

Generation Z's Trust in Saving Interest is an important aspect in understanding their financial behavior, especially in the context of their choice to save money in financial institutions, both conventional and Islamic (Fauzi et al., 2022). This trust includes various factors that influence their beliefs about the security, benefits, and reliability of the institutions where they save their money. Generation Z tends to be more selective in choosing where to save their money. Trust in financial institutions, the products offered, and economic stability play an important role in shaping their interest in saving (Buono & Suryanto, 2022). Institutions that are able to effectively address their needs and concerns are likely to be more successful in attracting Generation Z to become loyal customers.

In addition, demographics such as age, gender, education, and income also influence savings decisions among Generation Z. Therefore, this study aims to examine the effect of Islamic financial literacy and trust on savings interest among Generation Z, with demographics as a mediator variable (Setyowati et al., 2018). This study is expected to provide deeper insight into how Islamic financial literacy and trust can increase savings interest among Generation Z, as well as the role of demographics in strengthening this relationship. The relationship between Demographics and Generation Z Saving Interest is a complex and diverse relationship, where demographic factors such as age, gender, education, income, and geographic location influence savings decisions and habits among Generation Z (Susanti et al., 2023). Each demographic factor has a different influence on savings interest, both directly and indirectly. The Relationship between Demographics and Generation Z Saving Interest reveals that each demographic factor has a significant influence, both as a direct determinant and as a variable that mediates or moderates savings decisions. Understanding how these factors interact can help financial institutions design more effective products and strategies to encourage Generation Z to be more active in saving (Ashurov & Othman, 2019).

This background illustrates the importance of Islamic financial literacy and trust in the context of Generation Z, and how demographics can mediate the relationship between the two with savings interest. The purpose of this study is to determine and analyze the effect of Islamic financial literacy and trust on savings interest and demographics as an intervening variable.

LITERATURE REVIEW

Savings Interest

Savings interest is a person's desire or tendency to set aside part of their income to be saved or invested, rather than spending it directly. Savings interest reflects an individual's attitude, motivation, and decision in managing their finances with the aim of achieving financial security, future planning, or achieving certain financial goals (Novita Angraini et al., 2024).

Savings interest is an important part of healthy personal financial management and can help individuals achieve their financial goals and provide protection against economic uncertainty (Firdaus & Amalia, 2024).

Here are some key indicators of savings interest (Hati et al., 2020): 1) Savings Frequency, 2) Savings Amount, 3) Savings Purpose, 4) Savings Motivation, 5) Use of Financial Products, 6) Financial Literacy, 7) Attitude Towards Savings, 8) External Influences, 9) Risk Assessment, 10) Changes in Savings Patterns.

Sharia Financial Literacy

Sharia Financial Literacy is a person's understanding, knowledge, and skills in managing personal or business finances in accordance with sharia principles (Islamic law). This literacy includes the ability to understand and use products, services, and financial

concepts that comply with sharia rules, such as the prohibition of *riba* (interest), *gharar* (uncertainty), and *maisir* (speculation), as well as compliance with halal investments (Putri & Ristianawati, 2024).

Sharia financial literacy enables individuals to make financial decisions that are not only economically intelligent, but also in accordance with their religious beliefs. This includes the ability to choose sharia financial products such as sharia banking, sharia insurance (*takaful*), and investments that comply with Islamic law, as well as understanding the implications of financial transactions within the sharia framework (Hariyanto & Nafi'ah, 2022).

The following are some of the main indicators used to assess Islamic financial literacy (Indana & Pambekti, 2022): 1) Knowledge of Islamic Financial Principles, 2) Understanding of Islamic Financial Products, 3) Ability to Manage Finances in Accordance with Islamic Law, 4) Attitudes towards Islamic Finance, 5) Awareness and Compliance with Islamic Law.

Trust

Trust is the belief or confidence that a person has in something or someone, based on their experience, evidence, or reputation. Trust involves the belief that the party being trusted will act in a way that is expected, reliable, honest, and has integrity (Maulana et al., 2022).

In the context of finance, trust often refers to consumers' confidence in the stability, security, and transparency of a financial institution or financial product. For example, someone who has high trust in a bank is more likely to save money at that bank because they believe their money is safe and that the institution will act in their best interests (Bastomi & Sudaryanti, 2024).

Here are some key indicators of trust (Buono & Suryanto, 2022): 1) Reliability, 2) Honesty, 3) Competence, 4) Benevolence, 5) Reputation, 6) Past Experience, 7) Security, 8) Engagement and Responsiveness.

Demography

Demography is the study of human populations, including their structure, distribution, and dynamics of population change over time. Demography involves the analysis of data related to population characteristics, such as age, sex, race, ethnicity, marital status, education level, and other socioeconomic factors (Setiyaningsih & Pramuka, 2022).

Demography plays a vital role in a variety of fields, such as urban planning, social policy, economics, and public health. Demographic information helps in designing policies that are appropriate to the needs of the population, allocating resources effectively, and understanding social and economic trends that may affect a society (Rahman & Arsyianti, 2021).

Here are some of the main indicators in demography (Setiyaningsih & Pramuka, 2022): 1) Population, 2) Age Distribution, 3) Sex, 4) Birth Rate, 5) Death Rate, 6) Migration, 7) Marital Status, 8) Education Level, 9) Income and Welfare, 10) Population Density, 11) Population Projections.

RESEARCH METHODOLOGY

This study uses a descriptive quantitative research method that is analyzed using statistics and obtains data in the form of numbers and uses a population of students from universities throughout Lumajang Regency. The sampling method uses purposive sampling, namely a sampling technique by considering several things. (Weisberg et al., 2011) states that one way to calculate the sample size is five times the number of indicators, so the number of samples used in this research is 170 respondents with the criteria of active students. The analysis technique used is path analysis, using SPSS 21.

RESULTS AND DISCUSSION

Characteristics of Respondents

The number of respondents was 170 people and it is known that based on gender, there were 86 male respondents, more than 84 female respondents. This shows that in this study the majority of respondents were male.

The number of respondents was 170 people who filled out the questionnaire with an age of <20, 79 people. For the age group 21-29, there were 91 people.

The following occupations: with a profession of students/college students as many as 46 people, for the profession of employees as many as 51 people, self-employed as many as 40 people, and the profession of honorary ASN/PNS as many as 33 people.

Descriptive Statistics

Based on the descriptive statistics table above, it can be explained as follows:

- For the variable of Islamic financial literacy level (X1) has an average value of 26.35 with a standard deviation of 2.904.
- For the trust variable (X2) has an average value of 23.46 with a standard deviation of 2.027.
- For the demographic variable (Z) has an average value of 25.77 with a standard deviation of 3.234.
- For the variable of interest in saving (Y) has an average value of 23.57 with a standard deviation of 1.855.

Classical Assumption Test

This test is used to see the normality of the data used in the study, the data is said to be normal if the data points are spread along the diagonal line (Santoso, 2018). The normality test tested based on the p-plot diagram can be stated as normal because the data is spread along the diagonal line.

The multicollinearity test aims to see that the data used does not have multicollinearity problems or excessive correlation, this can be seen from the VIF and Tolerance values, if the VIF value <10 and tolerance > 0.1 then it is said that there are no symptoms of multicollinearity in the data (Sujianto, 2018). Based on the test carried out, it can be decided that there are no symptoms of multicollinearity in the data. Because the VIF and tolerance values of each variable are in the multicollinearity test requirements.

The heteroscedasticity test is used to see that the data used does not have any variance abnormalities from each observed residue. A good test should not have symptoms of heteroscedasticity. Testing for symptoms of heteroscedasticity can be done using the scatter plot test, this test is seen based on the distribution of the data. If the data is spread between the number 0 and does not form any pattern then there is no problem with the data (Perdana, 2016). Based on the scatter plot image above, it is concluded that the data is suitable for use because the data is spread randomly without forming any pattern.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the magnitude and direction of the influence of the independent variables on the dependent variables (Ghozali, 2018).

Multiple Linear Regression Model 1

Table 1. Multiple Linear Regression Model 1

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	9.005	1.970		4.571	.000
1 Sharia Financial Literacy	.350	.116	.496	3.028	.003
Trust	.035	.107	.054	.328	.744
1 R	R Square	Adjusted R Square	Std. Error of the Estimate		
	.699	.449	.419	2.50470	

Source: Data processing (2024)

Based on the data above, the following regression model can be made:

$$Y = 9.005 + 0.350X_1 + 0.035X_2$$

t-Test (Partial) Model 1

This test is used to determine the influence of each variable used, therefore this test is assessed individually or partially. To see the influence of each variable, it is assessed from the large significance must be less than the alpha value (sig <0.05) or t count > t table (Sujarweni, 2014).

Based on table 1 of multiple linear regression above, the t-test value can be seen in the t column which will be explained as follows:

1. For the Independent variable of Islamic financial literacy (X1), it can be seen that the significant value of 0.000 is greater than 0.05 (0.000 < 0.05), meaning that there is a significant influence given by the variable of the level of Islamic financial literacy on demographics, so H1 is accepted. This shows that Islamic financial literacy refers to a person's understanding of financial principles in accordance with Islamic law, such as the prohibition of usury (interest), the application of profit sharing, and investment ethics in accordance with Islamic values. This literacy includes knowledge of Islamic financial products such as Islamic savings, Islamic financing, Islamic insurance, and other Islamic investment instruments. In addition, Islamic financial literacy has the potential to influence various demographic aspects, and this relationship can vary depending on the social, economic, and cultural context in which the individual is located. Research on Islamic financial literacy and demographics often aims to identify groups in need of increased literacy and how effective literacy strategies can be tailored to specific demographic characteristics. The results of this study are supported by (Kaharuddin et al., 2024), Different age groups may have different levels of Islamic financial literacy. For example, the younger generation who are more exposed to technology and information may have easier access to information about Islamic finance, so their literacy is higher than the older generation. (Sulistiowati et al., 2023), Education level affects Islamic financial literacy. Those with higher education tend to have an easier time understanding Islamic financial concepts that may be more complex. This makes them more open to Islamic financial products. (Fauzi et al., 2022), Income level can also have an effect. People with higher incomes may be more interested in understanding and utilizing Islamic financial products to manage their wealth in accordance with Islamic principles.
2. For the Independent variable of trust (X2) it is seen that the significant value of 0.821 is greater than 0.05 (0.821 > 0.05), meaning that there is no influence given by the

trust variable on demographics, so H2 is rejected. This shows that Trust, in the context of Islamic finance or more broadly, does not always have a direct relationship with demographic variables such as age, gender, education, income, or geographic location. Trust cannot always be predicted or explained by demographic variables, because trust involves a complex combination of emotional, rational, and contextual factors that go beyond just demographic data. This condition is in line with (Susanti et al., 2023) who said that a person's Trust is often influenced by the social environment, community, and family more than demographics. For example, someone from the same age group or with the same educational background may have different levels of trust in Islamic financial institutions due to differences in personal experience or the influence of their social environment. Likewise, the opinion of (Rambe et al., 2021) explains that Trust is a very personal and subjective psychological element. While demographics can influence a person's views, trust tends to be more determined by an individual's personal experiences, values, and beliefs, which do not necessarily correlate with specific demographic factors. The researchers' explanation is supported by (Setyowati et al., 2018), The distribution of information about an Islamic financial product or institution can vary across demographics, but trust in that information is not always tied to demographics. Individuals from different demographic backgrounds may receive the same information, but interpret it and decide their level of trust based on other factors such as past experiences or religious beliefs. (Muhammad et al., 2023) also argues that trust is often shaped by an individual's experience in interacting with a financial product or service, not solely by demographic factors. For example, two people with the same demographic may have very different levels of trust in an Islamic bank based on the service experience they receive.

Determination Coefficient (R2)

The R square test is used to see how big the relationship or influence is given by all independent variables to the dependent variable. If the value is close to 1, then the influence and relationship given are greater and closer, and vice versa if the value is closer to 0, then the relationship and influence given are weak and small (Sugiyono, 2019)

Based on the test above, the R Square result is 0.449, which means that the independent variable has a relationship of 44.9% with the dependent variable and the remaining 55.1% is not discussed in this study.

Multiple Linear Regression Model 2

Table 2. Multiple Linear Regression Model 2

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	17.829	3.355		5.314		.000
1 Sharia Financial Literacy	.029	.102	.032	.281		.780
Trust	.241	.142	.272	2.702		.003
Demographics	.289	.170	.271	2.701		.004

	R	R Square	Adjusted R Square	Std. Error of the Estimate
1		.786	.541	3.21470

Source: Data processing (2024)

Based on the data above, the following regression model can be made:

$$Y = 17.829 + 0.029X_1 + 0.241X_2 + 0.289X_3$$

t Test (Partial) Model 2

This test is used to determine the influence of each variable used, therefore this test is assessed individually or partially. To see the influence of each variable, it is assessed from the large significance must be less than the alpha value ($\text{sig} < 0.05$) or $t_{\text{count}} > t_{\text{table}}$ (Sujarweni, 2014).

Based on table 2 of the multiple linear regression above, the t test value can be seen in the t column which will be explained as follows:

1. For the Independent variable of Islamic financial literacy (X_1), it can be seen that the significant value of 0.780 is greater than 0.05 ($0.780 > 0.05$), meaning that there is no significant influence given by the variable of Islamic financial literacy level on the interest in becoming a customer, so H_1 is rejected. The results showing that Islamic financial literacy has no effect on the interest in saving may indicate that knowledge alone is not enough; other factors, such as trust or demographics, may play a greater role in influencing the interest in saving. When Islamic financial literacy has no effect on the interest in saving, there are several factors that may be the cause: (Muhammad et al., 2023), The Islamic financial literacy possessed by individuals may be shallow or limited. An in-depth understanding may not be enough to change their financial behavior, such as choosing Islamic savings products. (Roihan et al., 2023), The interest in saving is often influenced by various factors other than financial literacy, such as income, culture, social environment, and other urgent needs. If these factors are more dominant, Islamic financial literacy may not have a significant effect. (Ningrum et al., 2024), The lack of effective educational campaigns on the advantages of Islamic financial products compared to conventional ones can cause existing literacy to have no significant impact on interest in saving. (Khasanah & Aulia, 2024), Despite having Islamic financial literacy, the level of trust in Islamic financial institutions or the products offered may be low. This can be a barrier for individuals to decide to save at Islamic banks.
2. For the Independent variable of trust (X_2) it is seen that the significant value of 0.003 is smaller than 0.05 ($0.003 < 0.05$), meaning that there is an influence given by the trust variable on the interest in becoming a customer, then H_2 is accepted. These results indicate that Trust is an important factor that influences a person's interest in saving, especially in the context of Islamic finance. When someone has a high level of trust in a financial institution or Islamic financial product, this tends to increase their interest in saving. Trust is a crucial element in building long-term relationships between customers and financial institutions. Without trust, even good financial literacy may not be enough to encourage someone to save at an Islamic financial institution. This reason is in line with (Nada & Setyono, 2023), Individuals who believe that Islamic financial institutions are safe and trustworthy will be more likely to put their funds there. They are confident that their funds will be managed in accordance with Islamic principles and are protected from unwanted risks, such as fraud or loss of funds. (Rachman et al., 2023), For people who are very concerned about religious aspects, the belief that Islamic financial institutions truly follow

Islamic principles is the main driver of their interest in saving. If they are confident that the financial products offered are in accordance with religious teachings, they will be more motivated to choose those products. (Rahmawati & Rahayu, 2024), Some people put their trust in Islamic financial institutions because they see the institution's commitment to supporting the community's economy or running social programs. This belief increases their motivation to contribute through saving.

3. For the Independent variable demographic (Z) it can be seen that the significant value of 0.004 is smaller than 0.05 ($0.004 < 0.05$), meaning that there is a significant influence given by the demographic level variable on the interest in becoming a customer, so H3 is accepted. These results indicate that Demographics play an important role in influencing a person's interest in saving. Demographic factors, such as age, gender, education level, occupation, income, and marital status, can influence savings preferences and behavior. These demographic factors do not stand alone, but often interact with each other. For example, an adult with a higher education and a stable income may be more likely to save than a teenager with an unstable income. Understanding the influence of these demographics can help financial institutions design savings products that are more in line with the needs of various demographic groups. This reason is in accordance with (Dinarjito, 2023), Younger people tend to have lower interest in saving than adults because they are more likely to focus on consumptive expenses such as education, entertainment, or lifestyle. Meanwhile, adults, especially those approaching retirement age, are usually more focused on saving for future needs such as retirement or health. (Takidah & Kassim, 2021), Men and women may have different saving behaviors. Women tend to be more careful in managing their finances and are more likely to save than men. However, this may vary depending on the cultural and social context. (Saputra & Rahmawaty, 2023), People with higher levels of education tend to have a better understanding of the importance of saving and ways to manage their finances well. This often increases their interest in saving compared to those with lower levels of education. (Yuslem et al., 2023), Income level greatly influences a person's ability and interest in saving. Individuals with higher incomes usually have a greater capacity to save after meeting their basic needs. Conversely, individuals with lower incomes may find it difficult to save because most of their income is used for daily needs.

Determination Coefficient (R²)

The R square test is used to see how big the relationship or influence is given by all independent variables to the dependent variable. If the value is close to 1, then the influence and relationship given are getting bigger and closer, and vice versa if the value is getting closer to 0, then the relationship and influence given are weak and small (Sugiyono, 2019)

Based on the test above, the R Square result is 0.541, which means that the independent variable has a relationship of 54.1% with the dependent variable and the remaining 45.9% is not discussed in this study.

Analysis of the Influence of Islamic Financial Literacy on Interest in Saving through Demographics

It is known that the direct influence given by Islamic Financial Literacy on Interest in Saving is 0.032. while the indirect influence of Islamic Financial Literacy on Interest in Saving through Demographics is the multiplication of the beta value of Islamic Financial

Literacy on Demographics with the beta value of Demographics on Interest in Saving, which is $0.496 \times 0.271 = 0.134$. then the total influence given by Islamic Financial Literacy on Interest in Saving is the direct influence plus the indirect influence, which is $0.032 + 0.134 = 0.166$. based on the calculation results above, it is known that the direct influence value is 0.032 and the indirect influence is 0.134, which means that the indirect influence value is greater than the direct influence value, these results indicate that indirectly Islamic Financial Literacy through Demographics has a significant influence on Interest in Saving. These results indicate that demographic factors such as age, education, income, occupation, and marital status can mediate or strengthen the relationship between Islamic financial literacy and savings interest (Satoto & Putra, 2021). Demographic factors function as a connector or moderator that strengthens or weakens the relationship between Islamic financial literacy and savings interest. In other words, the impact of Islamic financial literacy on savings interest is not direct, but can be strengthened or weakened by individual demographic characteristics. Understanding these interactions is important for designing more effective strategies to increase savings interest among various demographic groups through increasing Islamic financial literacy (Fadila et al., 2021).

Analysis of the Influence of Trust on Interest in Saving through Demographics

It is known that the direct influence given by Trust on Interest in Saving is 0.272. while the indirect influence of Trust on Interest in Saving through Demographics is the multiplication of the beta value of Trust in Demographics with the beta value of Demographics on Interest in Saving, which is $0.054 \times 0.271 = 0.015$. then the total influence given by Trust on Interest in Saving is the direct influence plus the indirect influence, which is $0.272 + 0.015 = 0.287$. based on the calculation results above, it is known that the direct influence value is 0.272 and the indirect influence is 0.015, which means that the indirect influence value is smaller than the direct influence value, these results indicate that indirectly Trust through Demographics does not have a significant influence on Interest in Saving. These results indicate that even though someone has a good understanding of Islamic finance, demographic factors such as age, education, income, occupation, or marital status are not enough to bridge or mediate the relationship between financial literacy and savings interest (Hartono & Isbanah, 2022). When Islamic financial literacy does not affect savings interest through demographics, this indicates that demographic factors are unable to mediate or bridge the relationship between Islamic financial literacy and savings interest. This can happen for various reasons, including a mismatch between the literacy possessed and the individual's needs or perceptions, other more pressing priorities, or even external factors such as limited access to financial services. This also suggests that efforts to improve Islamic financial literacy may need to be accompanied by other, more comprehensive strategies, such as increasing access, trust, and innovation of Islamic financial products (Novitasari et al., 2024).

Conclusion

Islamic financial literacy affects demographics, while trust has no effect on demographics. However, Islamic financial literacy does not affect savings interest, while trust and demographics have an effect on savings interest. The results of the study indirectly show that Islamic financial literacy affects savings interest through demographics. Conversely, trust does not directly affect savings interest through demographics.

Bibliography

Ashurov, S., & Othman, A. H. A. (2019). The effects of trust mediator and education level moderator on adoption of Islamic banking system in Tajikistan. *Russian Journal of*

- Economics*, 5(3), 277–296. <https://doi.org/10.32609/j.ruje.5.33497>
- Bastomi, M., & Sudaryanti, D. (2024). The influence of islamic capital market literacy toward intention to invest in islamic capital market: Does risk perception mediate the relationship? *Journal of Accounting and Investment*, 25(1), 1–24. <https://doi.org/10.18196/jai.v25i1.19630>
- Buono, K. B., & Suryanto, T. (2022). Determinants of Customer Decisions To Save At Islamic Banks. *REVENUE: Jurnal Manajemen Bisnis Islam*, 3(2), 199–210. <https://doi.org/10.24042/revenue.v3i2.12959>
- Dinarjito, A. (2023). The influence of financial behavior on investment decisions with financial literacy as a mediaton variable: Case study in PKN STAN Learning Assignment Students. *Jurnal Pajak Dan Keuangan Negara*, 5(1), 128–143.
- Fadila, D., Lupikawaty, M., & Africano, F. (2021). The mediation role of trust on the effect of commitment to religiosity and marketing communication on customer loyalty of islamic banks. *International Journal of Communication and Society*, 4(1), 137–152. <https://doi.org/10.31763/ijcs.v4i1.479>
- Fauzi, R. U. A., Ahmad, A., Niam, Z. B., Idris, I., & Ningrum, I. I. P. (2022). The Effect of Religiosity, Profit Los And Sharing on Consumer Trust and Intention to Financing in Islamic Bank. *Li Falah: Jurnal Studi Ekonomi Dan Bisnis Islam*, 6(2), 21. <https://doi.org/10.31332/lifalah.v6i2.3211>
- Firdaus, A., & Amalia, H. K. (2024). The Role of Perceived Service Quality and Islamic Financial Literacy on Customer Loyalty In NTB Syariah Bank. *International Journal of Islamic ...*, 8(1). <https://doi.org/10.28918/ijibec.v8i1.6809>
- Hariyanto, H., & Nafi'ah, B. (2022). Analysis of Factors Affecting on Saving Intention in Islamic Bank: The Case in Indonesia. *Jurnal Ilmiah Ekonomi Islam*, 8(1), 28. <https://doi.org/10.29040/jiei.v8i1.4308>
- Hartono, U., & Isbanah, Y. (2022). Students' Saving Behaviour: What Are the Motives That Influence Them To Save? *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 11(3), 363. <https://doi.org/10.26418/jebik.v11i3.56561>
- Hati, S. R. H., Wibowo, S. S., & Safira, A. (2020). The antecedents of Muslim customers' intention to invest in an Islamic bank's term deposits: evidence from a Muslim majority country. *Journal of Islamic Marketing*, 12(7), 1363–1384. <https://doi.org/10.1108/JIMA-01-2020-0007>
- Indana, R., & Pambekti, G. T. (2022). Does Financial Attitude Mediate Relationship Between Islamic Financial Knowledge, Internal Locus of Control and Islamic Financial Behavior? *Jurnal Ilmiah Ekonomi Islam*, 8(3), 3599. <https://doi.org/10.29040/jiei.v8i3.5644>
- Kaharuddin, K., Amrin, A., Nurdin, M. R., Sugiyarto, S., Su'ud, S., & Supriyanto, S. (2024). The Role of Islamic Financial Literacy and Local Wisdom in Decisions to Use Sharia Banking Products: A Systematic Literature Review. *Mimbar Agama Budaya*, 41(1), 61–79. <https://doi.org/10.15408/mimbar.v41i1.38602>
- Khasanah, M., & Aulia, N. I. (2024). The Effects of Islamic Financial Literacy, Lifestyle, and Self-Control on Intention to Use Online Loans: An Extended TRA Approach. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 17(1), 23–56.
- Maulana, I., Basri, Y. Z., & Mariyati, T. (2022). Factors Affecting the Customer Loyalty of Sharia Rural Bank. *Amwaluna: Jurnal Ekonomi Dan Keuangan Syariah*, 6(2), 340–361. <https://doi.org/10.29313/amwaluna.v6i2.10038>
- Muhammad, M., Sirat, A. H., & Hadady, E. H. (2023). The Effect of Islamic Financial Literacy on the Decision to Use Islamic Banking Services in the City of Ternate with Religion as a Moderating Variable. *Jurnal Manajemen Bisnis*, 10(1), 177–189. <https://jurnal.fe.umi.ac.id/index.php/JMB/article/view/489%0Ahttps://jurnal.fe.umi.ac.id>

/index.php/JMB/article/download/489/333

- Nada, Z. Q., & Setyono, J. (2023). Integration of Technology Acceptance Model in The Use of Mobile Banking Among Millennial Generations of Sharia Bank Customers in Indonesia. *Indonesian Journal of Islamic Economics Research*, 5(1), 1–15.
- Ningrum, L. F., Diana, N., & Alrasyid, H. (2024). The Intention to Use Islamic Banking Products Among Gen Z Mediated by Islamic Financial Literacy. *Warta Ekonomi*, 7(2), 410–423.
- Novita Angraini, Zulfanetti, & Nurida Isnaeni. (2024). The Influence Of Islamic Financial Literacy, Religiosity, And Service Quality On The Decision To Save at Islamic Banks with Trust as an Intervening Variable in Jambi Province. *The Asian Journal of Professional & Business Studies*, 5(1), 1–10. <https://doi.org/10.61688/ajpbs.v5i1.307>
- Novitasari, M., Amah, N., Ayera, A., Aziz, A., & Gunardi, A. (2024). Service Quality and Customer Loyalty: the Role of Satisfaction and Trust in Indonesian Sharia Bank. *Jurnal Riset Bisnis Dan Manajemen*, 17(1), 87–98. <https://doi.org/10.23969/jrbm.v17i1.12659>
- Putri, R. C., & Ristianawati, Y. (2024). Interest Saving In Islamic Banks: Profit Sharing, Religiosity, Product Diversity, And Moderation By Promotions. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 13(1), 127–143. <https://doi.org/10.46367/igtishaduna.v13i1.1841>
- Rachman, A., Kartaatmadja, N. P., Rasya, Z. A., & Husniyyah, S. (2023). Strategies For Improving The Sharia Financial Literacy Index In The Millennial Generation In Indonesia. *I-Finance: A Research Journal on Islamic Finance*, 8(2), 152–169. <https://doi.org/10.19109/ifinance.v8i2.14249>
- Rahman, F., & Arsyianti, L. D. (2021). Islamic Financial Literacy and Its Influence on Student Financial Investment and Behavior. *Al-Iqtishad: Jurnal Ilmu Ekonomi Syariah*, 13(2), 289–312. <https://doi.org/10.15408/aiq.v13i2.22005>
- Rahmawati, L., & Rahayu, Y. (2024). Factors influencing interest in saving at Pasar Besar in Malang City Islamic bank : A study on the merchants of. *Journal of Islamic Economics Lariba*, 10(1), 287–306.
- Rambe, I., Djamil, F., Koesmawan, & Saepudin, D. (2021). The Effect Of Islamic Financial Literacy On Savings Decisions In Islamic Banks With Customer Value Mediation (Case Study: Medan City). *International Journal of Educational Review, Law And Social Sciences |IJERLAS*, 3(3).
- Roihan, H., Novia, A., & Hulwati. (2023). The Influence of Financial Literacy and Trust on the Interest To Saving Moderated Halal Lifestyle. *Paper, Disajikan Pada Annual International Conference on Education and Islamic Studies, Sharia economics*, 1–19.
- Saputra, M. A., & Rahmawaty, A. (2023). The Role of Islamic Service Quality on Intention to Use Indonesian Islamic Bank: Trust as an Intervening Variable. *MALIA: Journal of Islamic Banking and Finance*, 7(1), 13. <https://doi.org/10.21043/malia.v7i1.20547>
- Satoto, S. H., & Putra, H. N. K. (2021). The Effect of Financial Literacy and other Determinants on the Intention to Use Electronic Money: Consumer Behavior as a Variable Mediation. *International Journal of Applied Business and International Management*, 6(3), 23–34. <https://doi.org/10.32535/ijabim.v6i3.1326>
- Setiyaningsih, R. F., & Pramuka, B. A. (2022). Determining Factors for the Selection of Sharia Bank. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, 7(4), 631–638. <https://doi.org/10.24815/jimeka.v7i4.22768>
- Setyowati, A., Harmadi, H., & Sunarjanto, S. (2018). Islamic Financial Literacy and Personal Financial Planning: A Socio-Demographic Study. *Jurnal Keuangan Dan Perbankan*, 22(1), 63–72. <https://doi.org/10.26905/jkdp.v22i1.1625>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sulistiowati, S., Suwarsinah, H. K., & Simajuntak, M. (2023). The Factors Affecting Intention to Save at Indonesian Islamic Banks Using The Theory of Planned Behavior

- (TPB). *Indonesian Journal of Business and Entrepreneurship*, 9(1), 91–103.
<https://doi.org/10.17358/ijbe.9.1.91>
- Susanti, H., Suharti, S., & Pratiwi, I. K. (2023). Influence of Islamic Financial Literacy and Demographic Factors on Islamic Financial Planning (Case Study in Central Lombok, West Nusa Tenggara). *Iqtishaduna*, 14(1), 125–139.
<https://doi.org/10.20414/iqtishaduna.v14i1.7916>
- Takidah, E., & Kassim, S. (2021). Determinants of Islamic Financial Inclusion in Indonesia : A Demand-Side Analysis. *Journal of Islamic Finance*, 10(2), 38–52.
- Weisberg, J., Te'eni, D., & Arman, L. (2011). Past purchase and intention to purchase in e-commerce: The mediation of social presence and trust. *Internet Research*, 21(1), 82–96.
<https://doi.org/10.1108/10662241111104893>
- Yuslem, N., Nurhayati, N., & Hasibuan, A. F. H. (2023). Analysis of the problems of Islamic financial literacy for Muslim scholars. *Jurnal Ekonomi & Keuangan Islam*, 9(1), 45–61.
<https://doi.org/10.20885/jeki.vol9.iss1.art4>