

Influence Literacy Islamic Finance and Motivation for Saving Interest of Islamic Economics Study Program Students at Bank Syariah Indonesia

Sahfira Handayani^{1*}, Rafiuddin², Dinah Husniah³

^{1,2,3} Muhammadiyah University of Bima, Indonesia

*Corresponding Author: sahfirahandayani@gmail.com

Article History

Received: 06-06-2026

Revised: 10-06-2026

Published: 30-06-2026

Keywords: *Islamic Financial Literacy, Motivation, Saving Interest, Students, Islamic Bankin*

ABSTRACT

This study is motivated by the gap between students understanding of Islamic economics and their actual behavior in utilizing Islamic banking services. It aims to examine the effect of Islamic financial literacy and motivation on students saving interest in Bank Syariah Indonesia. A quantitative approach with a causal associative design was employed. Data were collected through questionnaires from 64 students of the Islamic Economics Study Program selected using simple random sampling. The data were analyzed using multiple linear regression. The findings reveal that partially, Islamic financial literacy does not significantly influence saving interest, whereas motivation has a positive and significant effect. Simultaneously, both variables significantly affect saving interest, with a coefficient of determination of 82.75%. These results indicate that motivational factors play a more dominant role than cognitive aspects in shaping students financial behavior. This study contributes to the Islamic finance literature by emphasizing the importance of integrating financial literacy and motivation in enhancing Islamic financial inclusion. Practically, the findings provide insights for Islamic banking institutions to design strategies that not only focus on improving financial knowledge but also on strengthening students motivation as potential customers.

INTRODUCTION

Development industry Islamic Finance in Indonesia in a number of year final show increasingly dynamic progressive. Transformation institutional through strengthening system Islamic banking, including The presence of Bank Syariah Indonesia (BSI) is an important momentum in expand inclusion profit based Islamic principles (Syahputra Eko, Novianty Lily, 2023). Not only oriented towards profitability, Islamic banking prioritizes mark justice ,

transparency, and blessings in activity economy, so that present alternative system finances that are not just rational in a way economic, but also valuable ethical and spiritual (Ramadhani et al., 2021).

However Thus, development institutions No always followed by an increase utilization service optimally. In in practice, level participation public including circles student in use product Islamic banking still Not yet maximum (Nonci, 2023). Phenomenon This become interesting when happened to students of the Sharia Economics Study Program who were academic has learn concepts and practices Islamic finance. In general theoretical, group This should have level adequate literacy as well as trend behavior aligned finances with sharia principles. However, the reality on the ground show existence gap between knowledge and practice, especially in decision saving in a Sharia bank. One of them suspected factors play a role in condition the is literacy Sharia finance.

Literacy No only in meaning as knowledge, but also ability understand and apply principles Islamic finance in taking decisions. Individuals with level good literacy tend capable differentiate characteristics product finance, understanding draft for results, and realize implications prohibition usury in activity economy. Although Thus, the results study previously show that high literacy No always compared straight with actual behavior, so that required other factors that are capable push individual for act (Rifka Alkhilyatul Ma'rifat, I Made Suraharta, 2024). In context this, motivation become aspect important that is not can be ignored.

Motivation reflect internal and external motivation external influences decision somebody in manage finance, including in activity saving . Encouragement the can in the form of desire For reach security financial, hope get reward appropriate results Sharia principles, as well as influence environment social and values religious. In students, motivation often become bridge between knowledge possessed and actions real in life everyday. Findings empirical from research data This show that although in a way general literacy variables Islamic finance and motivation own strong relationship with interest saving, influence both of them No always balanced.

Analysis results show that motivation own significant influence to interest save students, while literacy Sharia finance does not show influence significant in a way parsia. This is indicates that knowledge possessed student Not yet Of course internalized become behavior financial without existence encouragement strong motivation. In other words, decisions save No only influenced by what is known, but also by how much big encouragement For act. In addition, the relationship between variables literacy Islamic finance and relative motivation tall show existence close relationship between aspect cognitive and affective in form interest save students. Conditions This strengthen view that behavior finance is results interaction complex between knowledge, attitudes, and motivation psychological, not just consequence from understanding theoretical solely.

Leave from phenomenon said, research This focuses on students of the Islamic Economics Study Program at Muhammadiyah University of Bima as object study. Selection

context This become relevant remember characteristics student as group intellectual the expected Muslim capable become agent literacy Sharia finance in the future. However, the existence of gap between understanding and practice precisely open room further study deep about factors that influence interest they in saving at Bank Syariah Indonesia. With Thus, research This aim For analyze influence literacy Islamic finance and motivation to interest save students, good in a way partial and simultaneous.

Research result expected No only give contribution to development literature Sharia economics, but also becoming base consideration practical for banking institutions in designing more educational strategies and approaches effective in increase interest generation young to service Sharia finance . Although various study has study influence literacy finance to behavior saving , the results obtained Still show inconsistencies. Some research find that literacy influential significant , while other studies show results on the contrary . This is indicates existence other factors that play a role, in particular factor psychology like motivation. Research This give contribution new in literature Islamic finance with show that literacy finance No Enough For push interest save without existence support strong motivation. Different with research previously placed literacy as determinant main , study This confirm that motivation is factor dominant bridging gap between knowledge and behavior . Therefore that , research This offer novelty with integrate dimensions cognitive and affective in undergo interest save students in context Islamic banking.

METHODOLOGY

1. Types and Approaches Research

Study This use approach quantitative with design associative causal, which aims For test relationships and influences between independent variables on variables dependent. Approach quantitative chosen Because capable explain connection between variables in a way objective through analysis statistics based on numerical data (Sugiyono, 2013) . In general specific, research This analyze influence literacy Islamic finance and motivation to interest save students at Bank Syariah Indonesia. The analysis model used is multiple linear regression For identify influence partial and simultaneous between variables (Gnanadesikan, 2011).

2. Population and Sample

Population in study This is all over student The active population of the Sharia Economics Study Program, Faculty of Islamic Studies, Muhammadiyah University of Bima, totals 179 people. This chosen Because own relevance direct with object study, namely understanding and practice Islamic finance. Techniques for taking sample using probability sampling with simple random sampling method, so that every member population own equal opportunities For selected (Curtis et al., 2000). Determination amount sample done use Slovin's formula with level error of 10%, so it is obtained amount sample as many as 64 respondents.

3. Data Types and Sources

Data used in study This is the primary data obtained in a way direct from respondents through distribution questionnaire. Questionnaire used as the main instrument For measure perception respondents to variables research. The use of primary data is assessed appropriate Because allows researchers get specific information in accordance with objective study (Sugiyono, 2013) besides secondary data is also used as supporters, such as literature scientific, journals, and reports official related literacy Islamic finance.

4. Data collection technique

Data collection techniques were carried out through method survey use questionnaire structured. Research instrument arranged based on indicator variables that have been implemented in study theory and research previous.

The measurement scale used is scale Likert 4 points, namely consists of from:

- 1 = Very No Agree
- 2 = No Agree
- 3 = Agree
- 4 = Very Agree

Use scale even without option neutral aim For reduce answer bias middle as well as push respondents give more choices firm (Jebb et al., 2021).

5. Definition Operational Variables

Variables in study This consists of from:

a. Literacy Islamic Finance (X1)

Literacy Islamic finance is defined as level understanding individual to principles, concepts, and products finance Sharia - based. The indicators used includes:

- Understanding contract Islamic banking
- Understanding prohibition usury
- Understanding principle for results
- Differences between Islamic and conventional banks

(Az-Zahra et al., 2022)

b. Motivation (X2)

Motivation is internal and external motivation external influences decision individual in saving. The indicators used includes :

- Desire get reward results in accordance Sharia principles
- Security financial
- Influence environment social

(Deci & Ryan, 1985)

c. Interest in Saving (Y)

Interest in saving is trend individual in matter saving funds in Islamic banks. The indicators used includes:

- Interest to product

- Desire open account
 - Intention save funds
- (Siqueira et al., 2022)

6. Instrument Test Study

a. Validity Test

Validity test done use Pearson Product Moment correlation with compare calculated r value and r table. Test results show that all items have calculated r value $>$ r table (0.248), so all over instrument declared valid.

b. Reliability Test

Reliability test mobility done using Cronbach's Alpha. The results show that all over variables own alpha value $>$ 0.90, which means instrument study have level very high consistency (Yahia, 2021).

7. Data Analysis Techniques

Data analysis was performed use help device statistical software with stages as following:

a. Assumption Test Classic

• Normality Test

The results of the Shapiro-Wilk test show that all over variables nothing normally distributed ($p < 0.05$). However, in analysis regression, which is more important is residual normality, so that the model remains can used (Midway & White, 2025).

• Linearity Test

The test results show that connection between variables X1 and X2 are linear towards Y ($p > 0.05$), so that fulfil assumptions linear regression.

• Multicollinearity Test

The Variance Inflation Factor (VIF) value is 6.204 (< 10) and the tolerance is 0.161 (> 0.10), so that can concluded No happen multicollinearity in the model, although there is correlation between sufficient variables tall.

b. Analysis Multiple Linear Regression

Regression model in study This formulated as following:

$$Y = a + b_1X_1 + b_2X_2 + e \quad Y = a + b_1X_1 + b_2X_2 + e$$

Analysis results show that the regression model significant in a way simultaneous with R^2 value = $0.8275R^2 = 0.8275R^2 = 0.8275$, which means 82.75% of the variation interest save can be explained by variables literacy Islamic finance and motivation.

In a way partial:

- Literacy Islamic finance does not influential significant
- Motivation influential positive and significant to interest save.

Findings This show that factor motivational own more roles dominant in form behavior finance student compared to aspect cognitive solely.

8. Hypothesis Testing

Testing hypothesis done use:

- t-test for see influence partial
- f test for see influence simultaneous

The results of the F test show that the model is significant ($p < 0.001$), so can concluded that literacy Islamic finance and motivation in a way together influential to interest save .

RESULTS AND DISCUSSION

1. Research result

1.1 Instrument Test Study

Validity test results show that all statement items on variables literacy Islamic finance , motivation, and interest save own mark coefficient correlation (r count) more big compared to r table (0.248). With Thus, all items are declared valid and suitable. used in study.

Next, reliability test using Cronbach's Alpha show that all over variables own value above 0.90. This is indicates that the research instrument own level very high internal consistency, so that can trusted For measure variables study (Yahia, 2021).

Table 1. Validity Test Results

| Variables | Number of Items | Valid Items | Information |
|-------------------------------|-----------------|-------------|-------------|
| Literacy Islamic Finance (X1) | 15 | 15/15 | Valid |
| Motivation (X2) | 11 | 11/11 | Valid |
| Interest in Saving (Y) | 7 | 7/7 | Valid |

Source : Processed data , 2026

Interpretation:

All items have calculated r value $>$ r table (0.248), so all instruments are declared valid.

Table 2. Reliability Test Results

| Variables | Cronbach's Alpha | Criteria | Information |
|-------------------------------|------------------|----------|---------------|
| Literacy Islamic Finance (X1) | 0.9728 | > 0.70 | Very Reliable |
| Motivation (X2) | 0.9628 | > 0.70 | Very Reliable |
| Interest in Saving (Y) | 0.9521 | > 0.70 | Very Reliable |

Source : Processed data , 2026

Interpretation:

All over variables own Alpha value $>$ 0.90, so that show the instrument is very consistent and reliable.

1.2 Assumption Test Classic

Normality test results using Shapiro-Wilk shows that all over variables own mark significant below 0.05 , so the data is not normally distributed . Although Thus , the condition

This Still tolerable in study social because the data is based scale Likert tend abnormal, and more assumptions important in regression is residual normality (Midway & White, 2025).

Linearity test show that connection between literacy Islamic finance (X1) and motivation (X2) towards interest saving (Y) is linear, with mark significance of each above 0.05. This is show that the linear regression model is feasible used.

Temporary that , the results of the multicollinearity test show VIF value of 6.204 and tolerance of 0.161. This value Still berda within the limits that can be acceptable (VIF < 10 and tolerance > 0.10), so can concluded that No happen multicollinearity in the regression model (Ahmed et al., 2024). However correlation between variables independent enough tall still need noticed in interpretation results.

Table 3. Results Test Normality

a. Shapiro-Wilk test

| Variables | Statistics | Sig. | Information |
|-------------------------------|------------|-------|-------------|
| Literacy Islamic Finance (X1) | 0.7774 | 0.000 | Abnormal |
| Motivation (X2) | 0.8265 | 0.000 | Abnormal |
| Interest in Saving (Y) | 0.8568 | 0.000 | Abnormal |

Source: Processed data, 2026

b. Residual Normality Test

| Statistics | Mark |
|-------------------------|-------|
| N | 64 |
| Mean | 0.000 |
| Standard Deviation | 1,021 |
| Kolmogorov-Smirnov Sig. | 0.087 |

Source: Processed data , 2026

Information:

Residuals are normally distributed (Sig. > 0.05)

Normality test results using Shapiro-Wilk and Kolmogorov-Smirnov methods show that all over variables study own mark significance is below 0.05, so that can concluded that the data is not normally distributed univariate. Condition This general occurred in the research data social media that uses scale Likert.

However thus, in analysis linear regression, assumptions more normality important is residual distribution, not distribution of each variable . Based on the results of the residual normality test, obtained mark significance by 0.087 which is more big from 0.05, so that can concluded that the residuals are normally distributed.

Table 4. Linearity Test Results

| Relationship | R | R ² | F Deviation | Sig. | Information |
|--------------|--------|----------------|-------------|--------|-------------|
| X1 – Y | 0.8622 | 0.7433 | 1,8092 | 0.0548 | Linear |

| | | | | | |
|--------|--------|--------|--------|--------|--------|
| X2 – Y | 0.9061 | 0.8210 | 1.3975 | 0.1789 | Linear |
|--------|--------|--------|--------|--------|--------|

Source : Processed data , 2026

Interpretation:

significance value > 0.05 indicates linear relationship between variables independent and dependent.

Table 5. Multicollinearity Test Results

| Variables | Tolerance | VIF | Information |
|-------------------------------|-----------|-------|-----------------------------|
| X1 – Literacy Islamic Finance | 0.161 | 6,204 | Not occur multicollinearity |
| X2 – Motivation | 0.161 | 6,204 | Not occur multicollinearity |

Source : Processed data, 2026

Interpretation:

VIF value < 10 and tolerance > 0.10 indicates No there is multicollinearity , although correlation between variables Enough high (r = 0.9159).

1.3 Analysis Multiple Linear Regression

Analysis results multiple linear regression show equality as following:

$$Y = 2.706+0.089X_1+0.431X_2 \quad Y = 2.706 + 0.089X_1 + 0.431X_2$$

Coefficient value determination (R²) of 0.8275 shows that 82.75% of the variation interest save can explained by variables literacy Islamic finance and motivation, while the rest 17.25 % is influenced by other factors outside the research model.

The results of the F test show that the regression model significant in a way simultaneous (p < 0.001), so can concluded that second independent variables in together influential to interest save student.

In a way partial, T test results show that :

Literacy Islamic finance (X₁) no influential significant to interest saving (p > 0.05) whereas Motivation (X₂) has an effect positive and significant to interest saving (< 0.001).

Table 6. Analysis Results Multiple Linear Regression

a. Coefficient regression

| Variables | Coefficient (B) | Std. Error | T count | Sig. | description |
|-------------------------------|-----------------|------------|---------|--------|-----------------|
| Constant | 2,7064 | 1.2082 | 2.2401 | 0.0288 | Significant |
| X1 – Literacy Islamic Finance | 0.0896 | 0.0579 | 1,5002 | 0.1388 | Not Significant |
| X2 – Motivation | 0.4309 | 0.0796 | 5.4103 | 0.0000 | Significant |

Source : Processed data, 2026

b. Model Summary

| R | R ² | Adjusted R ² |
|--------|----------------|-------------------------|
| 0.9097 | 0.8275 | 0.8217 |

Source : Processed data, 2026

c. F test

| F count | Sig. | Information |
|---------|-------|-------------------|
| 143.90 | 0.000 | Significant Model |

Source : Processed data, 2026

Interpretation:

Capable model explains 82.75% of the variation interest saving , while Motivation influential significant and Literacy Islamic Finance does not significant in a way partial .

2. Discussion

2.1 Influence Literacy Islamic Finance on Savings Interest

Research result show that literacy Islamic finance does not influential significant towards interest save students. Findings This interesting because theoretically literacy should become factor main in form decision finance. In perspective theory, literacy finance functioning as foundation cognitive that influences individuals understand And evaluate product finance (Kaiser & Lusardi, 2024). Individual with literacy tall expected capable take more decisions rational And in accordance with principle adopted financial system. However, the results study This show that understanding just Not yet Enough For push action real.

Condition this , indicates there is a gap between knowledge And behavior (knowledge -behavior gap), where students understand draft finance Sharia Not yet Of course implement it in form save in Islamic Banks. Findings This in line with research that states that literacy finance No always influential direct to behavior finance without existence factor supporters other (Sulasih et al., 2022). In addition , the high correlation between literacy And motivation in study This show that part influence literacy Possible absorbed by variables motivation, so that influence partial become No significant. This is strengthen argument that literacy more play a role as factor potential, not factor determinant main.

2.2 Influence Motivation Regarding Interest in Saving

Different with literacy, variables motivation proven own influence positive and significant to interest save students. These results show that the more tall motivation someone, then the more big his tendency For saving at a Sharia Bank. Findings This in line with Self-Determination Theory states that that behavior individuals are greatly influenced by internal and external forces (Deci & Ryan, 1985). In context study this , motivation No only originate from need economy, but also from mark religious, influence environment, as well as desire For get security financial.

Students who have strong motivation, good Because religious and environmental encouragement social, as well as future needs tend more consistent in take decision financial. This is also supported by research previously stated that motivation own influence significant to decision saving at Sharia Bank (Izzudin & Adinugraha, 2021). With Thus, motivation can understood as factor driving force main capable change intention become action real. Without strong motivation, knowledge possessed individual tend No implemented in behavior.

2.3 Influence Literacy Finance Sharia And Simultaneous Motivation

Results study show that literacy finance Sharia And simultaneous motivation influential significant to interest saving. This is show that second variables own mutual roles complete in form behavior finance students, in framework theory of planned behavior, interest or intention is results from interaction between attitudes, subjective norms, and perception control (Siqueira et al., 2022). Literacy play a role in form attitude through understanding, whereas motivation play a role in strengthen encouragement For act. Value coefficient high determination (82.75 %) indicates that the research model own very capable Good in explain variation interest saving. This is indicates that combination of factors cognitive And affective is effective approach in understand behavior finance student.

However however, still there is factor other outside the model that participated influence interest saving, such as trust towards banks, convenience access services, as well as factor digitalization banking. By therefore, research furthermore recommended For enter variables addition so that get a clearer picture comprehensive. Results study show that literacy finance Sharia No influential significant to interest save students. Findings This indicates that improvement knowledge not automatically followed by change behavior. Phenomenon This in line with draft many knowledge-behavior gaps discussed in literature modern finance (Lusardi & Mitchell, 2013).

In perspective behavioral finance , conditions This can explained through draft bounded rationality, where individual No always use information owned optimally in taking decision . In other words, literacy finance more play a role as capacity cognitive , not as driver main action, on the contrary motivation proven own influence positive and significant to interest saving. This is show that factor affective own more roles dominant compared to factor cognitive. Findings This consistent with Self-Determination Theory (Deci & Ryan, 1985), which confirms that motivation intrinsic is determinant main in form behavior individual.

In context Islamic finance, motivation religious become dimensions important to strengthen decision saving , individuals who have awareness religious tend more pushed For use product appropriate finances with Sharia principles. This in line with findings Gusmirah et al., (2025) which shows that factor motivational own influence more strong compared to literacy. In terms of simultaneous , results study This show that literacy and motivation have significant influence to interest saving, things This support Theory of Planned Behavior (Siqueira et al., 2022), which states that intention behavior formed from combination factor cognitive and affective. With Thus, research This confirm that approach improvement inclusion Islamic finance does not can only focus on education , but also must notice aspect motivational as factor key in push change behavior.

CONCLUSION

Based on results research and discussion about Influence Literacy Islamic Finance and Motivation Against the Interest of Throwing Away Student The Sharia Economics Study Program at Bank Syariah Indonesia, can concluded a number of matter as following;

First literacy Islamic finance does not own significant influence to interest save students, findings This show that level understanding student about concepts and principles Islamic finance has not yet fully capable push they For implement it in behavior real , especially in activity saving in a Sharia bank. In other words, the knowledge possessed Still nature cognitive and not yet internalized become action.

Second, motivation proven own influence positive and significant to interest save students, things This indicates that internal and external motivation external , such as desire get security financial, influence environment , as well as values religious, to be factor the main driving force student For Saving at Bank Syariah Indonesia. Motivation play a role as driving force main capable change intention become behavior real.

Third, in a way simultaneous, literacy Islamic finance and motivation influential significant to interest save students, things This show that second variables own mutual relationship complete in form behavior finance, where literacy functioning as base understanding , whereas motivation play a role as driver action.

In a way overall, research This confirm that in context students, factors affective in the form of motivation own more roles dominant compared to factor cognitive in the form of literacy Islamic finance in influence interest saving. Therefore that, the effort improvement interest save No Enough only through education literacy, but also necessary accompanied with a strategy that is capable strengthen motivation, good through approach religious, social, and need financial practical. Research This conclude that motivation is factor main influencing factors interest save students, meanwhile literacy Islamic finance does not own influence significant in a way directly. In simultaneous, both variables own strong contribution in explain behavior saving. In a way theoretical, research This strengthen behavioral finance approach that emphasizes importance factor psychology in taking decision finance. In terms of practical, results study This show that the improvement strategy inclusion Sharia finance is necessary focused on strengthening motivation, not only improvement literacy.

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