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Analysis Of Factors Influencing Students' Interest In Saving At Bank Syariah Indonesia (Case Study On FEB UNISSULA Students)

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Abstract

This research is motivated by the low interest of students in using Bank Syariah Indonesia services despite the continued growth of the Islamic banking industry. The study aims to analyze the influence of Islamic Financial Literacy, Social Influence, and Bank Reputation on students' interest in saving at Bank Syariah Indonesia. The study used a quantitative approach with a survey method. The study population was 573 active undergraduate students of the Accounting Study Program, Faculty of Economics and Business, Sultan Agung Islamic University, with a sample of 85 respondents selected using a purposive sampling technique based on the Slovin formula. Primary data were collected through a five-point Likert scale questionnaire and analyzed using Structural Equation Modeling based on Partial Least Squares with SmartPLS. The results showed that Islamic Financial Literacy and Bank Reputation had a positive and significant effect on interest in saving, while Social Influence had no significant effect. Bank reputation was the variable that had the greatest influence on students' interest in saving. This study concluded that improving Islamic financial literacy and strengthening the reputation of Bank Syariah Indonesia are the main strategies in increasing students' interest in saving at Islamic banks.

Keywords:Bank Reputation, Islamic Financial Literacy, Interest In Saving, Islamic Banking, Social Influence.

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INTRODUCTION

The development of the global financial industry has encouraged the emergence of a financial system that is not solely profit-oriented but also places ethical values, justice, and sustainability as the foundation of economic activity. In this context, Islamic banking has developed as a financial institution that operates based on Islamic principles, avoiding the practices of usury (riba), gharar (gharar), and maysir (gambling), and implementing a profit-sharing mechanism that reflects the principles of justice and partnership between the bank and its customers. This principle aligns with the objectives of the maqasid (benefit) of sharia, which prioritizes the welfare of the community, enabling Islamic banking to function not only as an intermediary institution but also as an instrument of ethical and sustainable economic development (Amsari et al., 2024; Maimun & Tzahira, 2022; Rusydiana & Ali, 2022). Normatively, this foundation is reinforced by the prohibition of usury as contained in Surah Al-Baqarah, verse 275 of the Quran, which emphasizes that a profit-sharing system reflects greater justice because it distributes risks and profits proportionally.

Indonesia has enormous potential for the development of the Islamic banking industry, as approximately 87.10% of the total population of 284.97 million are Muslim, theoretically creating a strong market base for the growth of Islamic financial institutions. This potential is accompanied by positive developments in the Islamic banking industry, as indicated by total assets of IDR 980.30 trillion at the end of 2024, with 9.88% annual growth, an increase in financing of IDR 643.55 trillion, Third Party Funds of IDR 753.60 trillion, and a market share of 7.72% of the national banking industry (Financial Services Authority, 2025). These conditions demonstrate increasing public trust in Islamic banking services and demonstrate that this industry continues to experience positive growth (Sabihah et al., 2025).

However, the market share of Islamic banking, which remains below 10%, indicates that the level of public adoption is not optimal compared to Indonesia's large demographic potential. Previous research has shown that the public, including Muslims, still tend to prefer conventional banks due to ease of access, habitual factors, and the perception that the service differences with Islamic banks are not yet significantly felt in daily activities (Andriani et al., 2024). This gap is also evident among university students. Initial observations of 23 FEB UNISSULA students showed that only three students were customers of Bank Syariah Indonesia. This condition indicates a gap between the academic environment that teaches Islamic economic concepts and students' actual

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behavior in using Islamic banking services. Therefore, a study is needed to identify factors influencing their interest in saving at Bank Syariah Indonesia.

Various studies have shown that students' interest in using Islamic banking services is influenced by several factors, but the results are still inconsistent. Islamic financial literacy is considered capable of improving students' understanding of Islamic financial concepts and products, thus potentially increasing their interest in saving. However, research by Kartia et al. (2023) and Maretha et al. (2022) yielded conflicting findings regarding the influence of this variable. Similarly, social influences from family, peers, lecturers, and the campus environment are also relevant. Research by Hendrawati et al. (2025) and Febrianto and Wardani (2023) indicates that these factors influence students' interest in becoming Islamic bank customers. Meanwhile, bank reputation is also considered an important factor because it reflects the image, credibility, and reliability of a financial institution, including the quality of its digital services. However, the results of Toha et al.'s (2024) study differ from those of Srisusilawati et al. (2025), suggesting that the influence of bank reputation on consumer behavior requires further examination. Bibliometric analysis using VOSviewer also shows that research on individual behavior, particularly that integrating Islamic financial literacy, social influence, and bank reputation on interest in saving, is still relatively limited compared to studies on financial performance and methodological aspects.

Based on these conditions, this study aims to analyze the influence of Islamic Financial Literacy, Social Influence, and Bank Reputation on students' interest in saving at Bank Syariah Indonesia. This research is important because it is expected to provide a more comprehensive understanding of the factors that influence the low interest of students as a strategic group in the development of the Islamic economy in Indonesia. The novelty of this study lies in the integration of these three variables into one research model to explain students' interest in saving at Bank Syariah Indonesia, which is based on the inconsistency of previous research results and supported by bibliometric findings that indicate the still limited studies that connect these three variables in an integrated context of student behavior towards Islamic banking.

METHOD

This study uses a quantitative approach to examine the influence of Islamic Financial Literacy, Social Influence, and Bank Reputation on students' interest in saving at Bank Syariah Indonesia. The quantitative approach was chosen because it can objectively measure the relationship between variables through numerical data, which is

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then analyzed using statistical techniques, thus providing empirical testing of the research hypothesis. This approach also allows researchers to test the causal relationship between the independent and dependent variables based on a previously formulated theoretical framework and produce findings that can be generalized to the study population (Creswell & Creswell, 2023).

The data analysis in this study used the Structural Equation Modeling-Based Partial Least Squares (SEM-PLS) method with the aid of SmartPLS software. This method was chosen because it can simultaneously test measurement and structural models, allowing for comprehensive analysis of the relationships between latent variables. Furthermore, SEM-PLS has good predictive power, does not require strict normality assumptions, and is suitable for use in behavioral financial research with relatively limited sample sizes. Significance testing was performed through a bootstrapping procedure to obtain stable parameter estimates and statistically test the relationships between variables (Hair et al., 2022).

The population in this study was all active students of the Undergraduate Accounting Study Program, Faculty of Economics and Business, Sultan Agung Islamic University (FEB UNISSULA). The population was determined because the characteristics of the respondents were considered appropriate to the research objective, namely to analyze the factors influencing students' interest in saving at Bank Syariah Indonesia. Based on data from the Higher Education Database (PDDIKTI) in 2025, the number of active students in the Undergraduate Accounting Study Program, FEB UNISSULA, was 573 students, thus the research population could be clearly identified.

The sampling technique used purposive sampling, a technique for determining samples based on certain criteria to ensure that the selected respondents truly meet the research needs (Sekaran & Bougie, 2016). Respondent criteria included active students of the Undergraduate Accounting Study Program, FEB UNISSULA, familiar with the existence of Bank Syariah Indonesia, both as customers and non-customers, and having taken basic accounting or finance courses. The sample size was determined using the Slovin formula with a 10 percent error rate (Sugiyono, 2021). Based on calculations of a population of 573 students, a sample size of 85 respondents was obtained, which were used as research subjects.

The data used in this study are primary data obtained directly from respondents through questionnaires distributed to undergraduate students in the Accounting Study Program, Faculty of Economics and Business, Sultan Agung Islamic University.

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Questionnaires were distributed both directly and through Google Forms to obtain information regarding respondents' perceptions of the variables of Islamic Financial Literacy, Social Influence, Bank Reputation, and Interest in Saving at Bank Syariah Indonesia. The use of primary data through questionnaires allows for systematic and structured data collection, thus aligning with the characteristics of quantitative research (Sekaran & Bougie, 2020).

The research instrument was constructed using a five-point Likert scale with a response range from strongly disagree to strongly agree (Sugiyono, 2023). Data analysis began with descriptive statistical analysis to describe data characteristics based on the mean, standard deviation, minimum value, maximum value, and median (Ghozali, 2021). Next, SEM-PLS analysis was conducted through an evaluation of the measurement model, including convergent validity, discriminant validity, composite reliability, and Cronbach's alpha. Then, the structural model was evaluated using R-square value, effect size (f^2), and predictive relevance (Q^2). Hypothesis testing was conducted using a bootstrapping procedure with decision-making based on t-statistics values greater than 1.96 or p-values less than 0.05 to determine the significance of the influence of each independent variable on the dependent variable (Hair et al., 2022).

The research procedure was carried out systematically, starting with the determination of the research problem based on the phenomenon of low interest in saving by students at Bank Syariah Indonesia, followed by the development of a conceptual framework and research hypothesis. The next stage was determining the population and research sample according to the established criteria, developing research instruments based on the indicators of each variable, and distributing questionnaires to respondents to obtain primary data. The collected data were then analyzed using SmartPLS through the stages of descriptive analysis, measurement model evaluation, structural model evaluation, and hypothesis testing. The results of the analysis were then interpreted to explain the influence of Islamic Financial Literacy, Social Influence, and Bank Reputation on students' interest in saving at Bank Syariah Indonesia in accordance with the research objectives.

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RESULTS AND DISCUSSION

Descriptive Characteristics of Respondents

Table 1. Details of Questionnaire Distribution

Information	Amount	Percentage
Questionnaires distributed	91	100%
Questionnaires that do not meet the criteria	6	6.59%
Processable questionnaire	85	93.41%

Source: Primary data processed in 2026

Table 1 shows that 91 questionnaires were successfully collected in this study. After a selection process based on predetermined criteria, 6 questionnaires did not meet the criteria and could not be used in further analysis. Therefore, 85 questionnaires, or 93.41% of the total questionnaires collected, were eligible for processing. The high percentage of questionnaires that could be processed indicates that the majority of respondents completed the questionnaires in accordance with the research requirements.

1. Respondent Description Based on Gender

Table 2. Gender

Information	Amount	Percentage
Man	17	20%
Woman	68	80%
Amount	85	100%

Source: Primary data processed in 2026

Based on Table 2, the majority of respondents were female, amounting to 68 people (80%), while male respondents numbered 17 people (20%). This indicates that the study respondents were dominated by female students of the Accounting Undergraduate Study Program, FEB UNISSULA. This dominance is suspected because there are more female students than male students, so that interest in saving at Bank Syariah Indonesia in this study is more represented by female respondents, although the involvement of male respondents still provides a variety of views in the research results.

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2. Respondent Description Based on Semester Level

Table 3. Semester Levels

Information	Amount	Percentage
Semester 1–2	1	1.18%
Semester 3–4	19	22.35%
Semester 5–6	65	76.47%
Amount	85	100%

Source: Primary data processed in 2026

Variable Description

1. Interest in Saving (IiS)

Table 4. IIS.1. Desire to save at Bank Syariah Indonesia

No	Alternative Answers	F	%	Score
1	Strongly agree	11	12.94%	72.47%
2	Agree	40	46.51%	
3	Normal	25	29.07%	
4	Don't agree	9	10.47%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on Table 4, of the 85 respondents, 12.94% strongly agreed with the statement that they wanted to save at Bank Syariah Indonesia. 46.51% agreed, 29.07% were neutral, 10.47% disagreed, and 0% strongly disagreed. Overall, the desire to save at Bank Syariah Indonesia fell into the agree category with a score of 72.47%.

Table 5. IIS.2. Interest in using BSI savings services

No	Alternative Answers	F	%	Score
1	Strongly agree	15	17.65%	72.47%
2	Agree	32	37.21%	
3	Normal	29	33.72%	
4	Don't agree	9	10.47%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

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Table 5 shows that of the 85 respondents, 17.65% strongly agreed with the statement about their interest in using BSI savings services. 37.21% agreed, 33.72% neither agreed nor disagreed, 10.47% disagreed, and 0% strongly disagreed. Overall, interest in using BSI savings services fell into the agree category with a score of 72.47%.

Table 6. IiS.3. Plans to save at BSI in the future.

No	Alternative Answers	F	%	Score
1	Strongly agree	13	15.29%	71.06%
2	Agree	33	38.37%	
3	Normal	28	32.56%	
4	Don't agree	10	11.63%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

Table 6 shows that of the 85 respondents, 15.29% strongly agreed with the statement about their future savings plans at BSI. 38.37% agreed, 32.56% were neutral, 11.63% disagreed, and 1.16% strongly disagreed. Overall, the percentage of respondents with a future savings plan at BSI fell into the agree category with a score of 71.06%.

Table 7. IIS.4. Savings plan at BSI

No	Alternative Answers	F	%	Score
1	Strongly agree	16	18.82%	72.71%
2	Agree	31	36.05%	
3	Normal	29	33.72%	
4	Don't agree	9	10.47%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

The results in Table 7 show that of the 85 respondents, 18.82% strongly agreed with the statement that they planned to use Islamic savings in the near future. 36.05% agreed, 33.72% were neutral, 10.47% disagreed, and 0% strongly disagreed. Overall, the percentage of respondents with plans to use Islamic savings in the near future fell into the agree category, with a score of 72.71%.

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Table 8. IIS.5. Preferences for BSI savings services

No	Alternative Answers	F	%	Score
1	Strongly agree	13	15.29%	72.24%
2	Agree	36	41.86%	
3	Normal	27	31.40%	
4	Don't agree	8	9.30%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

Based on Table 8, of the 85 respondents, 15.29% strongly agreed with the statement that they preferred BSI savings services. 41.86% agreed, 31.40% were neutral, 9.30% disagreed, and 1.16% strongly disagreed. Overall, the preference for BSI savings services fell into the agree category, with a score of 72.24%.

Table 9. IiS.6. Intention to recommend BSI to others.

No	Alternative Answers	F	%	Score
1	Strongly agree	10	11.76%	72.24%
2	Agree	40	46.51%	
3	Normal	28	32.56%	
4	Don't agree	6	6.98%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

Table 9 shows that of the 85 respondents, 11.76% strongly agreed with the statement of their intention to recommend BSI to others. 46.51% agreed, 32.56% were neutral, 6.98% disagreed, and 1.16% strongly disagreed. Overall, the intention to recommend BSI to others fell into the agree category with a score of 72.24%.

2. *Islamic Financial Literacy*(IFL)

Table 10. IFL.1. Knowledge of the prohibition of usury in Islam

No	Alternative Answers	F	%	Score
1	Strongly agree	11	12.94%	72.00%
2	Agree	36	41.86%	
3	Normal	31	36.05%	

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4	Don't agree	7	8.14%	
5	Strongly Disagree	0	0.00%	
AMOUNT		85	100%	

The results of Table 10 show that of the 85 respondents, 12.94% strongly agreed with the statement "Knowledge regarding the prohibition of usury in Islam." 41.86% agreed, 36.05% neither agreed nor disagreed, 8.14% disagreed, and 0% strongly disagreed. Overall, the score for "knowledge regarding the prohibition of usury in Islam" was 72.00%.

Table 11. IFL.2. Knowledge of the existence of Islamic financial instruments

No	Alternative Answers	F	%	Score
1	Strongly agree	12	14.12%	72.00%
2	Agree	37	43.02%	
3	Normal	27	31.40%	
4	Don't agree	8	9.30%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

Based on Table 11, of the 85 respondents, 14.12% strongly agreed with the statement "Knowledge of the existence of Islamic financial instruments." 43.02% agreed, 31.40% had a neutral perception, 9.30% disagreed, and 1.16% strongly disagreed. Overall, the score for "Knowledge of the existence of Islamic financial instruments" was 72.00%.

Table 12. IFL.3. Understanding asset-based sharia financing

No	Alternative Answers	F	%	Score
1	Strongly agree	8	9.41%	71.53%
2	Agree	43	50.00%	
3	Normal	25	29.07%	
4	Don't agree	8	9.30%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

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Table 12 shows that of the 85 respondents, 9.41% strongly agreed with the statement "Understanding asset-based sharia financing." 50.00% agreed, 29.07% had a neutral perception, 9.30% disagreed, and 1.16% strongly disagreed. Overall, the understanding of asset-based sharia financing was "agreeable" with a score of 71.53%.

Table 13. IFL.4. Understanding of contracts for sharia savings products

No	Alternative Answers	F	%	Score
1	Strongly agree	9	10.59%	69.88%
2	Agree	30	34.88%	
3	Normal	40	46.51%	
4	Don't agree	6	6.98%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on Table 13, of the 85 respondents, 10.59% strongly agreed with the statement "Understanding the contract in Islamic savings products." 34.88% agreed, 46.51% had a normal perception, 6.98% disagreed, and 0% strongly disagreed. Overall, the understanding of the contract in Islamic savings products was "agreeable" with a score of 69.88%.

Table 14. IFL.5. Sharia considerations in saving

	Alternative Answers	F	%	Score
1	Strongly agree	13	15.29%	72.00%
2	Agree	36	41.86%	
3	Normal	26	30.23%	
4	Don't agree	9	10.47%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

The results in Table 14 show that of the 85 respondents, 15.29% strongly agreed with the statement "Consideration of Sharia principles in choosing a savings account." 41.86% agreed, 30.23% were neutral, 10.47% disagreed, and 1.16% strongly disagreed. Overall, the score for "Consideration of Sharia principles in choosing a savings account" was 72.00%.

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Table 15. IFL.6. Preferences for using Islamic financial services

No	Alternative Answers	F	%	Score
1	Strongly agree	7	8.24%	69.65%
2	Agree	39	45.35%	
3	Normal	28	32.56%	
4	Don't agree	10	11.63%	
5	Strongly Disagree	1	1.16%	
AMOUNT		85	100%	

Based on Table 15, of the 85 respondents, 8.24% strongly agreed with the statement "Preference for using Sharia-based financial services." 45.35% agreed, 32.56% were neutral, 11.63% disagreed, and 1.16% strongly disagreed. Overall, the preference for using Sharia-based financial services was 69.65%.

Table 16. IFL.7. Certainty that transactions are free from interest (riba) elements

No	Alternative Answers	F	%	Score
1	Strongly agree	14	16.47%	74.35%
2	Agree	39	45.35%	
3	Normal	26	30.23%	
4	Don't agree	6	6.98%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Table 16 shows that of the 85 respondents, 16.47% strongly agreed with the statement that transactions are free from interest (riba). 45.35% agreed, 30.23% were neutral, 6.98% disagreed, and 0% strongly disagreed. Overall, the percentage of respondents agreeing with the statement that transactions are free from interest (riba) was 74.35%.

Table 17. IFL.8. Active use of Islamic financial products

No	Alternative Answers	F	%	Score
1	Strongly agree	17	20.00%	72.24%
2	Agree	28	32.56%	

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3	Normal	30	34.88%	
4	Don't agree	10	11.63%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on Table 17, of the 85 respondents, 20.00% strongly agreed with the statement "Activity in using Islamic financial products." 32.56% agreed, 34.88% were neutral, 11.63% disagreed, and 0% strongly disagreed. Overall, the percentage of "Activity in using Islamic financial products" was "agreeable" with a score of 72.24%.

3. *Social Influence*(SI)

Table 18. SI.1. Social influence in choosing Islamic banks

No	Alternative Answers	F	%	Score
1	Strongly agree	15	17.65%	73.88%
2	Agree	33	38.37%	
3	Normal	33	38.37%	
4	Don't agree	4	4.65%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

The results in Table 18 show that of the 85 respondents, 17.65% strongly agreed with the statement "The influence of close people on the use of Islamic banking." 38.37% agreed, 38.37% neither agreed nor disagreed, 4.65% disagreed, and 0% strongly disagreed. Overall, the score for "The influence of close people on the use of Islamic banking" was 73.88%.

Table 19. SI.2. Suggestions from people around you to save at BSI

No	Alternative Answers	F	%	Score
1	Strongly agree	16	18.82%	74.59%
2	Agree	34	39.53%	
3	Normal	31	36.05%	
4	Don't agree	4	4.65%	
5	Strongly Disagree	0	0%	

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No	Alternative Answers	F	%	Score
	AMOUNT	85	100%	

Table 19 shows that of the 85 respondents, 18.82% strongly agreed with the statement "Suggestions from those around you to save in Islamic banks." 39.53% agreed, 36.05% were neutral, 4.65% disagreed, and 0% strongly disagreed. Overall, the percentage of respondents agreeing with the suggestion from those around you to save in Islamic banks was 74.59%.

Table 20. SI.3. Environmental incentives for using Islamic banks

No	Alternative Answers	F	%	Score
1	Strongly agree	16	18.82%	73.65%
2	Agree	32	37.21%	
3	Normal	31	36.05%	
4	Don't agree	6	6.98%	
5	Strongly Disagree	0	0%	
	AMOUNT	85	100%	

Table 20 shows that of the 85 respondents, 18.82% strongly agreed with the statement "Environmental encouragement to use Islamic banks." 37.21% agreed, 36.05% neither agreed nor disagreed, 6.98% disagreed, and 0% strongly disagreed. Overall, the environmental encouragement to use Islamic banks was "agreeable" with a score of 73.65%.

Table 21. SI.4. Social pressure in the decision to use BSI

No	Alternative Answers	F	%	Score
1	Strongly agree	17	20.00%	73.65%
2	Agree	31	36.05%	
3	Normal	31	36.05%	
4	Don't agree	5	5.81%	
5	Strongly Disagree	1	1.16%	
	AMOUNT	85	100%	

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Based on Table 21, of the 85 respondents, 20.00% strongly agreed with the statement "Social pressure influences the decision to use Islamic banking." 36.05% agreed, 36.05% were neutral, 5.81% disagreed, and 1.16% strongly disagreed. Overall, the score for social pressure influencing the decision to use Islamic banking was 73.65%.

Table 22. SI.5. Environmental support for the use of Islamic banks

No	Alternative Answers	F	%	Score
1	Strongly agree	17	20.00%	73.88%
2	Agree	31	36.05%	
3	Normal	31	36.05%	
4	Don't agree	6	6.98%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Results Table 2Table 2 shows that of the 85 respondents, 20.00% strongly agreed with the statement "Environmental support for the use of Islamic banks." 36.05% agreed, 36.05% were neutral, 6.98% disagreed, and 0% strongly disagreed. Overall, environmental support for the use of Islamic banks was "agreeable" with a score of 73.88%.

Table 23. SI.6. Ease of access to BSI information from the environment

No	Alternative Answers	F	%	Score
1	Strongly agree	12	14.12%	73.41%
2	Agree	40	46.51%	
3	Normal	26	30.23%	
4	Don't agree	7	8.14%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on Table 23, of the 85 respondents, 14.12% strongly agreed with the statement "Ease of obtaining Islamic banking information from the community." 46.51% agreed, 30.23% were neutral, 8.14% disagreed, and 0% strongly disagreed. Overall, the

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score for "Ease of obtaining Islamic banking information from the community" was 73.41%.

4. *Bank Reputation*(BR)

Table 24. BR.1. Level of trust in fund management by BSI

No	Alternative Answers	F	%	Score
1	Strongly agree	19	22.35%	77.41%
2	Agree	37	43.02%	
3	Normal	28	32.56%	
4	Don't agree	1	1.16%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Table 24 shows that of the 85 respondents, 22.35% strongly agreed with the statement "The level of trust in BSI's fund management." 43.02% agreed, 32.56% were neutral, 1.16% disagreed, and 0% strongly disagreed. Overall, the level of trust in BSI's fund management was 77.41%.

Table 25. BR.2. Preferences for BSI credibility

No	Alternative Answers	F	%	Score
1	Strongly agree	21	24.71%	78.59%
2	Agree	38	44.19%	
3	Normal	25	29.07%	
4	Don't agree	1	1.16%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on the Table 25 that out of 85 respondents, 24.71% strongly agreed with the statement of preference for BSI credibility. 44.19% agreed, 29.07% were neutral, 1.16% disagreed, and 0% strongly disagreed. Overall, the preference for BSI credibility was agree with a score of 78.59%.

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Table 26. BR.3. Perception of BSI service quality

No	Alternative Answers	F	%	Score
1	Strongly agree	21	24.71%	78.12%
2	Agree	38	44.19%	
3	Normal	23	26.74%	
4	Don't agree	3	3.49%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

The results of Table 26 show that of the 85 respondents, 24.71% strongly agreed with the statement "Perception of BSI service quality." 44.19% agreed, 26.74% were neutral, 3.49% disagreed, and 0% strongly disagreed. Overall, the perception of BSI service quality was 78.12%.

Table 27. BR.4. Level of satisfaction with BSI services

No	Alternative Answers	F	%	Score
1	Strongly agree	14	16.47%	77.18%
2	Agree	46	53.49%	
3	Normal	24	27.91%	
4	Don't agree	1	1.16%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Table 27 shows that of the 85 respondents, 16.47% strongly agreed with the statement "Satisfaction level with BSI services." 53.49% agreed, 27.91% neither agreed nor disagreed. 1.16% disagreed, and 0% strongly disagreed. Overall, the satisfaction level with BSI services was 77.18%.

Table 28. BR.5. Perception of BSI's reputation in general

No	Alternative Answers	F	%	Score
1	Strongly agree	17	20.00%	78.82%
2	Agree	47	54.65%	
3	Normal	20	23.26%	

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4	Don't agree	1	1.16%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

Based on Table 28, of the 85 respondents, 20.00% strongly agreed with the statement "Perception of BSI's reputation in general." 54.65% agreed, 23.26% were neutral, 1.16% disagreed, and 0% strongly disagreed. Overall, the perception of BSI's reputation in general was agreeable with a score of 78.82%.

Table 29. BR.6. Comparison of BSI's reputation with other banks

No	Alternative Answers	F	%	Score
1	Strongly agree	20	23.53%	79.29%
2	Agree	43	50.00%	
3	Normal	21	24.42%	
4	Don't agree	1	1.16%	
5	Strongly Disagree	0	0%	
AMOUNT		85	100%	

The results of Table 29 show that of the 85 respondents, 23.53% strongly agreed with the statement "Comparison of BSI's reputation with other banks." 50.00% agreed, 24.42% were neutral, 1.16% disagreed, and 0% strongly disagreed. Overall, the score for "Comparison of BSI's reputation with other banks" was 79.29%.

Data analysis

This study used a Structural Equation Model (SEM)-based Partial Least Squares (PLS) data analysis technique using the SmartPLS application. This analysis method involves two model evaluations: the measurement model (outer model) and the structural model (inner model). The measurement model evaluation is used to test the validity and reliability of indicators for each research variable, while the structural model evaluation is used to determine the relationships between variables in the study.

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Descriptive Statistics Results

Table 30. Descriptive Statistics

Variables	N	Min	Max	Mean	Standard Deviation
Islamic Financial Literacy(Sharia Financial Literacy) (X1)	85	15	40	28,682	5,886
Social Influence (Social Influence) (X2)	85	13	30	22,153	4,526
Bank Reputation (Bank Reputation) (X3)	85	17	30	23,471	3,810
Interest in Saving (Interest in Saving) (Y)	85	11	30	21,659	4,720

Source: SmartPLS output, 2026

Based on Table 30, the results of the descriptive statistical analysis are that N is the number of data processed in this study, namely 85 data, the data can be explained as follows:

1. Variable I*slamic Financial Literacy*(Sharia Financial Literacy) the results of this descriptive statistical analysis show a mean value of 28.682. Then it has a minimum value of 15 and a maximum value of 40. Meanwhile, the standard deviation value is 5.886. The standard deviation value of the Sharia Financial Literacy variable is smaller than the mean value or average, thus indicating that Sharia Financial Literacy has a normal level of data variation.
2. Social Influence Variablebased onDescriptive statistical analysis obtained a mean value of 22.153. It also has a minimum value of 13 and a maximum value of 30. The standard deviation value is 4.526. The standard deviation value of the Social Influence variable is smaller than the mean value, indicating that Social Influence has a normal level of data variation.
3. The Bank Reputation variable (X3) descriptive statistical value shows a mean or average of 23.471. Then it has a minimum value of 17 and a maximum value of 30. While the standard deviation value is 3.810. The standard deviation value of the Bank Reputation variable is smaller than the mean or average value, so it shows that Bank Reputation has a normal level of data variation.

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4. The Saving Interest variable (Y) from the descriptive statistics results, it is known that the mean or average value is 21.659. Then it has a minimum value of 11 and a maximum value of 30. Meanwhile, the standard deviation value is 4.720. The standard deviation value of the Saving Interest variable is smaller than the mean or average value, so it shows that Saving Interest has a normal level of data variation.

1. Evaluation of Measurement Model (Outer Model)

A. Convergent Validity Test

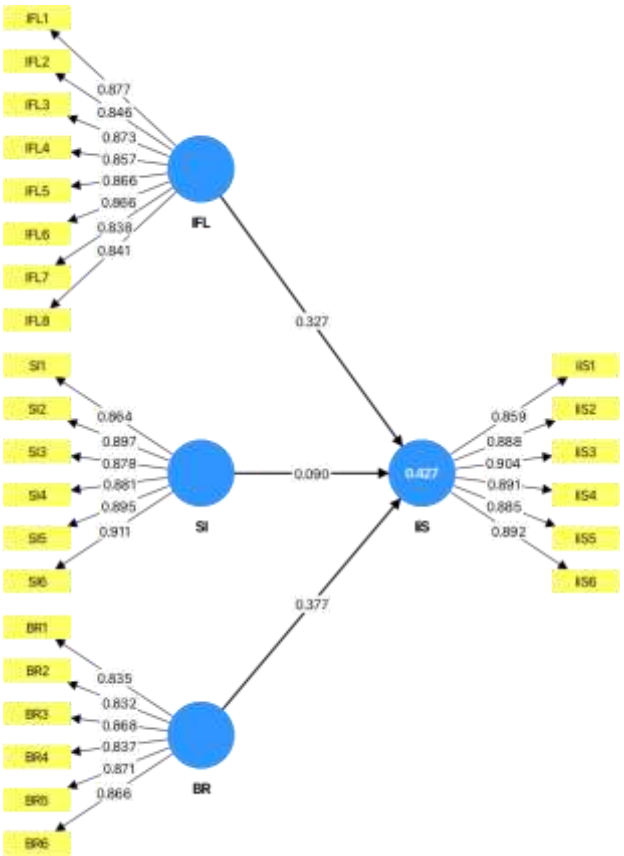


Figure 1. Outer Loading Test Results

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a. Loading Factor

Table 31. Outer Loading Values

Variables	Indicator	*Outer Loading*	Information
Islamic Financial Literacy(X1)	X1_1	0.877	Valid
	X1_2	0.846	Valid
	X1_3	0.873	Valid
	X1_4	0.857	Valid
	X1_5	0.866	Valid
	X1_6	0.866	Valid
	X1_7	0.838	Valid
	X1_8	0.841	Valid
Social Influence(X2)	X2_1	0.864	Valid
	X2_2	0.897	Valid
	X2_3	0.878	Valid
	X2_4	0.881	Valid
	X2_5	0.895	Valid
	X2_6	0.911	Valid
Bank Reputation(X3)	X3_1	0.835	Valid
	X3_2	0.832	Valid
	X3_3	0.868	Valid
	X3_4	0.837	Valid
	X3_5	0.871	Valid
	X3_6	0.866	Valid
Intention in Saving(Y)	Y_1	0.859	Valid
	Y_2	0.888	Valid
	Y_3	0.904	Valid
	Y_4	0.891	Valid
	Y_5	0.885	Valid
	Y_6	0.892	Valid

Based on the results of data processing in Table 31, it is known that the outer loading value for the Islamic Financial Literacy variable (X1) is between 0.838 and

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0.877, the Social Influence variable (X2) is between 0.864 and 0.911, the Bank Reputation variable (X3) is between 0.832 and 0.871, and the Saving Interest variable (Y) is between 0.859 and 0.904. The test results show that all indicators have an outer loading value above 0.70 according to the established criteria. This indicates that each indicator has a strong level of correlation in reflecting the construct being measured. Thus, all indicators in each variable are declared valid and have met the requirements of convergent validity, so they are suitable for use in further analysis.

b. Average Variance Extracted (AVE)

Table 32. Average Variance Extracted Value

Variables	AVE	Information
Islamic Financial Literacy (X1)	0.736	Valid
Social Influence (X2)	0.788	Valid
Bank Reputation (X3)	0.725	Valid
Intention in Saving (Y)	0.786	Valid

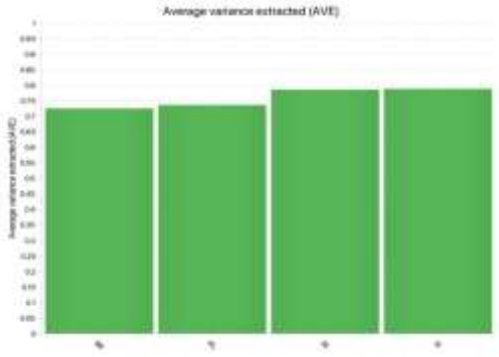


Figure 2. Average Variance Extracted (AVE) Output Results

Based on the results in Table 32 and Figure 2, all variables have an Average Variance Extracted (AVE) value above 0.5, thus all variables in this study are declared valid. This indicates that the indicators in each variable are able to explain the research construct well and have met the criteria for convergent validity.

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B. Discriminant Validity Test

Table 33. Cross Loadings Values

Indicator	*Islamic Financial Literacy*(X1)	*Social Influence*(X2)	*Bank Reputation*(X3)	*Intention in Saving*(Y)
X1_1	0.877	0.219	0.395	0.432
X1_2	0.846	0.161	0.373	0.443
X1_3	0.873	0.203	0.371	0.413
X1_4	0.857	0.285	0.350	0.455
X1_5	0.866	0.223	0.400	0.443
X1_6	0.866	0.316	0.414	0.390
X1_7	0.838	0.362	0.459	0.561
X1_8	0.841	0.313	0.445	0.469
X2_1	0.289	0.864	0.425	0.334
X2_2	0.212	0.897	0.380	0.331
X2_3	0.283	0.878	0.466	0.364
X2_4	0.312	0.881	0.475	0.354
X2_5	0.295	0.895	0.533	0.356
X2_6	0.243	0.911	0.508	0.326
X3_1	0.343	0.451	0.835	0.470
X3_2	0.323	0.452	0.832	0.341
X3_3	0.429	0.445	0.868	0.494
X3_4	0.347	0.448	0.837	0.467
X3_5	0.379	0.426	0.871	0.502
X3_6	0.528	0.462	0.866	0.610
Y_1	0.446	0.339	0.465	0.859
Y_2	0.418	0.269	0.447	0.888
Y_3	0.461	0.298	0.532	0.904
Y_4	0.585	0.360	0.540	0.891
Y_5	0.450	0.410	0.532	0.885
Y_6	0.448	0.377	0.544	0.892

Source: SmartPLS 4.1.1.8 output, 2026

Based on Table 33, it can be seen that all indicators have the highest cross-loading values on the measured constructs, exceeding 0.70. These results indicate that each

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indicator has a stronger relationship with the variable it represents compared to other variables. Therefore, all indicators in this study are declared valid and have met the criteria for discriminant validity. This condition indicates that each construct can be clearly distinguished from the other constructs, thus the measurement model has met the established requirements and no indicators need to be eliminated from the research model.(Hair et al., 2022).

C. Reliability Test

Table 34. Composite Reliability Values

Variables	*Composite Reliability (rho_a)*	Information
Islamic Financial Literacy(X1)	0.953	*Reliable*
Social Influence(X2)	0.947	*Reliable*
Bank Reputation(X3)	0.937	*Reliable*
Intention in Saving(Y)	0.949	*Reliable*

Source: SmartPLS 4.1.1.8 output, 2026

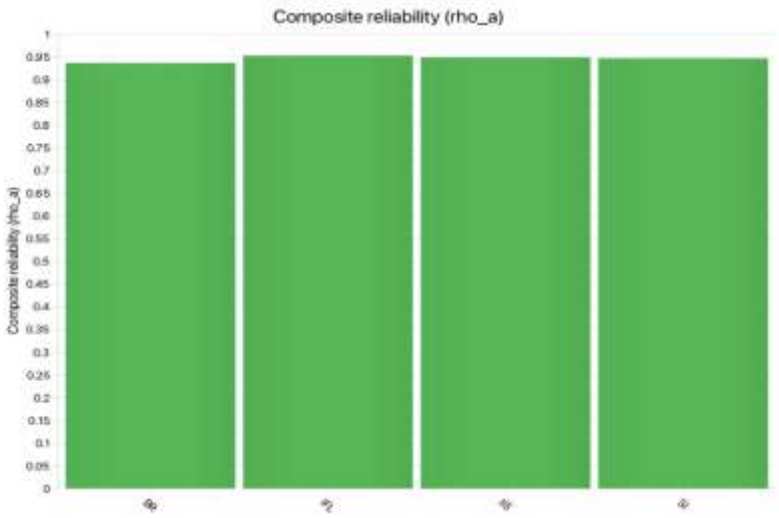


Figure 3. Composite Reliability Output Results (rho_a)

Based on Table 34 and Figure 3, it can be seen that the composite reliability value for each variable is greater than 0.70. Therefore, all variables in this study are considered reliable because they meet a good level of measurement consistency and stability.

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2. Structural Model Evaluation (Inner Model)

A. *R-Square Test* (R^2)

Table 35. R-Square Results

Variables	*R-Square*	*Adjusted R-Square*
Intention in Saving (Interest in Saving) (Y)	0.427	0.406

Source: SmartPLS 4.1.1.8 output, 2026

Based on Table 35, the R-Square value of 0.427 and Adjusted R-Square of 0.406 indicate that the variables of Islamic Financial Literacy, Social Influence, and Bank Reputation are able to explain 42.7% of the variation in Intention in Saving, while 57.3% is influenced by other factors outside the research model. The R-Square value is included in the moderate category, so it can be concluded that the three independent variables provide a fairly good contribution in explaining students' interest in saving at Bank Syariah Indonesia.

B. *Predictive relevance*(Q2)

Table 36. Predictive relevance results

Variables	Q^2predict	RMSE	MAE
Intention in Saving (Interest in Saving) (Y)	0.367	0.815	0.658

Source: SmartPLS 4.1.1.8 output, 2026

Based on the analysis results, the Intention in Saving variable has a Q^2predict value of 0.367, indicating that the model has a moderate predictive ability and is able to predict saving interest quite well. The RMSE value of 0.815 and MAE of 0.658 also indicate a relatively low level of prediction error, so that overall the model has good predictive ability in explaining students' interest in saving at Bank Syariah Indonesia (BSI).

C. F-Square Test(F2)

Table 37. F Square Results

Variables	*F-square*
Bank Reputation -> Intention*in Saving*	0.154

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Islamic Financial Literacy-> Intention*in Saving*	0.144
Social Influence-> Intention*in Saving*	0.010

Source: SmartPLS 4.1.1.8 output, 2026

Based on the effect size (f-square) results, the Bank Reputation variable has the largest influence on Intention to Save (f^2 = 0.154; medium category), followed by Islamic Financial Literacy (f^2 = 0.144; small to medium category). Meanwhile, Social Influence has a very weak influence (f^2 = 0.010). These results indicate that bank reputation and Islamic financial literacy play a greater role in increasing students' interest in saving than the influence of the social environment.

3. Structural Model Evaluation

A. *Path Coefficient (β)*

Table 38. Path Coefficient Results

Variables	*Path Coefficient*
Bank Reputation -> Intention*in Saving*	0.377
Islamic Financial Literacy-> Intention*in Saving*	0.327
Social Influence-> Intention*in Saving*	0.090

Based on the analysis results, all independent variables have a positive relationship with Intention to Save. Bank Reputation shows the strongest influence with a path coefficient value of 0.377, followed by Islamic Financial Literacy at 0.327, while Social Influence has the smallest influence at 0.090. These results indicate that the better the bank's reputation, Islamic financial literacy, and social influence perceived by students, the higher their interest in saving at Bank Syariah Indonesia, with bank reputation being the most dominant factor.

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4. Hypothesis Test Results

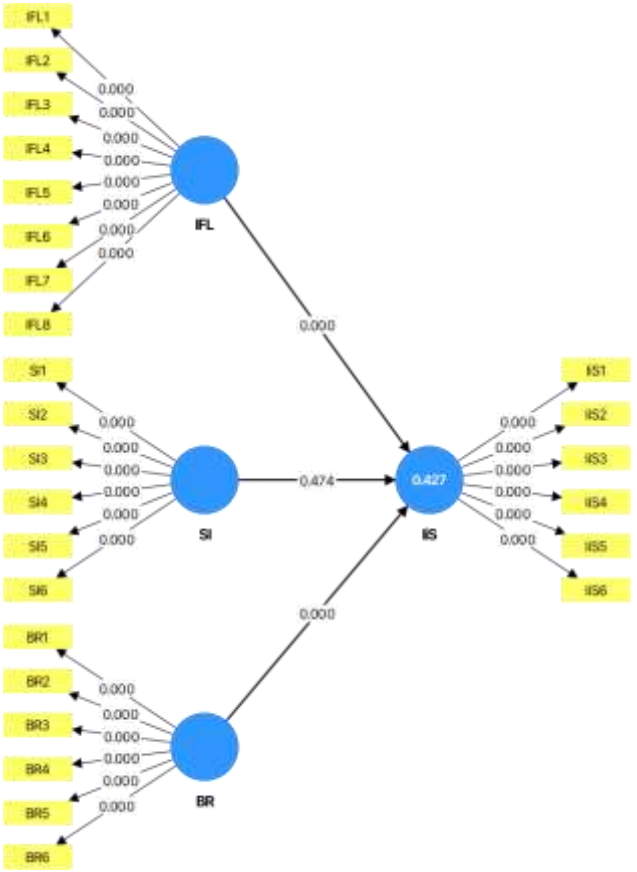


Figure 4. Results of Inner Model Testing with Bootstrapping Technique

Table 39. Hypothesis Testing

Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	*P Values*	Conclusion
Islamic Financial Literacy(Sharia Financial	0.327	0.331	0.091	3,590	0,000	H1 = Accepted

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Hypothesis	Original Sample	Sample Mean	Standard Deviation	T Statistics	*P Values*	Conclusion
Literacy) has a positive influence on Interest in Saving of students at Bank Syariah Indonesia						
Social Influence(Social Influence) has a positive influence on Interest in Saving of students at Bank Syariah Indonesia	0.090	0.086	0.125	0.717	0.474	H2 = Rejected
Bank Reputation(Bank Reputation) has a positive influence on Interest in Saving (Saving Interest) of students at Bank Syariah Indonesia	0.377	0.383	0.106	3,567	0,000	H3 = Accepted

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The results of the analysis in Table 39 using bootstrapping can be explained as follows:

A. **The Influence of Islamic Financial Literacy (X1) on Interest in Saving (Y)** Based on the test results, it is known that the Islamic Financial Literacy variable (X1) shows an original sample value of 0.327, a t-statistics value of 3.590, and a p-value of 0.000. The t-statistics value is greater than 1.96 and the p-value is less than 0.05 so it can be stated that Islamic Financial Literacy has a positive and significant effect on Intention in Saving. Thus, the hypothesis stating that Islamic Financial Literacy has an effect on Intention in Saving is accepted.
B. **The Influence of Social Influence (X2) on Interest in Saving (Y)** The results of the analysis show that the variables*Social Influence*(X2) has an original sample value of 0.090, a t-statistic value of 0.717, and a p-value of 0.474. The t-statistic value is smaller than 1.96 and the p-value is greater than 0.05, so it can be stated that Social Influence does not have a significant effect on Intention in Saving. Thus, the hypothesis stating that Social Influence has an effect on Intention in Saving is rejected.
C. **The Influence of Bank Reputation (X3) on Interest in Saving (Y)** From the results of the tests that have been carried out,Bank Reputation variable (X3)getThe original sample value is 0.377, the t-statistics value is 3.567, and the p-value is 0.000. The t-statistics value is greater than 1.96 and the p-value is less than 0.05, so it can be stated that Bank Reputation has a positive and significant effect on Intention in Saving. Thus, the hypothesis stating that Bank Reputation has an effect on Intention in Saving is accepted.

DISCUSSION

The Influence of Islamic Financial Literacy on Interest in Saving (H1)

The results of the hypothesis test show that Islamic Financial Literacy has a positive and significant effect on students' Savings Interest at Bank Syariah Indonesia, with P Values = 0.000 < 0.05, t-statistics = 3.590 > 1.96, and coefficient = 0.327, so H1 is accepted. The descriptive results show an average of Islamic financial literacy of 28.682 with a standard deviation of 5.886, which indicates that respondents have a fairly good understanding of Islamic financial principles and products, thus encouraging interest in saving.

These findings align with the Theory of Planned Behavior (Ajzen, 2002), which explains that belief in the benefits of a behavior will shape the intention to perform it. The

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better students' understanding of Islamic financial principles, the higher their interest in saving at Bank Syariah Indonesia. These findings also align with research by Kartia et al. (2023) and Nurhab & Nurhab (2025), which found that Islamic financial literacy has a positive and significant effect on savings interest.

The Influence of Social Influence on Interest in Saving (H2)

The test results show that Social Influence does not have a significant effect on students' Saving Interest in Bank Syariah Indonesia, with P Values = 0.474 > 0.05, t-statistics = 0.717 < 1.96, and coefficient = 0.090, so H2 is rejected. The average value of the variable is 22.153 with a standard deviation of 4.526 indicating that respondents receive support from the social environment, but this influence is not strong enough to increase interest in saving.

These findings are not entirely in line with the Theory of Planned Behavior (Ajzen, 2002), which states that subjective norms can influence behavioral intentions. In this study, students' decisions were more influenced by personal considerations than encouragement from family, friends, or the environment. These results differ from research by Harahap & Marliyah (2024) and Hendrawati et al. (2025), which found that social influence plays a significant role in increasing interest in saving in Islamic banks.

The Influence of Bank Reputation on Saving Interest (H3)

The results of the hypothesis test show that Bank Reputation has a positive and significant effect on students' Savings Interest in Bank Syariah Indonesia, with P Values = 0.000 < 0.05, t-statistics = 3.567 > 1.96, and coefficient = 0.377, so H3 is accepted. The average value of 23.471 with a standard deviation of 3.810 indicates that respondents have a positive perception of the credibility, image, and trustworthiness of Bank Syariah Indonesia, thus encouraging savings interest.

These findings align with the Theory of Planned Behavior (Ajzen, 2002), particularly the behavioral beliefs aspect, which explains that belief in the benefits of an action will influence behavioral intentions. The results of this study are also consistent with research by Nurlette et al. (2023) and Muhammad & Puspita Sari (2025), which found that bank reputation positively influences interest in and decisions to save. Therefore, the better the reputation of Bank Syariah Indonesia, the higher the interest in saving among students.

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CONCLUSION

This study concludes that Islamic Financial Literacy and Bank Reputation have a positive and significant effect on the interest of undergraduate students of Accounting Study Program FEB UNISSULA to save at Bank Syariah Indonesia, while Social Influence has no significant effect. Bank reputation is the most dominant factor in increasing interest in saving, followed by Islamic financial literacy. These results indicate that trust in the credibility, quality of service, and image of Bank Syariah Indonesia as well as students' understanding of Islamic financial principles and products are the main determinants in forming savings intentions. The research model has a moderate explanatory power with an R^2 value of 0.427, which indicates that the three variables are able to explain 42.7% of the variation in students' interest in saving, while the rest is influenced by other factors outside the research model.

This study has limitations because it only involved 85 respondents from a single study program at a single university, thus limiting the generalizability of the results. Furthermore, the study only tested three independent variables, thus not being able to explain all factors influencing students' interest in saving at Bank Syariah Indonesia. Future research is recommended to expand the scope of respondents to various universities and regions, use a larger sample size, and add other variables such as religiosity, digital service quality, perceived ease of use, trust, promotions, and financial lifestyle to obtain a more comprehensive model. Practically, Bank Syariah Indonesia needs to strengthen its institutional reputation by improving service quality, transparency, digital innovation, and strengthening its corporate image. Collaborating with universities in conducting Islamic financial literacy education programs can increase students' interest in saving.

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