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The Influence Of Financial Literacy And Customer Trust On Saving Decisions At Bank Syariah Indonesia: A Case Study Of Bunga Antoi Village Community

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Abstract

This study aims to analyze the influence of Islamic financial literacy and customer trust on saving decisions at Bank Syariah Indonesia (BSI) KCP Bangko, focusing on the community of Bunga Antoi Village, Tabir Selatan District, Merangin Regency. The background phenomenon is the low participation of the village community predominantly Muslim in utilizing Islamic banking services, despite literacy and trust being theoretically important predictors of such decisions. A quantitative approach was employed using Partial Least Square Structural Equation Modeling (PLS-SEM) via SmartPLS version 4.1.0.9. The sample comprised 98 respondents selected through simple random sampling from a total population of 6,601. Results indicate that: (1) financial literacy positively and significantly influences saving decisions (β = 0.109; t = 3.031; p = 0.002); (2) customer trust exerts a dominant positive and significant effect (β = 0.884; t = 27.827; p = 0.000); and (3) both variables simultaneously explain 94.8% of the variance in saving decisions (R^2 = 0.948). The f-square values reveal that trust has a large effect (f^2 = 5.477) compared to literacy which exhibits only a small effect (f^2 = 0.083). These findings affirm that building institutional trust is the priority strategy for Islamic banks in rural areas, while improving literacy remains important as a long-term foundation.

Keywords: Islamic financial literacy, customer trust, saving decisions, Islamic banking, PLS-SEM

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INTRODUCTION

The development of Islamic banking in Indonesia over the past decade has shown a fairly encouraging trajectory, though it remains uneven. According to the Financial Services Authority (OJK, 2026), total assets of national Islamic banking as of May 2026 reached approximately IDR 967.33 trillion, growing 7.83% year-on-year with a market share of 7.41% of the overall banking industry. These figures reflect positive momentum, yet simultaneously indicate that the potential of the Islamic financial market in the country with the world's largest Muslim population remains far from optimal. One explanation lies in the disparity between urban and rural areas in terms of access, literacy, and trust in Islamic financial services.

A more concrete phenomenon can be observed at the local level. In Bunga Antoi Village, Tabir Selatan District, Merangin Regency a rural community of 6,601 residents, all of whom are Muslim a preliminary survey found that only 7 out of 30 respondents (23.3%) had savings accounts at Bank Syariah Indonesia (BSI) KCP Bangko, while 23 respondents (76.7%) preferred conventional banks. Historical data from BSI KCP Bangko also revealed a fluctuating savings trend: a 17.4% increase in 2023 driven by digital service incentives, followed by a 6.5% decline in 2024 and 7.9% in 2025 due to competitive promotions from conventional banks and weakening customer confidence.

This situation raises questions that are academically and practically relevant: what factors most determine the decision of rural Muslim communities to save at Islamic banks? Two factors that consistently emerge in the literature are Islamic financial literacy and customer trust. Financial literacy is understood as an individual's ability to access, understand, and effectively use financial information including knowledge of sharia contracts, profit-sharing systems, and fundamental differences between Islamic and conventional banks (OJK, 2023; Arianti, 2021). Trust, on the other hand, refers to a psychological belief in the security, honesty, and integrity of a financial institution (Mayer et al., in Kotler & Keller, 2021).

However, prior studies have shown inconsistent results. Novianto (2021) found that both Islamic financial literacy and trust positively and significantly influenced saving decisions at Islamic banks. Furnawati et al. (2023) confirmed the influence of financial literacy on saving decisions at Islamic banks in Bungo Regency. In contrast, Khairussyifa (in a prior research review) found that knowledge did not significantly influence the decision to choose BSI products, while Hasanah et al. noted that trust does not always exert a significant effect in every context. These inconsistencies suggest contextual

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variation that needs further exploration, particularly in rural settings with unique socioeconomic and religious characteristics.

The research gaps this study aims to fill are: (1) the absence of studies specifically examining the influence of literacy and trust on saving decisions at BSI within a mono-religious rural community such as Bunga Antoi Village; and (2) the absence of studies employing a PLS-SEM approach with a reflective measurement model to measure the relative strength (effect size) of both variables within a single integrated model. By addressing these gaps, this study is expected to contribute to evidence-based strategies for engaging rural communities by Islamic banks.

This study aims to: (1) analyze the influence of financial literacy on the saving decisions of Bunga Antoi Village residents at BSI KCP Bangko; (2) analyze the influence of customer trust on the same decisions; and (3) analyze the magnitude of their simultaneous influence. The theoretical foundation used is the Theory of Reasoned Action (TRA) by Ajzen and Fishbein, which posits that human behavior including saving decisions is the product of intention formed through attitude and subjective norm. Literacy shapes a rational attitude toward Islamic banks, while trust reinforces the subjective norm that drives the decision to act.

LITERATURE REVIEW

Saving Decisions at Islamic Banks

A saving decision is a cognitive and evaluative process involving several stages before an individual determines where to deposit a portion of their income. From a consumer behavior perspective, Kotler and Keller (2021) explain this decision-making process through the AIDA model: Attention (awareness of the product), Interest (motivation to learn more), Desire (strong intent to act), and Action (the actual act of opening an account). In the context of Islamic banking, saving decisions are not solely driven by rational economic motives, but also by spiritual considerations the belief that saving at a sharia-based institution constitutes sound management of one's wealth in accordance with Islamic teachings (Antonio, 2019).

This aligns with the Quranic verse Surah Yusuf, verse 47, which implies the principle of setting aside part of one's produce for future needs as a form of wise planning. Therefore, the decision to save at an Islamic bank is multidimensional rational-economic as well as religious-normative making it substantively different from the decision to save at a conventional bank.

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Islamic Financial Literacy

Financial literacy, as it has evolved from Zurkowski's original concept, is not merely the ability to read and write in financial contexts, but encompasses the ability to access, understand, evaluate, and use financial information to make optimal decisions (Liriwati, 2024). OJK (2023) defines it as a combination of knowledge, skills, and beliefs that enables individuals to manage their finances wisely to achieve wellbeing.

In the Islamic dimension, financial literacy includes knowledge of Islamic banking contracts (mudharabah, musyarakah, murabahah, ijarah), profit-sharing versus interest systems, the prohibition of riba, and the operational differences between Islamic and conventional banks. Mahdianto (2024) operationalizes financial literacy into five indicators: (1) financial knowledge, (2) financial management skills, (3) financial attitude, (4) financial behavior, and (5) financial confidence. These five indicators serve as the basis for measuring the literacy variable in this study.

Customer Trust

Trust in the banking context is a psychological state in which a person is willing to bear certain risks based on the expectation that the trusted party will act in their interest, even without direct supervision (Mayer et al., in Kotler & Keller, 2021). Butler Jr. breaks trust down into components such as freedom of action, competence, consistency, fairness, integrity, loyalty, and fulfillment of promises.

In Islamic banking, trust has an additional dimension: the belief that the bank's operations genuinely comply with sharia principles. When customers feel that the bank is trustworthy, transparent, and upholds justice in every transaction, trust forms and becomes a powerful bond between the customer and the institution. Kotler and Keller (2021) operationalize trust into four indicators: satisfaction, interpersonal scale, trustworthiness, and trust impact. These four indicators are used as the measurement instrument for the trust variable in this study.

Theory of Reasoned Action and Conceptual Framework

The Theory of Reasoned Action (TRA) proposed by Ajzen and Fishbein posits that human behavior is a function of behavioral intention, which is formed from two components: attitude toward behavior and subjective norm. Attitude reflects an individual's assessment of an action based on available information and beliefs in this study, Islamic financial literacy forms a positive attitude toward BSI. Subjective norm reflects social pressure from the surrounding environment high customer trust, also

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influenced by community and religious leaders, reinforces this subjective norm. The integration of both shapes saving intentions, which in turn lead to the actual decision to become a BSI customer.

Based on this theoretical framework, the conceptual model can be formulated as follows: Financial Literacy (X1) → Saving Decision (Y); Customer Trust (X2) → Saving Decision (Y); and X1 and X2 simultaneously → Y. All three hypothetical paths are empirically tested through PLS-SEM analysis.

RESEARCH METHODOLOGY

This study employed a quantitative approach with a cross-sectional survey design. The analytical method chosen was Partial Least Square Structural Equation Modeling (PLS-SEM) using SmartPLS version 4.1.0.9. PLS-SEM was selected for its ability to simultaneously test the measurement model (outer model) and the structural model (inner model), as well as its suitability for medium-sized samples and reflective constructs (Ghozali & Latan, 2017).

The study was conducted in Bunga Antoi Village, Tabir Selatan District, Merangin Regency, Jambi Province. The research population consisted of all 6,601 village residents. The sample size was calculated using the Slovin formula with a 10% margin of error, yielding n = 98 respondents. Sampling was conducted using simple random sampling to ensure every population member had an equal chance of selection.

Primary data were collected via a Likert-scale questionnaire with five points (1 = Strongly Disagree to 5 = Strongly Agree). The financial literacy variable (X1) was measured using five indicators adapted from Mahdianto (2024): financial knowledge, financial management skills, financial attitude, financial behavior, and financial confidence. Customer trust (X2) was measured with four indicators from Kotler and Keller (2021): satisfaction, interpersonal scale, trustworthiness, and trust impact. The saving decision variable (Y) was measured with four indicators from the AIDA model (Kotler & Keller, 2021): attention, interest, desire, and action.

PLS-SEM Analysis Procedure

Analysis was conducted in two main stages. First, outer model evaluation included: (a) convergent validity via outer loadings (> 0.70) and Average Variance Extracted (AVE > 0.50); (b) discriminant validity via cross loadings, Fornell-Larcker criterion, and Heterotrait-Monotrait Ratio (HTMT < 0.90); and (c) reliability testing via Cronbach's Alpha and Composite Reliability (both > 0.70). Second, inner model

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evaluation included: R Square (R^2), Standardized Root Mean Square Residual (SRMR < 0.08), predictive relevance Q^2 (> 0), path coefficients, and hypothesis testing via bootstrapping with t-statistic (> 1.661 for one-tailed) and p-value (< 0.05).

RESULTS AND DISCUSSION

Respondent Characteristics

Of the 98 respondents surveyed, the majority were active residents of productive age (20–45 years) whose primary occupations were in agriculture (rubber and palm oil farming) and trade. In terms of religion, all respondents were Muslim, reflecting the homogeneous religious demographics of Bunga Antoi Village. This context is relevant to Islamic banking research, as religiosity and Islamic-based social norms may function as reinforcing factors in forming positive attitudes toward Islamic financial institutions.

Descriptive Statistics

Descriptive analysis of the three research variables yielded an overall positive picture. For the financial literacy variable (X1), mean values across all indicators (X1.1 to X1.5) ranged from 3.969 to 4.041, with a median of 4 for all indicators. This suggests that the majority of respondents had a reasonably good level of literacy regarding BSI products and services. Standard deviations ranging from 0.769 to 0.904 indicate relatively homogeneous response variation.

Customer trust (X2) showed mean values between 3.908 and 4.020 with a median of 4, indicating high trust. Standard deviations of 0.789–0.903 reflected consistency in respondents' perceptions. For saving decisions (Y), mean values ranged from 3.939 to 4.051 with a median of 4, indicating strong saving intentions among respondents. Overall, this descriptive profile shows that literacy, trust, and saving decisions were at a good level, though individual variation remains.

Measurement Model Evaluation (Outer Model)

Convergent Validity

Evaluation of outer loadings in the initial model (Model 1) revealed that several literacy indicators did not meet the > 0.70 threshold and were therefore eliminated. After elimination, Model 2 was established with all indicators having outer loadings > 0.70, indicating that each indicator measured its construct well. AVE results from Model 2 are presented in Table 1.

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Table 1. Average Variance Extracted (AVE) Results Model 2

Variable	AVE	Description
Financial Literacy (X1)	0.776	> 0.50 ✓
Customer Trust (X2)	0.783	> 0.50 ✓
Saving Decision (Y)	0.765	> 0.50 ✓

Source: Data processed using SmartPLS 4.1.0.9 (2026).

All three variables had AVE values above 0.50, ranging from 0.765 to 0.783. This means that more than 76% of the variance in the indicators of each construct was explained by the respective latent variable far exceeding the minimum threshold. Convergent validity was thus fully satisfied.

Discriminant Validity

Cross-loading tests showed that each indicator had the highest loading on its own construct compared to other constructs, indicating good discrimination. Fornell-Larcker criterion results revealed that the square root of AVE for each construct was greater than its correlations with other constructs. HTMT values for all construct pairs were below 0.90 (the maximum threshold), confirming no significant overlap among the constructs studied. Discriminant validity was therefore established through all three evaluation methods.

Construct Reliability

Reliability test results are presented in Table 2.

Table 2. Construct Reliability Test Results

Financial Literacy (X1)	0.895	0.856	0.859	Reliable ✓
Customer Trust (X2)	0.906	0.906	0.911	Reliable ✓
Saving Decision (Y)	0.897	0.906	0.911	Reliable ✓

Source: Data processed using SmartPLS 4.1.0.9 (2026).

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All Cronbach's Alpha and Composite Reliability values exceeded the 0.70 threshold, with most approaching or surpassing 0.90 indicating very high reliability. Internal consistency of the research instruments was confirmed.

Structural Model Evaluation (Inner Model)

Coefficient of Determination (R^2) and Model Fit

The R^2 value for the saving decision variable was 0.948, with an Adjusted R^2 of 0.947. This means that 94.8% of the variation in saving decisions among Bunga Antoi Village residents can be jointly explained by financial literacy and customer trust. Only 5.2% is attributed to factors outside the model a very high explanatory level demonstrating strong model power based on the $R^2 > 0.67$ criterion (Hair et al., 2019, in Ghozali & Latan, 2017).

The SRMR value of 0.109 slightly exceeds the ideal threshold of 0.08, but remains within acceptable limits given the model's complexity and relatively modest sample size. The predictive relevance Q^2 value of 0.775 (> 0) indicates that the model has strong predictive capability for the endogenous variable.

Hypothesis Testing (Path Coefficients and Bootstrapping)

Hypothesis testing results via bootstrapping are presented in Table 3.

Table 3. Path Coefficient and Hypothesis Testing Results

Financial Literacy → Saving Decision (H1)	0.109	3.031	0.002	0.083	Accepted
Customer Trust → Saving Decision (H2)	0.884	27.827	0.000	5.477	Accepted
Literacy + Trust → Saving Decision (H3)				R^2=0.948	Accepted

Note: t-table = 1.661 (one-tailed, α = 0.10). O = Original Sample.
Source: Data processed using SmartPLS 4.1.0.9 (2026).

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DISCUSSION

The Influence of Financial Literacy on Saving Decisions

The first hypothesis (H1) was accepted: financial literacy positively and significantly influenced saving decisions at BSI KCP Bangko (β = 0.109; t = 3.031; p = 0.002). Although the beta coefficient is relatively small and categorized as a small effect (f^2 = 0.083), the strong statistical significance demonstrates that this influence is real and not coincidental.

This finding means that every improvement in the Islamic financial literacy of the community whether through understanding mudharabah and musyarakah contracts, knowledge about the prohibition of riba, or the ability to distinguish Islamic banking from conventional banking contributes meaningfully to increased saving decisions at BSI. This result is consistent with studies by Novianto (2021), Furnawati et al. (2023), and Sayuti and Putri (2024), all of which found a positive and significant relationship between Islamic financial literacy and saving decisions.

Within the TRA framework, financial literacy shapes a more positive attitude toward behavior. When an individual understands that the profit-sharing system is fairer than interest, that BSI operates in accordance with Islamic principles, and that saving at an Islamic bank aligns with their religious values, their attitude toward saving at BSI becomes more favorable and their intention strengthens. The challenge is that the Islamic financial literacy of Bunga Antoi Village residents although already at a reasonably good level (mean 3.97–4.04) still has substantial room for improvement, particularly in financial management skills and financial behavior, which represent the practical expression of theoretical knowledge.

The small literacy effect (f^2 = 0.083) compared to trust can also be understood from a sociological perspective. Rural communities with strong social networks tend to base decisions more on recommendations from trusted individuals (word of mouth) rather than systematic analysis of information. Therefore, effective literacy programs in rural settings need to be designed with a community-based approach involving religious and traditional leaders as socialization agents rather than relying solely on brochures or digital media.

The Influence of Customer Trust on Saving Decisions

The second hypothesis (H2) was accepted with considerably greater strength than H1: customer trust positively and very significantly influenced saving decisions (β = 0.884; t = 27.827; p = 0.000; f^2 = 5.477). The f-square value of 5.477 is classified as

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an extremely large effect far exceeding the large effect threshold of 0.35 according to Cohen (1988, in Hair et al.) demonstrating that trust is an extraordinarily dominant predictor.

This finding has profound implications. In rural Muslim communities with limited formal financial literacy, trust functions as a 'cognitive shortcut' in decision-making. Rather than conducting a deep technical evaluation of banking products, community members ask themselves: 'Do I trust this bank to be honest, safe, and sharia-compliant?' If the answer is yes, the saving decision follows naturally. This mechanism is entirely consistent with TRA's proposition that subjective norms including community pressure to transact in a sharia-compliant manner can serve as very powerful drivers of decisions.

Trust in the context of BSI is built on several layers: trust in the security of funds (institutional trust), trust in service quality and interpersonal interactions (interpersonal trust), and trust in the institution's sharia compliance (religious trust). The entirely Muslim community of Bunga Antoi Village tends to place the greatest weight on this last layer the conviction that BSI is truly trustworthy in upholding sharia principles represents the deepest foundation of their trust. This gives Islamic banks a unique competitive advantage over conventional banks: trust-based superiority rooted in religious conviction that conventional competitors cannot replicate.

These results are consistent with Novianto (2021) who found that trust significantly influenced saving decisions, as well as Tarisa Yulia (2023) who found that factors building confidence in Islamic banks affected customer decisions. However, this study adds empirical value by demonstrating the magnitude of trust's dominance (f^2 = 5.477) compared to literacy (f^2 = 0.083) information not provided by prior studies that did not use effect size measures.

Simultaneous Influence and Managerial Implications

The third hypothesis (H3) was accepted: financial literacy and customer trust simultaneously and significantly influenced saving decisions (R^2 = 0.948). This is a very strong finding almost all variation in saving decisions among Bunga Antoi Village residents can be explained by these two variables alone. However, the very stark imbalance in the magnitude of their effects (trust dominating by a wide margin over literacy) yields nuanced managerial implications.

BSI KCP Bangko and Islamic banks in general need to avoid the trap of imbalanced investment: allocating too many resources to short-term literacy programs

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without a commensurate or even greater investment in long-term trust-building initiatives. Trust is built through the consistency of positive customer experiences: every interaction between a customer and bank staff, every time fund withdrawal processes run smoothly, every honest product and risk communication these are all bricks that build a solid edifice of trust.

On the other hand, literacy must not be neglected, as it is a necessary condition for forming a sound rational attitude toward Islamic banking. Communities that do not understand the fundamental differences between Islamic and conventional banks cannot develop genuine trust their trust may exist, but it is fragile and easily undermined when faced with aggressive promotions from competitors. Therefore, the most effective strategy is to build literacy and trust simultaneously and in an integrated manner.

CONCLUSION

This study yields three main conclusions. First, Islamic financial literacy positively and significantly influences the saving decisions of Bunga Antoi Village residents at BSI KCP Bangko ($\beta = 0.109$; $t = 3.031$; $p = 0.002$), albeit with a small effect ($f^2 = 0.083$). Better understanding of sharia principles, profit-sharing systems, and BSI products increases the likelihood of saving decisions.

Second, customer trust positively and very significantly influences saving decisions ($\beta = 0.884$; $t = 27.827$; $p = 0.000$) with an extremely dominant effect ($f^2 = 5.477$). Trust encompassing confidence in fund security, service quality, and the bank's sharia compliance is the primary determining factor in saving decisions at BSI.

Third, both variables simultaneously explain 94.8% of the variation in saving decisions ($R^2 = 0.948$), demonstrating the model's very high predictive power. Trust is a far more dominant variable than literacy in determining rural Muslim communities' decisions to save at Islamic banks.

Policy Implications

For BSI KCP Bangko and Islamic bank management generally, these findings recommend prioritizing trust-building strategies: consistency in excellent service, transparency in all products and fees, strengthened communication about sharia compliance, and development of community-based loyalty programs. On the literacy front, community-based outreach through religious and traditional leaders will be more effective than mass-media or individual-based approaches.

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For local governments and OJK, support for Islamic financial literacy programs in rural areas needs to be enhanced particularly through religious education curricula that integrate practical Islamic economics content, and through community development programs that combine financial education with sharia-values-based economic empowerment.

Limitations and Future Research Recommendations

This study has several limitations worth acknowledging. First, the use of simple random sampling from a population without a complete sampling frame may introduce potential sampling bias. Second, the cross-sectional design limits the ability to draw causal conclusions. Third, variables such as religiosity, income, and service quality which have been shown to be relevant in the literature were not included in the model.

Future research is recommended to: (1) add religiosity as a moderator or mediator, given the homogeneous religious context of the community; (2) use a longitudinal design to capture the dynamics of changes in saving decisions over time; (3) conduct comparative studies across villages with different literacy levels to identify contextual factors; and (4) explore the role of digital trust in the context of BSI mobile banking services.

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