

THE ROLE OF SAVING INTEREST IN MEDIATING THE INFLUENCE OF ACCESSIBILITY, BRAND AWARENESS, AND SHARIA FINANCIAL LITERACY ON SAVING DECISIONS

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Abstract

This study aims to examine the influence of accessibility, brand awareness, and Islamic financial literacy on saving decisions at BSI KC Salatiga, with interest in saving as an intervening variable. Using a quantitative approach, data were collected through questionnaires distributed to 100 respondents and analyzed with SmartPLS to test validity, reliability, and relationships among variables. The findings reveal that accessibility and Islamic financial literacy have a positive and significant effect on both saving decisions and interest in saving, where interest successfully mediates their impact. Meanwhile, brand awareness significantly affects only interest in saving but still indirectly influences saving decisions through that interest. These results highlight the importance of improving banking accessibility, enhancing Islamic financial literacy education for the public, and strengthening brand awareness to encourage greater interest and decisions to save. The originality of this study lies in combining accessibility, brand awareness, and Islamic financial literacy with interest in saving as a mediator, offering a fresh perspective in exploring factors affecting saving decisions within the context of Islamic banking. This research contributes to better understanding customer behavior and provides practical insights for Islamic banks like BSI KC Salatiga to develop strategies that can effectively attract and retain saving customers.

Keywords: Accessibility, Brand Awareness, Islamic Financial Literacy, Decision, Interest

Penelitian ini bertujuan untuk menganalisis pengaruh aksesibilitas, brand awareness, dan literasi keuangan syariah terhadap keputusan menabung di BSI KC Salatiga, dengan minat menabung sebagai variabel intervening. Pendekatan kuantitatif digunakan dengan penyebaran kuesioner kepada 100 responden, dianalisis menggunakan SmartPLS untuk menguji validitas, reliabilitas, serta hubungan antar variabel. Hasil penelitian menunjukkan bahwa aksesibilitas dan literasi keuangan syariah memiliki pengaruh positif dan signifikan terhadap keputusan menabung dan minat menabung, dengan minat berhasil memediasi pengaruh keduanya. Sementara itu, brand awareness hanya berpengaruh signifikan terhadap minat menabung, tetapi tetap memiliki pengaruh tidak langsung terhadap keputusan menabung melalui minat tersebut. Temuan ini menegaskan pentingnya peningkatan aksesibilitas layanan perbankan, edukasi literasi keuangan syariah kepada masyarakat, serta penguatan brand awareness agar dapat mendorong minat dan keputusan nasabah untuk menabung. Keunikan penelitian ini terletak pada penggabungan variabel aksesibilitas, brand awareness, dan literasi keuangan syariah dengan minat menabung sebagai mediator, sehingga memberikan sudut pandang baru dalam memahami faktor-faktor yang memengaruhi keputusan menabung pada bank syariah, khususnya di BSI KC Salatiga.

Kata kunci: Aksesibilitas, Kesadaran Merek, Literasi Keuangan Syariah, Keputusan, Minat

Introduction

Islamic banking plays an important role in the economy by implementing sharia principles in accordance with Law Number 21 of 2008. Islamic banks include Islamic Commercial Banks and Islamic People's Financing Banks, all of whose operations are based on sharia provisions (Fauzi & Murniawaty, 2020). Bank Syariah Indonesia (BSI) as the largest Islamic bank in Indonesia, established since February 1, 2021 (Adil et al., 2024), faces the challenge of continuing to meet the expectations of its growing number of customers with an increasingly diverse product portfolio. Unsatisfactory service can encourage customers to move to other banks, so BSI needs to ensure that the quality of service is maintained and meets customer needs.

Bank Syariah Indonesia (BSI) is the result of a merger of three state-owned sharia banks, namely BSM, BNIS, and BRIS. This merger strengthens the position of national sharia banking, increases operational efficiency, expands the service network, and encourages the development of sharia finance in the community (Cahyati, 2023).

Customers' decisions to save are influenced by several factors, such as accessibility, brand awareness, and financial literacy. However, the limited number of Islamic bank branches and ATMs is a challenge in increasing service access. Therefore, expanding accessibility, strengthening brand awareness, and increasing Islamic financial literacy are important strategies for Islamic banks to be more competitive. Customer interest also acts as an intervening variable that strengthens the relationship between accessibility and saving decisions. Previous studies have shown mixed results, (Puspa & Sadiyah, 2024) found that accessibility had a positive effect on interest, while (Primadewi et al., 2020) stated that accessibility had no direct effect on saving decisions.

Sharia banking brand awareness also still needs to be strengthened, because people tend to be more familiar with and trust conventional banks that have been operating for a long time. Brand awareness itself is the ability of consumers to recognize or remember a brand (Purwiyanto & Purwanto, 2020). Consumers generally prefer products that are already known because of the influence of recommendations, confidence in quality, and a sense of security and comfort (Mahsyar & Gunawan, 2024). Research by (Syahputra et al., 2024) shows that brand awareness has a positive and significant effect on saving decisions, in contrast to the findings of (Firdayanti et al., 2023) which stated that there was no significant effect.

Then in terms of financial literacy, low sharia financial literacy can affect people's understanding of sharia banking products, including savings, thus impacting their interest and decision to save. The higher the sharia financial literacy, the greater the interest in saving in sharia banks (Nurrohmah & Purbayati, 2020). (Hudha, 2021) research shows a positive and significant influence of sharia financial literacy on saving decisions, in contrast to the findings of (Sholeh & Dahruji, 2024) who did not find a significant influence.

This research was conducted at Bank Syariah Indonesia (BSI) KC Salatiga because this institution represents the real practice of Islamic banking, and Salatiga has a unique socio-economic context. The novelty of this research lies in the combination of accessibility, brand awareness, and Islamic financial literacy as determinants of saving decisions, with interest in saving as an intervening variable, which is still rarely studied, especially in Salatiga City. The results of the study are expected to provide both theoretical and practical contributions to the development of Islamic banking..

Methods

This study uses a quantitative approach, which involves collecting and analyzing numerical data. Data are obtained through surveys, observation, interviews, and questionnaires, and analyzed using statistical tests. The research was conducted at Bank Syariah Indonesia (BSI) KC Salatiga, located at Jl. Diponegoro No.77, Salatiga, Central Java. The study took place from March 2025 until completion.

The population includes all customers of BSI KCP Salatiga whose exact number is unknown (Sugiyono, 2013). The sample was selected using random sampling, where each member of the population has an equal chance of being chosen. The sample size was determined using Lemeshow's formula (Lemeshow et al., 1991):

$$n = \frac{Z^2 1 - \alpha / 2 P (1 - P)}{d^2}$$

Where:

- N= sample size
- Z= 95% = 1,96 standard value
- P= 0.5: maximum estimation error
- d= 10% = 0,10 : alpha or sampling error

Calculation result:

$$n = \frac{1,96^2 \cdot 0,5 (1 - 0,5)}{0,1^2}$$

$$n = \frac{3,8416 \cdot (0,025)}{0,01}$$

$$n = 96,04 \text{ Rounded to 100 respondents.}$$

This study uses primary data collected directly from customers through questionnaires distributed at BSI KC Salatiga to understand their views on variables influencing saving decisions. Data measurement applies a Likert scale with five categories: Strongly Disagree (1), Disagree (2), Neutral (3), Agree (4), and Strongly Agree (5). The variables in this study consist of independent variables (X), namely accessibility, brand awareness, and Islamic financial literacy; the dependent variable (Y), which is saving decision; and the intervening variable (Z), which is customers' saving interest acting as a mediator between the independent and dependent variables.

Tables and Figures

Table 1 Conceptual and Operational Definition

| Variable | Definition | Indicators |
|---|---|--|
| Accessibility (Andriani et al., 2023) | Ease for customers to access services, products, and information. | Ease of access, cost, facilities |
| Brand awareness (Apriliani & Hayuningtias, 2023) | Consumer ability to recognize or recall a brand. | Recall, recognition, purchase, consumption |

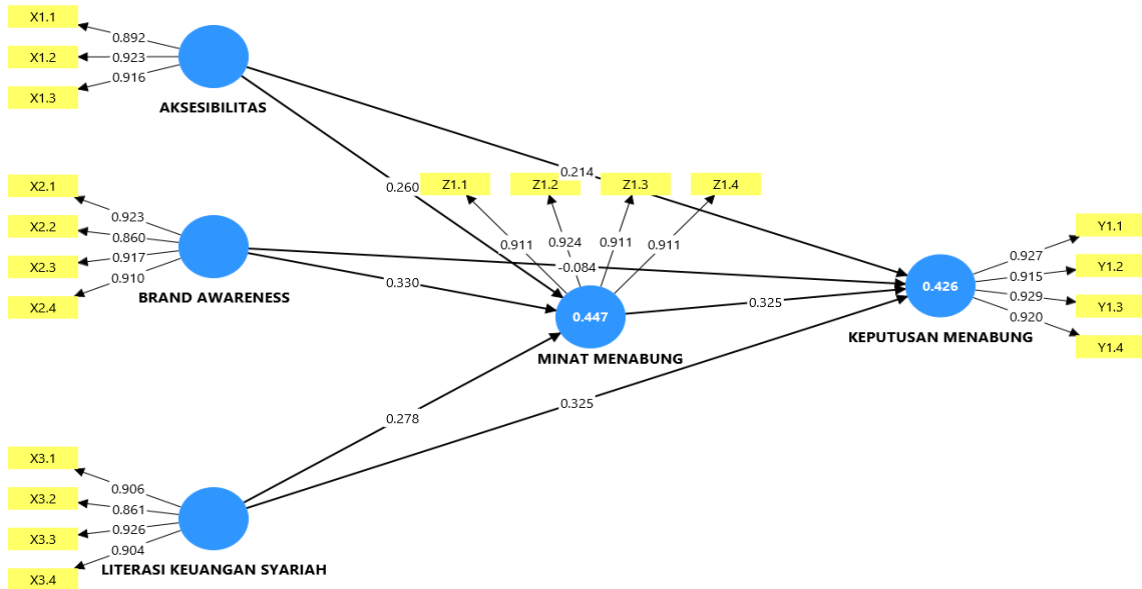
| | | |
|--|---|---|
| Islamic Financial Literacy (Yulianti et al., 2023) | Customer understanding of financial principles in line with Islamic values. | Knowledge, capability, attitude, confidence |
| Saving Decision (Efendy & Oktapiani, 2024) | Act of setting aside money for future use rather than spending it all. | Choosing products, confidence in products, recommendation, repeat use |
| Interest (Rahmawati et al., 2023) | Motivation that encourages someone to act. | Attention, interest, desire, action |

This study uses SmartPLS as the analytical tool due to its flexibility and accuracy in handling small sample sizes, allowing researchers to explore relationships among variables. The analysis includes two models (Sihombing et al., 2022) : the measurement model (outer model), which tests validity and reliability through discriminant validity (using AVE > 0.5 and loading factors ≥ 0.7) and composite reliability (> 0.7 for confirmatory studies, 0.6–0.7 for exploratory); and the structural model (inner model), which examines variable relationships using bootstrapping, along with R-Square tests to measure explained variance (0.67 considered strong, 0.33 moderate, and 0.19 weak), F-Square to detect effect sizes (values < 0.002 considered negligible), and hypothesis testing where a t-statistic greater than the t-table value (0.05) indicates a significant effect. Overall, SmartPLS facilitates data analysis and helps draw accurate research conclusions efficiently.

Result and Discussion

This study focuses on customers of Bank Syariah Indonesia (BSI) in Salatiga City, addressing the relatively low participation in saving at Islamic banks despite Indonesia's predominantly Muslim population. Factors suspected to influence saving decisions include limited access to services and product information (accessibility), low brand awareness, and a lack of public understanding of Islamic banking principles (Islamic financial literacy). These three factors may directly or indirectly affect saving decisions, with saving interest acting as an intervening variable. Salatiga was chosen because of its diverse community characteristics, which are considered representative of various perceptions toward Islamic financial services. The sample consisted of 100 BSI customers in Salatiga City, and the collected data were analyzed using SmartPLS 4. Questionnaires were distributed through three methods: printed paper, QR codes, and direct links, allowing respondents to access the questionnaire via scanning or clicking a link that directed them to a Google Form containing statements related to the study. The following section presents the respondents' demographic profile.

Image 1 Model Algorithm After Indicator Testing



Source: SmartPLS 4

The image 1 presents the output of a PLS-SEM (Partial Least Squares Structural Equation Modeling) analysis using SmartPLS, showing the relationships among latent variables: accessibility, brand awareness, and Islamic financial literacy as independent variables; saving interest as a mediator; and saving decision as the dependent variable. Path coefficients indicate the strength and direction of influence—for example, brand awareness (0.330), Islamic financial literacy (0.278), and accessibility (0.260) all positively affect saving interest, which then positively influences saving decision (0.325). The R² values show the model explains 44.7% of the variance in saving interest and 42.6% in saving decision, summarizing the contribution and direction of each variable in the research model.

Table 1 Discriminant Validity Test Results

| | AKSESIBILITAS | BRAND AWARENESS | KEPUTUSAN MENABUNG | LITERASI KEUANGAN SYARIAH | MINAT MENABUNG |
|---------------------------|---------------|-----------------|--------------------|---------------------------|----------------|
| AKSESIBILITAS | | | | | |
| BRAND AWARENESS | 0.506 | | | | |
| KEPUTUSAN MENABUNG | 0.509 | 0.308 | | | |
| LITERASI KEUANGAN SYARIAH | 0.406 | 0.318 | 0.564 | | |
| MINAT MENABUNG | 0.566 | 0.57 | 0.58 | 0.505 | |

Source: SmartPLS 4

The discriminant validity in Table 1 shows that each variable can generally be distinguished clearly from the others. In this table, the Islamic financial literacy variable has a correlation of 0.406 with accessibility, while its $\sqrt{\text{AVE}}$ value is only 0.600. Similarly, saving interest has a correlation of 0.634 with accessibility, which exceeds its $\sqrt{\text{AVE}}$ value of just 0.562. This indicates that these constructs are closely related to other constructs in the model.

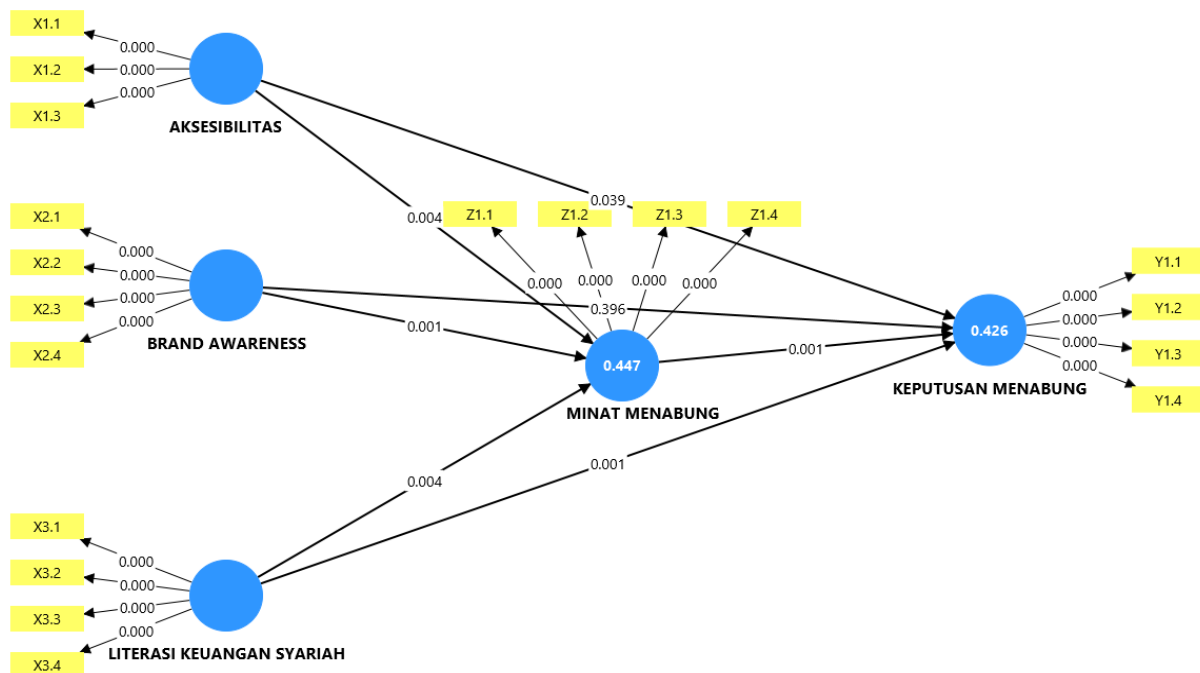
Table 2 F-Square Test Results

| | AKSESIBILITAS | BRAND AWARENESS | KEPUTUSAN MENABUNG | LITERASI KEUANGAN SYARIAH | MINAT MENABUNG |
|---------------------------|---------------|-----------------|--------------------|---------------------------|----------------|
| AKSESIBILITAS | | | 0.053 | | 0.089 |
| BRAND AWARENESS | | | 0.008 | | 0.15 |
| KEPUTUSAN MENABUNG | | | | | |
| LITERASI KEUANGAN SYARIAH | | | 0.137 | | 0.116 |
| MINAT MENABUNG | | | 0.102 | | |

Source: SmartPLS 4

Table 2 shows the F-Square values for each variable in the model, which are used to assess the effect size of one construct on another. The interpretation of F-Square values categorizes 0.02 as small, 0.15 as medium, and 0.35 as large. Based on this, it can be concluded that: (1) accessibility has a weak effect on saving decision; (2) accessibility has a weak effect on saving interest; (3) brand awareness has a weak effect on saving decision; (4) brand awareness has a medium effect on saving interest; (5) Islamic financial literacy has a medium effect on saving decision; (6) Islamic financial literacy has a medium effect on saving interest; and (7) saving interest has a medium effect on saving decision.

Image 2 Path Coefficient Test Results



Source: SmartPLS 4

Image 2 presents the structural model illustrating the relationships between accessibility, brand awareness, and Islamic financial literacy on saving decision, with saving interest as the intervening variable. The model shows that accessibility, brand awareness, and Islamic financial literacy each have direct paths to saving interest, which in turn significantly influences saving decision. The R² value of 0.447 for saving interest indicates that these three exogenous variables together explain around 44.7% of its variance, while the saving decision has an R² of 0.426, meaning 42.6% of its variance is explained by saving interest along with the direct paths from the three exogenous variables. The numbers shown along the arrows in the diagram represent p-values, which indicate the significance of the relationships between variables in this model.

Table 3 Path Coefficient Test Results (Bootstrapping)

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| AKSESIBILITAS -> KEPUTUSAN MENABUNG | 0.214 | 0.22 | 0.103 | 2.064 | 0.039 |
| AKSESIBILITAS -> MINAT MENABUNG | 0.26 | 0.264 | 0.09 | 2.908 | 0.004 |
| BRAND AWARENESS -> KEPUTUSAN MENABUNG | -0.084 | -0.084 | 0.099 | 0.848 | 0.396 |
| BRAND AWARENESS -> MINAT MENABUNG | 0.33 | 0.329 | 0.102 | 3.224 | 0.001 |
| LITERASI KEUANGAN SYARIAH -> KEPUTUSAN MENABUNG | 0.325 | 0.318 | 0.1 | 3.231 | 0.001 |
| LITERASI KEUANGAN SYARIAH -> MINAT MENABUNG | 0.278 | 0.28 | 0.097 | 2.855 | 0.004 |
| MINAT MENABUNG -> KEPUTUSAN MENABUNG | 0.325 | 0.322 | 0.099 | 3.272 | 0.001 |

Source: SmartPLS 4

In the significance test or hypothesis testing of the relationships between variables, bootstrapping was conducted using the entire original sample to perform resampling. This analysis evaluates the path coefficients and refers to statistical test results: if the p-value is <0.05 and the t statistic is >1.96, the construct is considered strong or significant and thus accepted. Based on the significance test using bootstrapping and the path coefficients, it can be concluded that: (1) accessibility has a positive and significant effect on saving decision, as shown by a p-value of 0.039 (<0.05), a t statistic of 2.064 (>1.96), and a positive path coefficient of 0.214; (2) accessibility has a positive and significant effect on saving interest, supported by a p-value of 0.004 (<0.05), t statistic of 2.908 (>1.96), and path coefficient of 0.260; (3) brand awareness has a negative and insignificant effect on saving decision, indicated by a p-value of 0.396 (>0.05), t statistic of 0.848 (<1.96), and negative path coefficient of -0.084; (4) brand awareness has a positive and significant effect on saving interest, shown by a p-value of 0.001 (<0.05), t statistic of 3.224 (>1.96), and path coefficient of 0.330; (5) Islamic financial literacy has a positive and significant effect on saving decision, proven by a p-value of 0.001 (<0.05), t statistic of 3.231 (>1.96), and path coefficient of 0.325; (6) Islamic financial literacy also has a positive and significant effect on saving interest, supported by a p-value of 0.004 (<0.05), t statistic of 2.855 (>1.96), and path coefficient of 0.278; and (7) saving interest has a positive and significant effect on saving decision, demonstrated by a p-value of 0.001 (<0.05), t statistic of 3.272 (>1.96), and path coefficient of 0.325.

Table 4 Specific Indirect Effect Test Results (Bootstrapping)

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics (O/STDEV) | P values |
|---|---------------------|-----------------|----------------------------|--------------------------|----------|
| LITERASI KEUANGAN SYARIAH -> MINAT MENABUNG -> KEPUTUSAN MENABUNG | 0.09 | 0.09 | 0.043 | 2.075 | 0.038 |
| AKSESIBILITAS -> MINAT MENABUNG -> KEPUTUSAN MENABUNG | 0.085 | 0.086 | 0.042 | 2.024 | 0.043 |
| BRAND AWARENESS -> MINAT MENABUNG -> KEPUTUSAN MENABUNG | 0.107 | 0.104 | 0.043 | 2.486 | 0.013 |

Source: SmartPLS 4

Based on the mediation test using bootstrapping with the specific indirect effect parameter, it can be concluded that: (1) Islamic financial literacy has a significant indirect effect on saving decision through saving interest, with a p-value of 0.038 (<0.05) and a t statistic of 2.075 (>1.92); (2) accessibility has a significant indirect effect on saving decision through saving interest, supported by a p-value of 0.043 (<0.05) and a t statistic of 2.024 (>1.92); and (3) brand awareness also has a significant indirect effect on saving decision through saving interest, as indicated by a p-value of 0.013 (<0.05) and a t statistic of 2.486 (>1.92).

Table 5 Research Results

| Hypothesis | Research Result | Conclusion |
|--|--|-----------------|
| H1: Accessibility is suspected to affect saving decision | Accessibility has a positive and significant relationship with saving decision | Accepted |
| H2: Accessibility is suspected to affect saving interest | Accessibility has a positive and significant relationship with saving interest | Accepted |

| | | |
|---|---|-----------------|
| H3: Saving interest is suspected to mediate the effect of accessibility on saving decision | Saving interest can mediate the effect of accessibility on saving decision | Accepted |
| H4: Brand awareness is suspected to affect saving decision | Brand awareness has a negative and insignificant relationship with saving decision | Rejected |
| H5: Brand awareness is suspected to affect saving interest | Brand awareness has a positive and significant relationship with saving interest | Accepted |
| H6: Saving interest is suspected to mediate the effect of brand awareness on saving decision | Saving interest can mediate the effect of brand awareness on saving decision | Accepted |
| H7: Islamic financial literacy is suspected to affect saving decision | Islamic financial literacy has a positive and significant relationship with saving decision | Accepted |
| H8: Islamic financial literacy is suspected to affect saving interest | Islamic financial literacy has a positive and significant relationship with saving interest | Accepted |
| H9: Saving interest is suspected to mediate the effect of Islamic financial literacy on saving decision | Saving interest can mediate the effect of Islamic financial literacy on saving decision | Accepted |
| H10: Saving interest is suspected to affect saving decision | Saving interest has a positive and significant relationship with saving decision | Accepted |

Conclusion

This study examines the effects of accessibility, brand awareness, and Islamic financial literacy on saving decisions at Bank Syariah Indonesia (BSI) in Salatiga, with saving interest as a mediating variable. The findings demonstrate that accessibility and Islamic financial literacy both have positive and significant effects on saving decisions and saving interest, and saving interest successfully mediates these relationships. While brand awareness does not directly influence saving decisions significantly, it positively and significantly affects saving interest, which in turn mediates its impact on saving decisions. Overall, saving interest itself shows a positive and significant effect on customers' saving decisions. These results highlight the importance of improving accessibility to banking services, strengthening brand awareness, and enhancing public understanding of Islamic financial principles to increase customer interest and encourage saving behavior in Islamic banks.

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