

## Antecedents of Saving Decision at Sharia Banks: Islamic Financial Literacy, Religiosity and Service Quality (Studies on Millennial Generation)

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### ABSTRACT

*This article describes the antecedents of saving decisions in Islamic banks which are influenced by knowledge of Islamic finance, understanding of religiosity and service quality. The purpose of this study is to determine the behavior of the Indonesian millennial generation with Islamic financial literacy variables, religiosity and service quality towards the decision to save in Islamic banks. This research is quantitative research by using online questionnaires to respondents who are qualified as millennial generation or their birth years are from 1980 to 1999. The sample used is 170 respondents from the Indonesian millennial generation. The analysis in this research used multiple linear regressions. The results of this study indicated that the Islamic financial literacy variable and service quality had a significant effect on saving decisions. Meanwhile, the religiosity variable did not significantly influence the decision to save. It showed that the millennial generations' decision to save at Islamic banks has shown their rationality in behavior in the way of increasing financial literacy and choosing good service quality. Meanwhile, their high level of religiosity did not necessarily affect their decision to save at the Islamic Bank.*

**Keywords:** *Islamic Financial Literacy, Religiosity, Service Quality, Saving Decisions.*

### INTRODUCTION

At this time, the development of Islamic banking is progressing very rapidly. Based on statistical data for Islamic banking in January 2019, including Islamic commercial banks (*BUS*) which reached 14 units, Islamic business units (*UUS*) reached 34 units, and Islamic people's financing banks (*BPRS*) reached 164 units (Otoritas Jasa Keuangan, 2020). Furthermore, Islamic banking assets have increased significantly every year which is seen from the total assets of *BUS* and *UUS* in 2018 amounting to 267,570 billion Rupiah, increasing in 2018 by 298,044 billion Rupiah (Otoritas Jasa

Keuangan, 2020). It shows that the public interest in using Islamic banking services continues to increase.

To improve the culture of saving in Indonesia, the government issued an Inclusive National Financial Strategy (*SKNI*), which targets as many as 75% of Indonesia's population to have savings in 2019. This program is realized through the program 'Let Us Save' and has regular savings behavior to improve the economic growth in Indonesia. The target of the program includes youth, students and university students. These targets, who are the millennial generation, have a significant role in future economic growth. According to a survey by Kadence International Indonesia involving 3000 respondents from the lower class to the upper class, it was stated that 28% of Indonesians were the group with more expenditures than income, so it had a deficit of about 35%. Citing the OJK Survey, Indonesia's financial literacy rose from 21% in 2013 to 40% in 2020. Despite this increase, the potential to increase the role of the financial services sector for the economy is still very large (Otoritas Jasa Keuangan, 2020).

Islamic finance or Islamic banking has been around for about 40 years and continues to attract attention. The accusation that Islamic banking is only a copy of the conventional banking system is still not precisely influencing promising growth. The Policymakers and bankers see prospective business opportunities for Islamic banking (Gordad, 2011; Tatiana, Igor, & Liliya, 2015). Islamic banking is based on abandoning the practice of usury (Dusuki, 2008; Shamsudin, Salamon, Abu-Hussin, & Hisyam, 2015; Shuib, Bakar, Osman, Hashim, & Fadzil, 2016), as emphasized in the Al Quran Surat Al Baqarah: 275.

Sharia banking services are considered by customers to choose Sharia banks as institutions that manage finances. There are still many perceptions about Islamic banks, one of which is that Islamic banks only provide services to Muslims (Abiah & Wabekwa, 2012). Research conducted by Abiah & Wabekwa in Nigeria found that there is a misunderstanding because the customers of Islamic banks are limited to Muslims, which encourages the low share of the Islamic banking market (Abiah & Wabekwa, 2012). Besides, Echchabi & Olaniyi also found that awareness, uncertainty, compatibility, and subjective norms play an essential role in customer decision-making (Echchabi & Olaniyi, 2012). Almahy et al. and Soma et al. also stated that bank attitudes affect customers in choosing Islamic banking (Almahy, Al-Sahn, & Beloucif, 2014; Soma, Primiana, Wiryono, & Febrian, 2017). The study adds another indicator that Islamic financial literacy where the index was developed by Antara, Musa and Faridah (Antara, Musa, & Faridah, 2016).

There are three variables used to measure customer decisions in saving at Islamic banks; there are Islamic financial literacy, religiosity and service quality. Islamic financial literacy is related to a person's ability to use financial knowledge, abilities and attitudes to manage their financial resources following Islamic teachings or rules (Rahim, Rashid, & Hamed, 2016). The next variable is religiosity or belief systems, value systems, and institutionalized behavioral systems, all of which focus on issues that lived in as the most meaningful (Glock & Stark, 1965). The last variable is the quality of service, which is defined as how far the difference between the reality and expectations of customers for the services they get (Parasuraman, Zeithami, & Berry, 1988).

The research was conducted by several researchers. Previously, research in Indonesia only focused on measuring individual financial literacy indexes in various

professions, such as students (Welly, Kardinal, & Juwita, 2016), lecturers (Setyawati & Suroso, 2016), employees (Sobaya, Hidayanto, & Safitri, 2016). Muslichah and Sanusi showed that the results of financial literacy affected customer decisions (Muslichah & Sanusi, 2019). Meanwhile, the research conducted by Yulianto showed that financial literacy did not affect saving decisions (Yulianto, 2018), Utami, Sangen and Rachman, and Cahyanti showed that partially, religiosity has a significant effect on a person's interest in saving at Islamic banks (Cahyanti, 2018; Utami, Sangen, & Rachman, 2015). Financial literacy research that focuses on certain populations, namely the millennial generation, is still very limited. Several other studies have also explained that religiosity affects customers' decisions to save, including the research conducted by Utami, et al. stated that 95% of the religious factor influenced the customer's decision to save in Islamic banks (Utami et al., 2015). The results of research by Tyas and Setiawan showed that high service quality has a positive effect on increasing customer decisions to save at the bank (Tyas & Setiawan, 2012).

From the description above, the researcher considers this research to be necessary because of the inconsistency of the results of previous research, and it can explain the effect of Islamic financial literacy, religiosity and service quality on decisions to save in Islamic banks.

The objective of this research is to determine the effect of the level of Islamic financial literacy, religiosity, service quality partially or simultaneously on the decision to save in Islamic banks.

## **LITERATURE REVIEW**

### **Islamic financial literacy**

Islamic financial literacy is defined as a person's financial knowledge, skills, and attitudes in managing financial resources under Islamic teachings. According to Lajuni. et al. financial knowledge is knowledge of an individual about financial matters and is measured by the level of knowledge of various personal finance concepts. Attitude refers to beliefs and values related to the concept of personal finance (Lajuni, Bujang, Karia, & Yacob, 2017). These values are the key to shape a person's behavior in a decision, such as self-control, long-term, patience, and the ability to solve various financial problems.

The Financial Services Authority (OJK) stated that financial literacy is a series of processes or activities to improve the knowledge, skills of consumers and the broader community so that they can manage finances better, according to what they need and provide benefits. The Financial Services Authority divides the level of financial literacy into several parts: (1) *Well literate* is having knowledge and trust about financial service institutions and financial service products, including features, benefits, risks, rights and obligations related to financial products and services, and having skills in using financial products and services. (2) *Sufficient literate* is having knowledge and trust about financial service institutions and their products and services, including the benefits and risks features, rights and obligations related to financial products and services. (3) *Less literate*, only knowing financial institutions and financial products. (4) *Not literate*, means not having knowledge and confidence in financial service institutions and financial products and services and not having skills in using products and financial services.

Financial literacy can influence a person's behavior. When a person does not have adequate financial literacy, he can make mistakes in decisions. Therefore, financial

literacy is the key to decision-making (Ates, Coskun, Sahin, & Demircan, 2016). Ningtyas, the more a person understands the concept of finance, the more he can manage his finances well (Ningtyas, 2019). Rahim, Rashid and Hamid explained that Islamic financial literacy is related to a person's ability to apply knowledge of finance, abilities and attitudes to manage their financial resources to conform to Islamic teachings (Rahim et al., 2016). This theory is supported by previous research such as Yulianto and Cahyanti, which stated that Islamic financial literacy partially affects the decision to save in Islamic banks (Cahyanti, 2018; Yulianto, 2018).

*H1: There is an influence between the level of Islamic financial literacy on the decision to save in Islamic banks in the millennial generation in Indonesia.*

### **Religiosity**

Religiosity in the definition by Glock and Stark, is an institutionalized system of symbols, belief systems, value systems, and behavioral systems, all of which center on issues that lived as the most meaningful (ultimate meaning) (Glock & Stark, 1965). Khairunnisa, Ahmad and Gurendawati define religiosity as the extent to which a particular person believes in and glorifies the creator, god, god or goddess of the relevant religion, then practices relevant teachings and participates in relevant activities (Khairunnisa, Ahmad, & Gurendawati, 2020). Religion is a system that builds beliefs, values, expectations, and behaviors owned by group members or society. However, the level of religiosity from one individual to another is different.

There are five kinds of dimensions in religiosity, namely the dimension of belief (ideological), the dimension of worship or religious practice (ritualistic), the dimension of appreciation (experiential), the dimension of practice (consequential), and the dimension of religious knowledge (intellectual).

In terms of religiosity, some researchers agreed that there is an influence of religiosity on the decision to save at Islamic Banks. The research conducted by Utami, Sangen and Rachman stated that the level of religiosity has a significant effect on decisions and interest in saving (Utami et al., 2015).

*H2: There is an influence between religiosity on the decision to save in Islamic banks on the Millennial Generation in Indonesia.*

### **Service Quality**

Parasuraman, Zeithami and Berry define service quality as to how far the difference is between the reality and expectations of customers for the services they receive (Parasuraman et al., 1988). Also, Goetsch and David, quoted by Fandy Tjiptono (2011: 164), are dynamic conditions related to products, services, human resources, processes, and the environment meeting or exceeding expectations. Parasuraman, Zeithami and Berry explained that there are five dimensions of service quality, namely, reliability (reliability), responsiveness (responsiveness), assurance (assurance), tangibles (direct evidence), and empathy (Parasuraman et al., 1988).

Sharia Banking Service Quality, which sets benchmarks for the quality of Islamic banking services in Indonesia, integrates these values with the BSQ or Bank Service Quality which was popularized by Abdullah, Suhaimi, Saban, and Hamali (Abdullah, Suhaimi, & Saban, 2011). Tyas and Setiawan obtained results regarding the influence of service quality factors on someone's decision to save (Tyas & Setiawan, 2012).

*H3: There is an influence between the service quality on the decision to save in Islamic banks on Millennial Generation in Indonesia*

### **Saving Decision**

According to Olson, a decision includes a choice between two or more alternative actions. states that decision-making is a process of assessing and selecting various alternatives according to particular interests by determining an option that is considered the most profitable (Peter & Olson, 2013). Meanwhile, a decision is a process of a problem-solving approach, seeking information, several alternative assessments, making buying decisions and post-buying behavior that consumers go through.

The definition of a saving decision is the same as the definition of a buying decision, which is the result of various options to find solutions and assess the existing options systematically and objectively accompanied by looking at the advantages and disadvantages. There are four decision-making factors for saving in Islamic banks, namely, cultural, social, personal, and psychological factors (Abdurrahman, 2015).

### **Millennial Generation**

Y Generation began to be used during the editorial period of the prominent newspapers in the United States in August 1993. The generation that used instant communication technologies such as email, SMS, instant massaged and social media such as Facebook and Twitter can also be called the generation that grew up in the booming internet era. They grew up with the birth of computers and the internet so it can be said that they have natural intelligence and skills in using new technologies (Carraso-Gallego, 2017). Even in this generation's era, the millennial generation is more open in political and economic views, so they look very reactive to environmental changes that occur around them. Millennials have become the dominant customer segmentation tool because individuals belong to certain groups who exhibit similar values, preferences and experiences (Lajante & Ladhari, 2019). Currently, there are 4 cohorts in demographics, namely baby boomers, Gen-X, Millennials (born 1981 to 2000), and Generation Z. The current millennial generation (2020) is those aged 20 to 39 years (Walidah, 2017).

The characteristics of this millennial generation are the characteristics of each different individual, based on where he grew up, his family's economic and social strata, and their communication patterns are very open compared to previous generations, fanatical social media users and their lives are greatly influenced by developments technology, and are more open to political and economic views so that they appear reactive to a change in their environment and have more concern for wealth.

### **RESEARCH METHOD**

This research used quantitative research. The approach used a descriptive study. This study used a survey method by distributing questionnaires online to millennial generations who are the customers of Islamic banks. Millennial generations or also known as the Y generation are grouped by birth year, from 1980 to 1999 (Lancaster & Stillman, 2002). The population in this study is infinite. The population is a resident in the city of Malang who was born between 1980 and 1999 and has an account with an Islamic bank.

The sampling technique used was purposive sampling. Respondents are millennials who have sharia bank savings accounts in the city of Malang. The determination of the number of representative samples according to Hair et al. is dependent on the number of indicators (34 Indicators) multiplied by 5 for a total of 170 respondents, then analyzed by multiple linear regression using SPSS Version 20.0 (Hair, Black, Babin, & Anderson, 1995). Multiple regression analysis was carried out to test the simultaneous effect of several independent variables on one dependent variable. The formula of regression equation from the hypothesis in this study is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Explanation:

Y = Decision to save in Sharia Bank

a = Constant

b<sub>1</sub> = Regression coefficient of Islamic Financial Literacy variable

b<sub>2</sub> = regression coefficient of Religiosity variable

X<sub>1</sub> = Islamic Financial Literacy

X<sub>2</sub> = Religiosity

X<sub>3</sub> = Service Quality

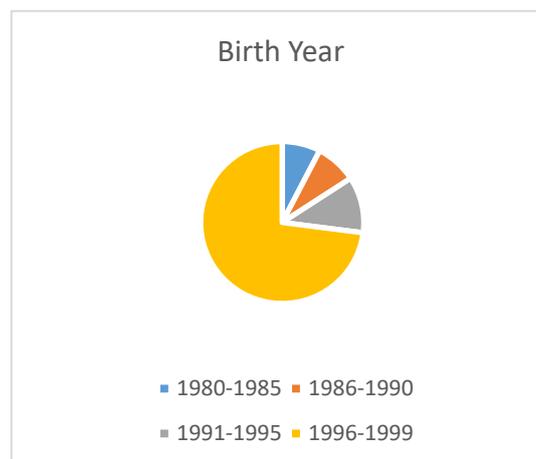
e = error

## **RESULT AND ANALYSIS**

### **Description of Respondents by Year of Birth**

A birth year divided by a ratio of 5 years with a limit from the birth year of the millennial generation is vital in this study because each birth year ratio has a different mindset so that the resulting output in understanding the decision to save can also be different. The distribution of respondents based on the year of birth can be seen in the following figure:

**Figure 1 Characteristics of Respondents by Birth Year**



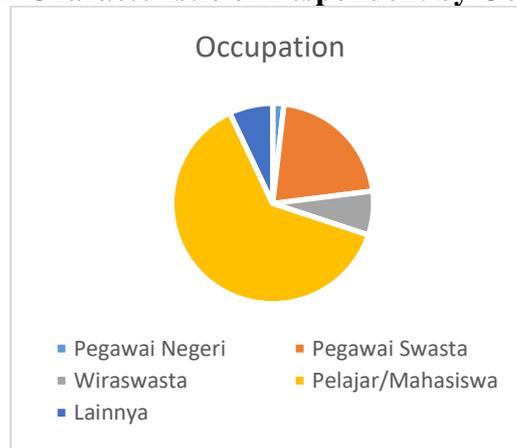
*Source: Data processed by the author, 2020*

Based on the figures, it showed that the dominant respondents are the millennial generation born between 1996 and 1999 at 72.9%. The respondents who were born in 1991–1995 have a value of 11.2% and 8.2% for respondents who were born in 1986–1990. The respondents who were born in 1980–1985 have the smallest percentage value, namely 7.6% of the total respondents.

### Description of Respondents by Occupation

In Figure 3 above, it is known that the value of respondents with jobs as civil servants is 1.8%, private employees 21.20%, entrepreneurs 7.1%, students 62.9% and other jobs have a value of 7%. Thus the respondents who decide to save in Islamic banks are mostly students.

**Figure 2 Characteristic of Respondent by Occupation**

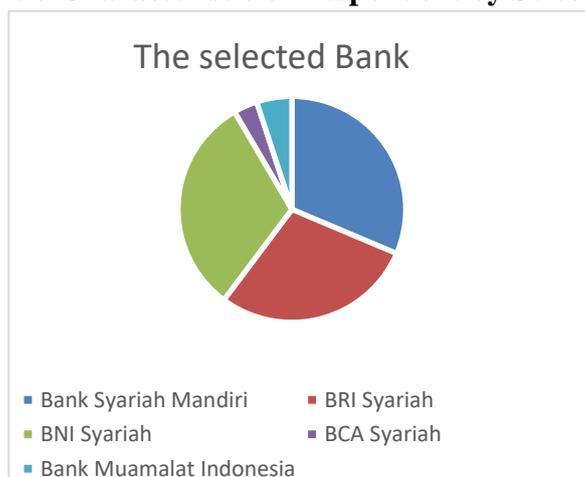


*Source: Data processed by the author, 2020*

### Description of Respondents by Selected Bank

In Figure 4, it can be explained that the Bank chosen by most respondents is Bank Syariah Mandiri and BNI Syariah with a value of 31.4%. BRI Syariah with a presentation of 28.8%, BCA Syariah 3.4% and Bank Muamalat with 5% in the accumulated respondents. Thus, Bank Syariah Mandiri and BNI Syariah have become the most preferred banks for customers to save.

**Figure 3 Characteristic of Respondent by Selected Bank**



*Source: Data processed by the author, 2020*

based on the results of reliability tests, validity tests, and classic assumptions tests, show that this research model meets the requirements and is appropriate to do the further stages of the exam (appendix).

**Tabel 1  
Partial Test and Multiple Linear Regression**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-,087	1,806		-,048	,962
I	,167	,053	,187	3,150	,002
R	,044	,033	,079	1,344	,181
KP	,338	,035	,595	9,622	,000

*Source: processed by the researcher, 2020*

The results of the multiple linear regression test resulted in the mathematical value of the regression test as follows:

$$Y = (-0,087) + 0,167X_1 + 0,044X_2 + 0,338X_3 + e$$

Based on table 1 above, it can be seen that the Islamic financial literacy variable (X1) has a  $t_{count}$  of 3,150 with a degree of the significant degree of t 0.002 and service quality has a  $t_{count}$  of 9.622 with a degree of significance of t 0.000. Because the degree of significance of t is less than 0.05, the conclusion That is obtained is that partially the Islamic financial literacy variable and service quality have a significant influence on the variable decision to save at Islamic banks (Y). Thus, it can be concluded that  $H_1$  and  $H_3$  are supported. In comparison, the religiosity variable (X2) has a  $t_{count}$  of 1.344 with a significance degree t of 0.181. Because the degree of significance t is greater than 0.05,

the conclusion is that partially the religiosity variable (X2) does not have a significant effect on the variable decision to save in Islamic banks (Y). It can be concluded that H<sub>2</sub> is rejected. However, the f test shows that the f-count value is 65.293 with a significance level (sig) of 0.000. This figure is smaller than the 0.05 degree of significance. Thus, the independent variables consisting of financial literacy and religiosity together have a significant effect on the variable decision to save in Islamic banks.

## DISCUSSION

### **The Effect of Islamic Financial Literacy on Decisions to Save in Islamic Banks.**

The financial literacy variable (X1) has a  $t_{\text{count}}$  of 3,150 that is greater than the table which is 1.654, and the direction of the coefficient is positive, and the degree of significance is less than 0.05. Thus, it can be concluded that the financial literacy variable (X1) has a positive and significant relationship with the decision to save in Islamic banks for the millennial generation. The results of these statistical calculations explain that the level of financial literacy possessed by the millennial generation can influence the decision to save at Islamic banks.

Thus, the greater the level of financial literacy possessed by the millennial generation, the more substantial influence will be on the decision to save at Islamic banks.

Islamic financial literacy provides a better understanding of how to properly manage the financials to achieve prosperity based on sharia or Islamic principles. In the Qur'an surah Al-Mujadalah:11, Allah says:

يَا أَيُّهَا الَّذِينَ آمَنُوا إِذَا قِيلَ لَكُمْ تَفَسَّحُوا فِي الْمَجَالِسِ فَافْسَحُوا يَفْسَحِ اللَّهُ لَكُمْ وَإِذَا قِيلَ انشُرُوا فَانشُرُوا يَرْفَعِ اللَّهُ الَّذِينَ آمَنُوا مِنْكُمْ وَالَّذِينَ أُوتُوا الْعِلْمَ دَرَجَاتٍ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ  
"(58:11) O you who have believed, when you are told, "Space yourselves" in assemblies, then make space; Allah will make space for you. And when you are told, "Arise," then arise; Allah will raise those who have believed among you and those who were given knowledge, by degrees. And Allah is Acquainted with what you do."

The result of this study is in line with research conducted by Cahyanti (2018) showed that the results of financial literacy affect customers' decisions to save at Islamic banks.

### **The Effect of Religiosity on the Decision to Save in Islamic Banks**

Based on the results of the statistical test, the religiosity variable (X2) has a  $t_{\text{count}}$  of 1.344, which is smaller than the  $t_{\text{table}}$  which is 1.654 with a degree of significance  $t$  0.243. Because the degree of significance  $t$  is greater than 0.05, the conclusion is that the level of religiosity does not affect the decision to save in Islamic banks for the millennial generation.

The results of these calculations suggest that the level of religiosity does not influence the decision to save in Islamic banks. In other words, the decision-making to save in Islamic banks carried out by the millennial generation is not based on the level of religiosity they have. The results of this study are contrary to research conducted by Utami et al. which revealed that religiosity affects a customer's decision (Utami et al., 2015). This can very well happen because, with a high level of religiosity, a person does not have money to be saved, the decision to save cannot be fulfilled.

### **The Effect of Service Quality on the Decision to Save in Islamic Banks**

Based on the results of the statistical test, the religiosity variable (X3) has a  $t_{count}$  of 9.622, which is greater than the  $t_{table}$ , namely 1.654 with a degree of significance of  $t$  0.000. Because the significance level of  $t$  is less than 0.05, the conclusion is that the level of service quality has a positive and significant effect on the decision to save at Islamic banks for the millennial generation.

The results of these calculations provide an understanding that the service quality of the millennial generation influences saving decisions. In other words, the decision to save in Islamic banks by the millennial generation is based on the quality of service they have. These results are in line with the results of research by Tyas & Setiawan, which stated that high service quality has a positive effect on increasing customer decisions to save at the bank (Tyas & Setiawan, 2012). The service quality can also lead to satisfaction and loyalty, which prevents switching to other banks.

### **The Effect of Financial Literacy, Religiosity and Service Quality on Investment Decisions**

Based on the statistical test, it can be seen that the F test shows that the  $F_{count}$  value is 13.043 with a significance level (sig) of 0.000. This figure is smaller than the 0.05 degree of significance. Thus, the independent variables consisting of financial literacy and religiosity together have a significant effect on the saving decision variable.

The results of the statistical test explain that the three independent variables, which are financial literacy, religiosity and service quality together influence the decision to save. This means that the higher level of financial literacy, religiosity and service quality, that the millennial generation has, the better it will affect the decision to save. Based on the data above, the researcher states that the variables of financial literacy, religiosity and service quality affect the decision to save.

### **CONCLUSION**

Based on the results of the study, it can be concluded that financial literacy variables (X1) and Service Quality (X3) have a significant influence on the variable of decisions to save at Islamic banks (Y), while religiosity (X2) partially does not have a significant effect on the decision to save in Islamic banks. . The simultaneous test (as a whole effect) shows that the three variables which are financial literacy, religiosity and service quality together have a significant influence on the decision to save in Islamic banks.

The suggestion for academicians, it is always needed to improve the quality of education for students and undergraduate students regarding financial literacy. Financial literacy is important because it is basic knowledge for the survival of the millennial generation so that in the future, they will be able to be smart people who can provide a better chance for the nation. In addition, providing education about the importance of saving and giving regular training evenly to the millennial generation will result in a real understanding of the Islamic banking world. Islamic Banking in Indonesia is also needed always to continue improving the quality of service to the customers and prospective customers who make transactions. With the increase in the operational sector and facilities, it will significantly encourage customers to choose Islamic banking to become a partner in financial management. Further researchers are expected to conduct more in-depth research, especially qualitatively for the breadth of knowledge

and give more detailed information so that the scientific benefits can always be developed.

### **Implication**

Financial literacy is a person's ability to manage finances. Some of the instruments covered in financial literacy are knowledge of savings, insurance and investment. The result of the study is that there is an influence on the financial literacy level to the decision of saving in Islamic banks for the millennial generation. This implies that decisions made by the millennial generation will be better if they have a good level of literacy, so that millennials who want to be able to decide to save well and are profitable, must increase their level of financial literacy.

Religiosity is a system of symbols, belief systems, value systems, and institutionalized systems of behavior, all of which are centered on issues that are lived in as the most meaningful. In short, religiosity is a system of norms and values that are institutionalized and the activities in it can be lived by a person with one's heart. The results showed that there was no effect of religiosity on saving decisions in the millennial generation. This implies that the smarter millennial generation is influenced by self-encouragement in the form of understanding financial literacy and still views that religion does not affect their decision to save.

The service quality can be identified by comparing the perceptions of customers on the real service they receive or get with the real service they expect or want on the service attributes of a company. This implies that if people want to be able to decide the option to save in a fair and profitable Islamic bank, it is necessary to have maximum service quality.

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**Appendix**

**Table 1 Validity Test**

No	Variable	Item		Explanation of Validity
1	Islamic Financial Literacy	L1	0,520	VALID
2		L2	0,507	VALID
3		L3	0,752	VALID
4		L4	0,767	VALID
5		L5	0,730	VALID
6		L6	0,624	VALID
7	Religiosity	R1	0,676	VALID
8		R2	0,705	VALID
9		R3	0,724	VALID
10		R4	0,584	VALID
11		R5	0,689	VALID
12		R6	0,708	VALID
13		R7	0,699	VALID
14		R8	0,698	VALID
15		R9	0,621	VALID
16		R10	0,550	VALID
17		R11	0,585	VALID
18		R12	0,596	VALID
19		R13	0,583	VALID
20	Service Quality	KP1	0,700	VALID
21		KP2	0,774	VALID
22		KP3	0,789	VALID
23		KP4	0,797	VALID
24		KP5	0,808	VALID
25		KP6	0,835	VALID
26		KP7	0,813	VALID
27		KP8	0,765	VALID
28		KP9	0,794	VALID
29		KP10	0,588	VALID
30	Saving Decision	KM1	0,796	VALID
31		KM2	0,825	VALID
32		KM3	0,614	VALID
33		KM4	0,743	VALID
34		KM5	0,842	VALID

Source: Data processed by the researcher, 2020

**Tabel 2 Normality Test**

	UR
N	170
Kolmogorov-Smirnov Z	,704
Asymp. Sig. (2-tailed)	,705

Source: processed by the researcher, 2020

**Tabel 3 Autocorrelation Test**

Model	Durbin-Watson
1	2,193 <sup>a</sup>

Source: processed by the researcher, 2020

**Tabel 4 Multicollinearity Test**

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Model		Collinearity Statistics	
		Tolerance	VIF
1	X <sub>1</sub>	,785	1,274
	X <sub>2</sub>	,795	1,258
	X <sub>3</sub>	,723	1,382

Source: processed by the researcher, 2020