



The effect of Islamic Financial Literacy and religiosity on the interest of saving Generation Z in Islamic banks

Husnul Khotimah ¹, Noorikha Pandayahesti Saputeri ², Warsiyah ³

^{1,2,3}Sharia Banking, Faculty of Islamic Religion, Muhammadiyah University of Lampung

Corresponding email: husnulhotimah38600@gmail.com, rikhaphesti@gmail.com, warsiyah1281@gmail.com

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ABSTRACT

The growth of savings interest in generation z is inseparable from the influence of social media. The growth of interest in saving gen z at Islamic banks is inseparable from a good social media marketing strategy. The purpose of this study is to determine how sharia financial knowledge and religiosity influence the decision of University of Muhammadiyah Lampung students to save at Islamic banks. In this study, interest in saving as the dependent variable, and Islamic financial literacy and religiosity as the dependent variable. This research using a quantitative approach. The population in this study were Students of the Faculty of Islamic Religion at Muhammadiyah Lampung University class 2020-2023. The primary data used came from a questionnaire with a total of 100 respondents. The sampling technique used non-probability sampling technique. The analysis technique in the study used multiple regression analysis analysis and processed using spss. The results showed Fcount is greater than Ftable, namely 38.743 smaller than 2.669 and Ho is accepted. This shows that sharia financial literacy (X1) and religiosity (X2) affect the interest in saving (Y) simultaneously.

ARTICLE INFO

Keywords:

Sharia Financial Literacy;
Religiosit; Generation Z

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Introduction

Islamic banks have a function as a financial intermediary institution in charge of collecting funds and distributing them in the form of credit to the public. This financial institution operates in accordance with the principles of Sharia (Sugiarti, 2023). Islamic banks have an important role in collecting and distributing funds to the public, in accordance with the principles of Sharia that govern banking activities (Najib, 2017). Islamic banks collect funds from the public through various products and services, such as savings, deposits, and Islamic Investment Certificates. (Najib, 2017)

In carrying out this activity, Islamic banks ensure that the funds raised are halal and in accordance with Sharia principles that prohibit usury (interest) (Priyadi, 2012). And the funds collected are then channeled back to the community through various types of financing that are carried out in accordance with Sharia rules, such as financing Murabaha, Musharakah, mudharabah, and ijarah. Islamic banks act as intermediaries between parties who have funds (customers) and those who need funds (borrowers) for investment purposes, working capital, purchase of goods and other needs. (Gl et al., 2007)

According to interest in saving in Islamic banks is influenced by various factors such as compliance with Sharia principles, religious beliefs, education and awareness, innovation products and services, as well as reputation and trust (Hasanah, 2019). A better understanding of these factors can help Islamic banks and other Islamic financial institutions in designing a more effective strategy to attract public interest in saving in sharia-based financial institutions. (Muchamad & Muhammad Iqbal, 2022)

Interest in saving is a person's desire to save or invest part of his income for future needs. In the context of Islamic banks Islamic financial literacy and religiosity are some of the factors that can affect the interest in saving. Psychological factors also include the perception of profit and risk. (Pernyataan & Karya, 2021)

According to (Sugiarti, 2023) in the field of Islamic finance, research on how Islamic financial literacy and religiosity affect the desire to save/ entrust their finances in Islamic banks. Sharia financial literacy helps Generation Z to understand the principles of Islamic economics, while religiosity can encourage them to choose financial products and services that are in accordance with their religion. This shows that these two variables will significantly affect the desire to invest in Islamic banks, higher levels of literacy and religiosity tend to increase the desire to save in Islamic banks. However, the socio-demographic component and the perception of profit and risk can also influence the desire to save in Islamic banks. In the field of Islamic finance, we investigate how Islamic financial literacy and religiosity influence the desire to save in a sharia-based bank. (Hanindiati et al., 2022)

Sharia financial literacy helps people understand the principles of Islamic economics, while religiosity can encourage people to choose financial products and services that are in accordance with their religion (Hartini & Amri, 2021). Research shows that these two factors have a significant influence on the desire to save in Islamic banks. The desire to save in Islamic banks tends to increase with higher levels of literacy and religiosity. However, socio-demographic factors and perceptions of benefits and risks can also influence the desire to save in Islamic banks. (Sugiarti, 2023)

Financial literacy refers to the financial knowledge required to achieve wealth. A good understanding of financial management is one way to solve various problems, including poverty alleviation. The higher the literacy rate, the greater the impact on well-being.

To make the right financial decisions, students need knowledge and understanding of personal finance. Therefore, it is important for all students to be able to use financial products optimally and appropriately.

The financial literacy of Generation z is still very low. The literacy rate of Generation z is only 38.03%, according to data from the Financial Services Authority (OJK). This can be seen from the number of students who are entangled in online loans caused by failed investments in crypto assets. Generation Z also faces financial problems such as excessive debt, excessive spending, unwise use of credit cards, poor financial decisions, and pocket money that does not make ends meet. This is due to the lifestyle of students who are hedonistic accompanied by a lack of financial literacy so that Generation z can manage their finances and be able to make good financial decisions.

One component that is very important in increasing the interest of saving the community is financial literacy, specifically Generation z which has poor financial arrangements, where the level of consumption is higher than the saving, where lifestyle continues to change with the times. This shows the importance of correct and good financial literacy. Therefore, researchers are interested in conducting research on Generation Z, which will be presented to students of the Faculty of Islamic studies class 2020-2024. (Generasi et al., 2021)

Not only the increase in Islamic financial literacy, religiosity is another factor that encourages a person to use the services of Islamic financial institutions. Religiosity is the most important motivation in encouraging decisions in the use of Islamic financial institution services. Religion is a legal basis or norm that binds its adherents to carry out all orders and avoid its prohibitions. Factors such as levels of religious adherence, worship practices, and levels of involvement in religious communities can also influence how religiosity affects a person's financial behavior. (Syariah & Lokasi, 2023)

Generation z has its own way of living out religious values. Generation z is inseparable from the influence of social media to access whatever they are looking for. The proximity of Generation z to social media has led to an expansion of the concept of public space that was once only face to face to be accessible to anyone. This generation creates a wide public space by creating encounters, discussions and sharing their religious experiences through social media. Meeting in this public space makes them to live the values of religion as something that is transiRtieolnigailo, stihteyries athree naepwplipceartsiopnecotfivtehse,

vaatmluoesperes, conditions and ways. of religious beliefs adopted in determining a decision. (Sakitri, 2021)

Religiosity is one of the factors supporting students in choosing Islamic banks. Religiosity students are muslim students who will choose Islamic banks in accordance with Islamic law, namely avoiding usury. If religiosity is good action to choose any Islamic bank will increase. When a muslim has a high religious value, he will avoid all actions that are not clearly halal. He will take care of everything he does, whether it is eating good food or not. (Pernyataan & Karya, 2021)

Generation Z is the generation that emerged and developed after the internet became common. As a result, Generation Z is notorious for not being able to escape the internet, being more cautious, and having a lower tolerance threshold . In addition to these characteristics, Generation Z has extensive knowledge of religion and education at home and abroad (Sakitri, 2021). In this study, "Generation Z" was the acronym used to describe people born between 1996 and 2012 . The period between 2000 and 2005 is also referred to as Generation Z, which refers to the growth of Islamic banks in Indonesia. The incidence of crime due to loans shows that generasai z's financial literacy is still low so that it becomes a challenge in the future so that Generation z can make good financial decisions to avoid online loans.

Many factors that cause Generation z to use Islamic banks include the level of financial literacy and religiosity. Marketing on social media becomes one of the things that can be done because the life of Generation z is not separated from social media. This can be a literacy that is easily accepted by Generation z than the literacy received from Islamic banking courses themselves because not everyone learns about Islamic banking courses. Generation z can understand the existing products and the principles of Islamic banks that are in accordance with muslim principles, one of which is to avoid usury. With good financial literacy Generation z can manage their finances well. (Akbar & Armansyah, 2023)

Based on the description above, the authors are interested in conducting research with the research title "the effect of Islamic financial literacy and religiosity on interest in saving in Islamic banks (study on FAI Generation Z UML students)".

Literature Review

Interests

Interest can be explained as a strong inclination or urge to do or get involved in something. Interest in saving in Generation Z is an important aspect of managing their

personal finances and preparing for a more stable financial future. There are several factors that can influence their interest in saving, among others:

1. Financial goals: Generation Z who have clear and specific financial goals tend to be more motivated to save. These goals can be property purchases, further education, vacations, or preparation for retirement.
2. Financial education: the level of financial literacy and understanding of the importance of saving also plays an important role in shaping the interest in saving Generation Z. A good financial education can raise awareness of the benefits of saving as well as help them understand the various investment options available.
3. Influence of family and Environment: experience and influence of family and the social environment can also influence Generation Z's interest in saving. If they grew up in an environment where saving was considered important and part of the family culture, they are more likely to adopt the habit.
4. Awareness of financial risk: Generation Z who have awareness of future financial risks, such as not having an emergency fund or facing financial difficulties in old age, tend to be more motivated to save in an effort to reduce those risks.
5. Technology and financial innovation: technological progress and financial innovation see also can affect the interest in saving Generation Z. Financial service providers who offer user-friendly mobile apps, transaction rounding features, or loyalty programs can stimulate their interest in saving on a regular basis.
6. Social and environmental awareness: factors of social awareness and the environment can also play a role, especially with the growing interest of Generation Z in investments that have a social or environmental impact. (Rahim et al., 2016)

Exploring and understanding these factors can assist financial service providers and policymakers in developing more effective strategies to increase Generation Z's interest in saving, as well as help them build healthy financial habits early on. (Pangestu & Karnadi, 2020)

Islamic Financial Literacy

Interpretations of various financial concepts including those comparable to sharia principles in Islam are included in Sharia financial literacy. It includes an understanding of Islamic financial laws, investment principles that are in accordance with Islamic law, products related to Islamic finance, and financial practices that are allowed or not allowed according to Islamic teachings. (Fauzi & Murniawaty, 2020)

Some important concepts in Islamic financial literacy include:

1. Riba (Interest) Law: Islamic financial literacy includes an understanding of the Prohibition of riba in Islam, which prohibits interest or profits obtained unfairly in financial transactions.
2. Zakat law: it includes an understanding of the obligation to give zakat, that is, donations that are required by Islam for assets that reach a certain limit, as well as an understanding of how zakat should be managed and distributed.
3. Principle of profit sharing: in addition, understand the principle of profit sharing, or division profit, is part of Sharia financial literacy, where profits and risks are shared between the parties involved according to a previously agreed percentage.
4. Islamic Financial Products: Islamic financial literacy includes knowledge of various financial products that comply with Sharia principles, such as Sharia savings, murabahah financing, mudharabah, musharakah, and others.
5. Financial ethics: this includes an understanding of the ethics and values that underlying principles of Islamic finance, such as fairness, transparency, and social responsibility. (Hakim & Muttaqin, 2020)

Improving Sharia financial literacy is important to ensure that individuals can make smarter financial decisions and in accordance with the principles of their religion. (Rurkinantia, 2021)

Religiosity

According to Faisal Ismail, the word religie comes from the Dutch language, while the English language is religion. Both of these words come from the latin religare. Lactancius defined the word religare as " binding together in a common union". According to Gazalba, the word religion is a synonym of the word religie.

Religiosity is an attitude / awareness that arises based on a person's belief or belief in religion. This attitude encourages a person to behave in accordance with the degree of his adherence to religion. (Putri et al., 2019)

Generation Z

Generation Z is a generation that was born between 1995 and 2012 so that the current age ranges from 8-25 years. Generation Z is the next generation spend time with smart phones to access social media. It can be said that this generation every activity can not be separated from the internet (social media). (Sakitri, 2021)

Generation Z was born between 1995 and 2012 and is known for its sophistication

in Information Technology and multiculturalism. Generation Z is different from previous generations, which are usually referred to as millennials, because they are focused on money and tend to have a hard time believing in something. They are also less rational in predicting the future and understanding current choices or outcomes. (Rosdiana, 2020)

Hypotheses Development

Hipotesis

A statement about a research question made in the Present Tense is called a hypothesis. Relevant theories, rather than empirical facts discovered through data collection, support the recommendations. As a result of this study, the authors considered the following hypotheses:

1. Partially Islamic financial literacy (X1) influence on interest Generation z investment in Islamic banks

A study conducted by (Dafiq et al., 2022) found that Generation Z's interest in Islamic banks is influenced by financial literacy. In line with research conducted by (Izzuddin, 2022), it also found that Sharia financial literacy has an impact on people's desire to save.

H¹ = Islamic financial literacy affect the interest in saving in the bank Sharia.

2. Partial influence of religiosity (2X) on the interest of saving generations z in Sharia bank

Based on research conducted by (Muchamad Bagus Satrio Wibowo & Muhammad Iqbal, 2022) states that religiosity affects Generation z's interest in Islamic banks. In line with research conducted by (Hartini & Amri, 2021) who stated that religiosity influenced Generation z's interest in saving.

H² = Religiosity affects the interest in saving in Islamic banks

3. The influence of Islamic financial literacy (X1) and religiosity2)(X saving for Generation z

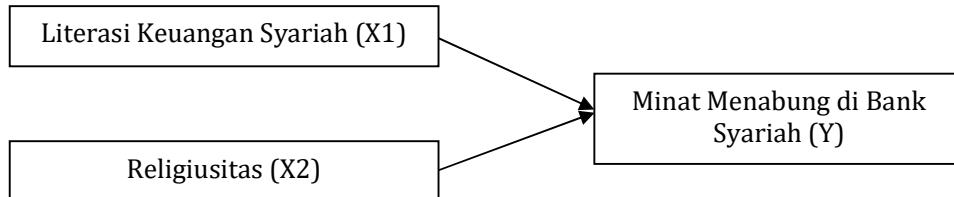
Based on research conducted by (Agustin & Hakim, 2022) that knowledge and religiosity have a significant effect on the interest in saving. In line with the research of Muhammad Bagus Satrio Wibowo that knowledge and religiosity towards the interest of saving in Islamic banks.

H³ = Islamic financial literacy and religiosity affect interest saving Generation Z

Research Framework

The frame of mind helps readers and research participants understand the research that will do.

Figure 1. Conceptual Framework



Mathematical equations were created based on the framework of previous studies kerangka :

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon$$

Methods

Research Methods

This research uses a quantitative approach. The data sources used are primary and secondary data. Primary data was obtained from distributing questionnaires while secondary data was obtained from journals and related literature studies. The population in this study were all students of the Faculty of Islamic Religion class of 2020-2023, totaling 250 active students. The number of samples in the study were 100 generation z respondents at Muhammadiyah Lampung University. This study uses multiple regression analysis methods.

Data Collection

The Data was collected through questionnaires or questionnaires distributed to respondents of gen Z students at the University of Muhammadiyah Lampung. A questionnaire is a data collection technique in which people surveyed are asked to provide answers to questions or written statements.

Validity Test Results

Validity testing is a process used to assess the extent to which a measurement instrument (questionnaire) actually measures what it is intended to measure. Validity tests are very important in ensuring that the instruments used in research or evaluation have sufficient accuracy and reliability to produce valid data so that they can be used scientifically.

Table 1. Validity Test Results

Variable	Item	rhitung	rtabel	Description
Financial Literacy Shariah	X1	0,752	0,196	VALID
	X2	0,666	0,196	VALID
	X3	0,739	0,196	VALID
	X4	0,776	0,196	VALID
	X5	0,721	0,196	VALID
Religiosity	X2.1	0,325	0,196	VALID
	X2.2	0,165	0,196	VALID
	X2.3	0,005	0,196	VALID
	X2.4	0,337	0,196	VALID
	X2.5	0,187	0,196	VALID
Interest In Saving	Y1	0,430	0,196	VALID
	Y2	0,434	0,196	VALID
	Y3	0,241	0,196	VALID
	Y4	0,264	0,196	VALID
	Y5	0,415	0,196	VALID

The table shows that all statement items and variables of interest Gen Z valid. Karena nilai Corrected Item-Correlation > dtaabrleiorr r count > rtabel at significance 0.05 (5 percent), therefore the questionnaire questions can be used for the overall test model.

Reliability Test

Reliability is tested to measure the constancy or consistency of the measuring instrument, which usually uses a questionnaire. In other words, this test evaluates the instrument's ability to produce consistent measurements even when measurements are made repeatedly.

Table 2. Reliability Test

Reliability Statistics	
Cronbach's Alpha	N of Items
.850	15

The results of the reliability test showed that all variables have a large enough Cronbach's Alpha of 0.850 > 0.06 so that it can be said that all measuring concepts of each variable from the questionnaire are reliable so that for the next items on each variable concept is feasible to use as a measuring tool.

Classical Assumption

Test Normality

Test The normality of the data is usually tested by the Kolmogorov-Smirnov test. Here are the test results normality of data.

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.31078151
Most Extreme Differences	Absolute	.055
	Positive	.043
	Negative	-.055
Test Statistic		.055
Asymp. Sig. (2-tailed)		.200 ^{c,d}

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

d. This is a lower bound of the true significance.

Based on the results of the Kolmogorov Smirnov test which can be seen from the table "OneSample Kolmogorov Smirnov-Test, explains that the Asymp value.Sig. (2-tailed) by 0.200 or greater than 0.05 or $0.200 > 0.05$. By fulfilling the classical assumption with significance greater than 0.05, regression model can be used for this study because the residual value is normally distributed.

Multiple Linear Regression Analysis

Multiple linear regression analysis is a statistical method used to show the relationship between two or more independent variables, referred to as predictor variables, and one dependent variable, called response variables. Know how much influence each predictor variable has on the response variable is the main goal

Table 4. Multiple Regression Analysis Test

Model	Coefficients ^a				
	Unstandardized		Standardized		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	.096	2.178		.044	.965
Literasi Keuangan Syariah	.276	.088	.254	3.133	.002
Religiulitas	.665	.102	.531	6.533	.000

a. Dependent Variable: Minat Menabung

1. The consistent value of saving interest variable is 0.096, as shown by the constant 0.096.

2. The level of Islamic financial literacy based on regression coefficient is 0.276 in cases in which other independent variables remain the same or do not change. This shows that there is a positive correlation between the Islamic financial literacy of each unit and the interest in saving of 0.276.
3. The regression coefficient of religiosity is 0.665 in cases where the variable other independent does not change or is constant. This shows that the increase in religiosity variable each unit is positively correlated with a decrease in interest in saving by 0.665.

The T-Test Hypothesis

The t-test, or t-test, determines whether there is a significant difference between the values the expected or theoretical value (or population value) and the sample mean.

Table 5. T Test Results

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	t	
1 (Constant)	.096	2.178		.044	.965
Literasi Keuangan Syariah	.276	.088	.254	3.133	.002
Religiulitas	.665	.102	.531	6.533	.000

a. Dependent Variable: Minat Menabung

a. variable test of Islamic Financial Literacy

The results of partial regression analysis showed that the hypothesis of H_0 acceptance is the result of the fact that the value of the variable titung Sharia financial literacy rate of 3.133 > ttable 1.985 and a significant amount of 0.002 < alpha 0.05. Therefore, tthe count is greater than ttable (3.133 is greater than 1.985) and the significance of 0.002 is lower than alpha 0.05. This shows that Gen Z prefers to save in Islamic banks because they understand Islamic finance better.

b. test of religiosity variables

Based on the findings of partial regression analysis, it is known that the hypothesis, H_0 is accepted because the count of religiosity variable is 6.533 > ttable is 1.985 and a significant value of 0.00 < of alpha 0.05. Thus, thecount is greater than ttable (6.533 is greater than 1.985) and a significant value of 0.00 is smaller than alpha 0.05 we can say that religiosity has a positive and significant effect.

F Test

This test is intended to determine whether there are independent factors affect the overall regression model.

Table 6. F Test Results

ANOVA^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	422.279	2	211.139	38.743	.000 ^b
	Residual	528.631	97	5.450		
	Total	950.910	99			

a. Dependent Variable: Minat Menabung

b. Predictors: (Constant), Religiulitas, Literasi Keuangan Syariah

At a value Fhitung greater than Ftable (38.743 greater than 2.699) and significance 0.000 smaller than 0.05, it can be concluded that religiosity and 30 Islamic financial literacy have a positive and significant effect on the interest of Generation Z to save in Islamic banks.

Coefficient Of Determination (R2)

In regression analysis, R2 test is held to determine the quality of the regression model work with viewed data

Table test 7. Coefficient Of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.666 ^a	.444	.433	2.334

a. Predictors: (Constant), Religiulitas, Literasi Keuangan Syariah

The table above shows that the value of R2 is 0.444, which means 44.4% of the independent variables, consisting of religiosity variables and the level of Sharia financial literacy available to the model.

Discussion

The effect of Islamic Financial Literacy on interest in saving in banks Shariah

The results of partial regression analysis showed that the variable level of Islamic Financial Literacy has a value of 3.133 thitung, which is higher than the value of 1.985 ttable, and has a significant value of 0.002, which is less than alpha 0.05. Because the value

TC > ttable (3.133 > 1.985) and significance $0.002 < 0.05$. Therefore, a high level of Islamic financial literacy is a positive thing also significantly on the desire of Generation Z to save in Islamic banks. They can also benefit from Islamic bank goods and services, such as Islamic savings, as long as they understand the principles of Islamic finance, such as fairness and the Prohibition of usury. Because of their better understanding of Islamic finance, they tend to choose to save in Islamic banks.

In line with the research of (Fajar Sodik et al., 2022) which says that financial literacy has a significant influence on generation z's interest in saving. This shows that the level of literacy can increase generation z's interest in saving at Islamic banks.

Religiosity affects the interest of Generation Z to save in the Bank Shariah

Generation Z has a greater interest in saving money in Islamic banks, as shown by the results of partial regression analysis. This can be concluded because the value of the variable count 6.533 is lower than the value of the table 1.985, and a significant value of 0.00 is lower than alpha 0.05. Generation Z may prefer to save in Islamic banks because they are influenced by their religious beliefs about finance. They offer goods and services that meet the financial needs of the religious Generation Z by adhering to the Prohibition of usury and the principle of Justice. Generation Z, the religious and religious consider Islamic banks as a safe place to save.

In line with research conducted by (Syaifullah & Priyatno, 2022) which says that religiosity has a significant effect on people's interest in saving. This shows that religiosity is still an important role in making savings decisions at Islamic banks because the majority of the population is Muslim.

The impact of Islamic Financial Literacy and religiosity on saving decisions the Bank Syariah

The results of simultaneous regression analysis showed that the variable religiosity level of Islamic Financial Literacy has a calculated value of 38.743, which is higher than the table value of 2.699, and has a significant value of 0.000, which is less than alpha 0.05. Because the covariance of $F > F_{table}$ (38.743 > 2.699) with a significance level of $0.000 < 0.05$, it can be concluded that the variables of religiosity and Sharia Literacy have a positive effect on the desire of Generation Z to deposit money into Islamic banks. In addition, the variable level of Islamic Financial Literacy and religiosity have a positive and significant effect on the desire of Generation Z to keep their money in Islamic banks. Because of this combination of factors, Generation Z shows a greater desire to deposit money in Islamic

banks because they believe that Islamic banks meet their needs and beliefs. Generation Z religious leaders also discourage their desire to find financial solutions that are in accordance with their religious teachings. With a high level of Islamic financial literacy, the community can understand the principles and advantages of Islamic bank products.

In line with research conducted by (Abror, 2019) which says that the level of Islamic financial literacy and religiosity affects the interest in saving in generation z. Religiosity encourages a person to seek financial solutions in accordance with their religious values. Meanwhile, the level of Islamic financial literacy encourages a good understanding of the principles and benefits of products at Islamic banks. So that both variables have a positive effect on generation z's interest in saving.

Conclusion

Based on previous findings and discussions, the study found that the level of Islamic financial literacy is partially positive and significant effect against Generation Z's desire to save in Islamic banks. Individuals with a high level of Islamic financial literacy and a strong level of religiosity may be more likely to choose Islamic banks as a place to save. Increasing Islamic financial literacy can be key in increasing the participation of Generation Z in Islamic banks. Through better education and interpretation of Islamic financial principles, Generation Z can make smarter financial decisions that align with their religious values. In addition, the religiosity variable partially has a positive and significant effect on Generation Z's desire to save at Islamic banks. Religiosity also plays an important role in shaping individual financial preferences. Generation Z who are highly religious tend to choose Islamic banks as a saving option, as this is in line with their religious values and principles. Both variables, the level of Islamic Financial Literacy and religiosity, influential positive and significant to the interest of Generation Z to save in Islamic banks.

In the context of Islamic banks, it is important for financial institutions to understand the factors that influence Generation Z's saving decisions. This can help them in designing more effective financial literacy programs and more appropriate marketing strategies to attract Generation Z as customers. By understanding the role of Islamic financial literacy and religiosity in the decision-making of saving Generation Z in Islamic banks, appropriate steps can be taken to increase financial inclusion and support the growth of the Islamic financial sector as a whole. (Akmal, 2021)

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