design

This research is quantitative, namely research by obtaining data in the form of numbers or quantitative data that is added up (Sugiyono, 2018). The research approach used is associative which looks at the relationship between two or more variables. This study examines influence of Sharia Financial Literacy, Trust, Islamic Branding and Religiosity on Interest in Saving in sharia banks

Respondents

Respondents in this research were selected using a purposive sampling technique by focus on individuals with specific criteria who are better suited to help with the pertinent study. The research respondents are the people of Bima Regency. The number of the research population is unknown, then the researcher determines the research sample using the Cochran formula (Osman, 2002).

$$n : \frac{Z^2pq}{e^2}$$

$$n : \frac{(1,96)^2 (0,5) (0,5)}{(0,1)^2}$$

$$n : 96,4 \text{ (100 Respondents)}$$

Instruments and Data Collection

Primary data collection uses a questionnaire by providing several statements and distributed to 100 people of Bima Regency through Google Forms, secondary data from Financial Services Authority publications and other supporting data publications.

Data Analysis

Data analysis was carried out using SEM PLS by passing measurement model testing (outer model) to test the validity and reliability of the research instrument and model structure (inner model) to measure the relationship between variables, including testing direct and indirect relationships between variables.

Result and Discussion

Data Analysis

The characteristics of respondents involved in this study are depicted in Table 1.

Table 1. Title of the table above the table.

Criteria	Category	Amount	Percentage
Gender	Man	53	53%
	Woman	47	47%
Age		100	100%
	<20	21	21%
	20-25	44	44%
	25-30	30	30%
	30>	5	5%
Type of work		100	100%
	Student/Students	55	55%
	Work	35	35%
	Other	20	20%
Domicile/District		100	100%
	Ambalawi	6	6%
	Belo	9	9%
	Bolo	4	4%
	Donggo	5	5%
	Lambitu	5	5%
	Langgudu	9	9%
	Mada Pangga	8	8%
	Monta	6	6%
	Palibelo	4	4%
	Parado	5	5%
	Sanggar	7	7%
	Sape	5	5%
	Soromandi	6	6%
	Tambora	6	6%
	Wawo	7	7%
Wera	5	5%	
Woha	3	3%	
		100	100%

Measurement Model/Outer Model

In testing the measurement model, the tests carried out are validity tests and reliability tests as follows (Cheah et al., 2017):

Validity test

Validity tests are carried out to assess each instrument used in research, the higher the value of each instrument, the better it is used for research. The validity test is carried out in two stages, namely the Convergent Validity test and the Discriminant Validity test.

Convergent Validity

The convergent validity test is the correlation between the indicator scores and the latent variable scores. The convergent validity of a construct with reflective indicators is evaluated using average variance extracted (AVE). A good AVE value is equal to 0.5 or more, an AVE value of 0.5 or more means the construct can explain 50% or more of the item variance (Ahmad et al., 2017).

Table 2. Average Variance Extracted Data, Processed by SmartPLS, 2023

	Average Variance Extracted (AVE)
Intention to Save	0.764
Islamic Branding	0.913

Islamic Financial Literacy	0.676
Religiosity	0.797
Trust	0.777

Table 2 shows that the AVE value for each variable is more than 0.5, which means that this value explains that each indicator can explain or represent the latent variable by more than 50%.

Discriminant Validity

Fornell Lacker Criterion

Tests were carried out to compare the square root value of the AVE of each construct with the correlation between other constructs in the model. If the squared AVE value of each construct is greater than the correlation value between the construct and other constructs in the model, then the model is said to have good discriminant validity (Cheah et al., 2017).

Table 3. Fornell Lacker Criterion Data, Processed by SmartPLS, 2023

	Intention to Save	Islamic Branding	Islamic Financial Literacy	Religiosity	Trust
Intention to Save	0.874				
Islamic Branding	0.826	0.956			
Islamic Financial Literacy	0.736	0.705	0.822		
Religiosity	0.844	0.842	0.796	0.893	
Trust	0.866	0.936	0.703	0.864	0.881

Table 3 shows that the value of each construct is greater when correlated with other constructs in the model, meaning that each construct in the model has good discriminant validity.

Reliability Test

The reliability test uses two models, namely the Cronbach's Alpha test which aims to measure the lower limit of the reliability value of a construct, a construct is declared reliable if the Cronbach's Alpha value is more than 0.60. Composite Reliability aims to measure the true value of the reliability value of a construct. A construct can be said to be reliable if the Composite Reliability value is above 0.70 (Cheah et al., 2017).

Table 4. Cronbach's Alpha and Composite Reliability Data, Processed by SmartPLS, 2023

	Cronbach's Alpha	Composite Reliability
Intention to Save	0.956	0.963
Islamic Branding	0.905	0.955
Islamic Financial Literacy	0.880	0.912
Religiosity	0.915	0.940
Trust	0.952	0.961

Table 4 shows that Cronbach's Alpha value for each construct is greater than 0.60, and the Composite Reliability value for each construct is above 0.70. This means that each instrument used in the construct is accurate, precise, and consistent in measuring a construct.

Model Structure/Inner Model

R Square (R2)

Testing is carried out to show the extent of the influence of exogenous variables on endogenous variables. A good R-squared value is expected to be more than 0.67. The R-Square value is said to be strong if it is 0.75, moderate if 0.50, and weak if 0.25.

Table 5. R Square Data, Processed by SmartPLS, 2023

R Square	
Intention to Save	0.795

Based on [Table 5](#), it can be seen that the R-Square value of Interest in Saving is 0.795 or 79%, this value means that the variable Interest in Saving is 79% influenced by Sharia Financial Literacy, Trust, Islamic Branding and religiosity, and the remaining 21% is influenced by other variables outside researched.

Predictive Relevance (Q²)

Testing is carried out to see values that show how good the results of the observations made are or to measure how well the observation values are produced by the model and also the estimated parameters. The value that indicates good observation results is > 0 and if on the contrary < 0 then the observation results have a bad value (Cheah et al., 2017).

Table 6. Predictive Relevance Data, Processed by SmartPLS, 2023

	SSO	SSE	Q ² (=1-SSE/SSO)
Intention to Save	800,000	322,903	0.596
Islamic Branding	200,000	200,000	
Islamic Financial Literacy	500,000	500,000	
Religiosity	400,000	400,000	
Trust	700,000	700,000	

[Table 6](#) shows that the Q-Square/Predictive Relevance value of the endogenous variable is more than 0 or 0.596, which means it has a good observation value.

Effect Size (F2)

The F Square test is to determine the influence of all exogenous variables on endogenous variables, the influence of all exogenous variables on mediating variables, and the influence of mediating variables on endogenous variables, whether the influence of the variables is small, medium, or large. An F-Square value of 0.02 is categorized as small, 0.15 as medium, and 0.35 as large.

Table 7. Effect Size Data, Processed by SmartPLS, 2023

	Intention to Save	Islamic Branding	Islamic Financial Literacy	Religiosity	Trust
Intention to Save					
Islamic Branding	0,000				
Islamic Financial Literacy	0.042				
Religiosity	0.060				
Trust	0.146				

Based on [Table 7](#), shows that the effect size with a large value is the influence of Islamic financial literacy and religiosity on Interest in Saving because it has a value above 0.35. The influence with a small value ends with a small effect size value, namely the influence of Islamic Branding and Trust on Interest in Saving because it is below 0.15.

Hypothesis test

The research data used in testing this hypothesis are the values contained in the output coefficients. The following is a table of test results:

Table 8. Research Hypothesis

	Original Sample	P-Values	Significance
Islamic Branding -> Intention to Save	-0.008	0.955	Not significant
Islamic Financial Literacy -> Intention to Save	0.155	0.071	Not significant
Religiosity -> Intention to Save	0.261	0.013	Significant
Trust -> Intention to Save	0.539	0,000	Significant

Discussion

The Influence of Sharia Financial Literacy on Interest in Saving

Testing the data shows that the influence of Sharia Financial Literacy on Interest in Saving is positive based on the positive path coefficient value of 0.155 and not significant based on the p-value of 0.071 which is greater than 0.05. These field findings explain that Sharia Financial Literacy does not have a significant influence on Interest in Saving at Sharia Banks, the people of Bima Regency do not fully understand the concept of Sharia Banks nor do they fully accept Sharia Banks as an alternative financial service to use. This fact also explains that increasing understanding of Sharia Banking does not guarantee the public's Interest in Saving at Sharia Banks. The research findings mentioned above are supported by the findings of previous research conducted by Muttaqin (2020) who explained that Sharia Financial Literacy does not provide interest in opening an account at a Sharia Bank, in line with the findings of research conducted by Yuliawati (2020) specifically looking at knowledge about Sharia Banking does not give Interest in Saving in Sharia Banking. The findings of the current research are not in line with several previous findings by Handida (2019), Nurrohmah (2020), and Sanusi (2019) who found that the higher the level of Islamic financial literacy one has, the higher the Interest in Saving at a Sharia Bank.

The Influence of Trust on Interest in Saving

The test shows that the influence of Trust on Interest in Saving is positive based on a positive path coefficient of 0.539, and significant based on a p-value of 0.000 below 0.05. This means that the positive behavior formed by the people of Bima Regency is based on the beliefs they have about the operations and products offered by Sharia Bank by what the community wants so that the community has significant Trust in Sharia Bank. This Trust is present and increases Interest in Saving at Sharia Bank. The income obtained can be formed from many things, including the services and promotions carried out. The findings are in line with research by Sidiq (2021) and Rochmawati (2021) which explains that Trust has a positive and significant influence on people's Interest in Saving. The implication is that people who save can get deposit services and even profits from Sharia Banks, and vice versa benefits for the community by the Trusting Intention theory by McKnight, Choudhury & Kacmar in Iranati (2017).

The Influence of Islamic Branding on Interest in Saving

The test shows that the influence of Islamic Branding on Interest in Saving at Sharia Bank is negative based on the negative path coefficient of -0.008, but not significant based on the p-value of 0.955 which is greater than 0.05. Although the image built by Sharia Bank for the people of Bima Regency is good, it does not have an impact on increasing Interest in Saving at Sharia Bank. This also means that providing an image that is by Islamic methods is carried out very massively but still needs to be supported by other factors, to increase people's Interest in Saving. The researcher's findings have similar findings to previous research conducted by Rachmaningtyas (2021) which explains that Islamic Branding does not significantly influence Interest in Saving at Sharia Banks, however, this is different from the findings made by Ayu (2022) and Septiani (2023) which shows that there is an influence between Islamic marketing mix on the decision to become a customer, there is an influence between Islamic marketing mix on interest, and explains that Islamic Branding influences Interest in Saving at Sharia Bank.

The Influence of Religiosity on Interest in Saving

The test shows that the influence of religiosity on Interest in Saving is positive based on a positive path coefficient of 0.261, and significant based on a p-value of 0.013 below 0.05. Field findings show that the level of religiosity of the people of Bima Regency has a significant influence on the Interest in Saving at Sharia Banks, thus the higher the level of community

religiosity, the higher the Interest in Saving at Sharia Banks. Awareness of the systems and even operations and products offered by Sharia Banks is by Sharia principles, so protection against the influence of usury is high and Sharia Banks are a way to get closer to Sharia provisions. The research findings are in line with previous findings conducted by (Triusipitorini, 2019) which state that religiosity has a significant influence on Interest in Saving at Sharia Banks, this is also in line with Astuti's findings (2020) and Fauzi (2020) which explains that religiosity does not significantly influence Interest in Saving.

Conclusion

Based on the results of data analysis tests carried out and the discussion that has been presented regarding the influence of Sharia Financial Literacy, Trust, Islamic Branding, and religiosity on the Interest in Saving the people of Bima Regency, the conclusion can be drawn: Sharia Financial Literacy does not significantly influence Interest in Saving at Sharia Banks. Islamic Branding does not significantly influence Interest in Saving. Trust has a significantly positive effect on Interest in Saving. Religiosity has a significant positive effect on Interest in Saving. Based on the research findings, the researcher provides recommendations to Sharia Banks operating in Bima Regency to continue to increase public trust in Sharia Banks and continue to provide consistent services based on sharia principles.

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