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THE INFLUENCE OF ISLAMIC FINANCIAL LITERACY, RELIGIOSITY, AND SERVICE QUALITY ON THE DECISION TO SAVE AT ISLAMIC BANKS WITH TRUST AS AN INTERVENING VARIABLE IN JAMBI PROVINCE

Novita Angraini*[1], Zulfanetti[2], Nurida Isnaeni[3]

[1,2,3]Faculty of Business and Economy, Universitas Jambi

Corresponding Author: *angraininovita0@gmail.com*

ABSTRACT

This study examines and analyzes the influence of Sharia financial literacy, religiosity, and service quality on saving decisions in Islamic Banks with trust as an intervening variable in Jambi Province. This study has a sample size of 115 respondents representing each district/city in Jambi Province with a proportional nonrandom sampling technique. The data used were primary data obtained from distributing questionnaires. The research analysis method used Structural Equation Modeling Partial Least Squares (SEM-PLS) and data processing techniques using descriptive statistical analysis techniques and Partial Least Square (PLS) analysis with the help of SmartPLS 4.1.0.2 software. The results of this study indicate that Sharia financial literacy, religiosity, and service quality have a positive and significant effect on customer trust in Islamic banks in Jambi Province. Sharia financial literacy and service quality positively and significantly affect customer decisions to save at Islamic banks in Jambi Province. However, religiosity does not affect saving decisions at Islamic banks in Jambi province. Trust positively and significantly affects saving decisions at Islamic banks in Jambi Province. Trust can mediate the influence of Sharia financial literacy, religiosity, and service quality variables on saving decisions in Islamic Banks in Jambi province.

Keywords: Sharia Financial Literacy, Religiosity, Service Quality, Trust, Saving Decisions

1.0 INTRODUCTION

Sharia Bank is a financial management institution that carries out its activities based on Sharia principles and is divided into three types: Sharia Commercial Banks (BUS), Sharia Business Units (UUS), and Sharia People's Financing Banks (BPRS). Its functions include collecting funds from the public and investment from fund owners, as well as distributing funds to other parties through buying and selling transactions or business cooperation. Sharia banks manage finances according to Islamic religious rules, which means they do not use an interest system in their financial activities. The returns earned by banks and customers are based on agreements made by both. The agreement must comply with the conditions stipulated in Islamic law (Ismail, 2011). Islamic banking is one of the banking industries with rapid growth, even statistical data shows that Southeast Asia has become one of the centers of development of the Islamic finance industry globally (Ghozali et al., 2019). However, the number of Islamic financial services managers in Indonesia fluctuates. Indonesia also has a potential opportunity to develop the Islamic banking industry in the future, this is because Indonesia is a country that has the largest Muslim population compared to other countries. According to The Royal Islamic Strategic Studies Center (RISSC) or MABDA entitled The Muslim 500 in 2023, the Muslim population in Indonesia is the largest in the ASEAN and global countries, where the Muslim population in 2022 is 237.55 million people, this number reaches 86.7% of the total population of Indonesia.

In addition to support from the government, improving the quality of human resources is also an effort that can be made to optimize the growth of Islamic banking. One of the roles of banking is to collect and manage funds from people who have excess nominal. According to Aziz &; Jayanto, (2021) stated that the decision to save funds is supported by the Theory of Planned Behavior (TPB). This theory explains that a person's decision to save funds is influenced by several factors described in the Theory of Planned Behavior (SDGs). TPB, developed by Ajzen (1991), states that a person's behavior depends on the intentions that arise from the individual himself. The intention to perform a behavior comes from three main factors: normative beliefs (subjective norms), behavioral beliefs (attitudes), and perceived behavioral control (perceived behavioral control). In the context of this study, Planned Behavior Theory implies that when people make decisions about financial behavior, they consider a variety of factors, both from within themselves and from the external environment. These factors become the basis for customers in deciding to deposit funds in Islamic Banks.

The level of Islamic financial literacy is one of the factors that influence a person's decision to save at an Islamic Bank. Previous research, as mentioned by Salim et al. (2022), emphasized the importance of Islamic financial literacy in spurring economic growth. A high level of financial literacy enables people to understand various aspects of finance, which in turn can improve their well-being and, indirectly, influence their decisions in choosing Islamic banking services. However, according to Sugiarti (2023), the lack of public interest in Islamic banking products and services is caused by the lack of Islamic financial literacy and inclusion. The Islamic financial literacy index was first measured in the National Survey of Financial Literacy and Inclusion in 2016.

In addition to Islamic financial literacy, the level of confidence or religiosity is also considered a factor that can influence customer decisions, as conveyed by Parastika et al. (2021). Some Islamic economists have drawn interesting conclusions about the relationship between economic behavior and people's level of conviction or faith. The economic behavior of a person or group is strongly influenced by the level of faith. This perspective also influences saving behavior. Religiosity is a state in which a person thinks and acts by the teachings of his religion (Glock &; Stark, 1965). According to Asiyah & Hariri (2021), religiosity includes internalizing religious values within a person, which is reflected in beliefs and daily actions by the teachings of the religion they believe in. In the context of purchasing products, consumers tend to consider the factor of religiosity they profess. Therefore, consumer behavior can be influenced by their level of religiosity.

In addition to Sharia financial literacy and religiosity, according to (Agung &; Yustine, 2020) service quality is very important in competition between various companies in the banking industry. Service quality has a strong relationship with customer satisfaction. Customer satisfaction is reflected by how close their expectations are to the real experience they get. If the experience gained does not meet expectations, customers are likely to feel disappointed. This affects their decision to buy the product again or not (Tjiptono & Chandra, 2005).

In this study, researchers added an intervening variable, namely trust. According to Sudaryono (2016), the intervening variable is a variable in the position between the independent and dependent variables. In other words, before the independent variable affects the dependent variable, the intervening variable will play an intermediary role. According to Kusuma et al. (2021), trust influences consumers and becomes the basis for making product or service purchase decisions. Furthermore, according to Monoarfa et al. (2023), trust can encourage customers to make decisions to become Sharia Bank customers. Based on this phenomenon and research gap, researchers focused on analyzing the influence of Islamic financial literacy, level of religiosity, and service quality on the decision to save at Islamic Banks in the people of Jambi Province, with trust as a mediating variable.

2.0 LITERATURE REVIEW

Theory of Planned Behavior

*The Theory of Planned Behavior (*TPB) was popularized by Ajzen in 1991 as an extension of the Theory of Reasoned Action (TRA), which aims to provide an explanation and understand the reasons for a particular action of a person (Ajzen, 1991). The SDGs focus on individual interest in behavior (Ajzen, 1991), and consist of three independent variables. First, attitude, which involves a person's evaluation of the advantages and disadvantages of the action. Second,is subjective norms, which means the pressure that a person can feel to understand whether a certain action can or cannot be implemented. Third, perceptions of behavioral control, which relate to an individual's perception of ease or difficulty incarrying out such actions, are based on experience in anticipating obstacles and obstacles.

Theory of Financial Literacy

Another theory that can explain how a person can perform a financial action is the *theory of financial literacy.* Financial literacy refers to a person's ability to understand and use financial concepts effectively in everyday life. It includes an understanding of how to manage money wisely, create budgets, invest money, understand financial risk, and make smart financial decisions (Vitt et al., 2000). Financial literacy helps individuals to make better decisions about their finances, manage financial risk, avoid unnecessary debt, and better plan their financial future.

Expectation Disconfirmation Theory

The Expectation disconfirmation theory (EDT) was one of the prominent theories in marketing activities in the 1980s. EDT has long been the dominant paradigm in marketing for studying customer satisfaction with products and services (Tse, Nicosia, &; Wilton, 1990). This theory is used to predict and explain consumer satisfaction with products or services.

Saving Decisions

Before considering a customer's decision to save, it is important to understand the concept of consumer decision, especially in the context of purchasing a product or service. (Loudon and Bitta, 1993) argue that consumer behavior is an action taken during deciding to get a product or not. Therefore, consumer behavior can be concluded as an action taken by a person or group to buy or not buy a good or service so that they feel satisfied with the decisions taken (Al-Idrus, 2019).

Sharia Financial Literacy

Financial literacy is the ability of individuals to understand and manage their financial aspects efficiently. It involves an understanding of the basic principles of finance, such as money management, budgeting, investing, financial risk, and future planning. People who have strong financial skills can make smarter financial decisions, manage risk effectively, and design short and long-term financial goals more optimally. Financial proficiency has an important role in increasing personal financial stability and achieving long-term financial success (Gunawan, 2022).

Religiosity

Religiosity refers to a person's internal state that encourages them to think, behave, behave, and act by the teachings of their religion (Glock &; Stark, 1965). According to Fadhilatul (2019), religiosity is an expression or manifestation of a belief system or religion that a person believes in, which is reflected in the substantial appreciation of these religious values, and results in choices of attitudes and behaviors in decision-making.

Quality of Service

Quality always starts with the consumer and ultimately returns to the consumer. Therefore, companies are required to adopt the mindset that quality must be oriented to consumer needs (Walujo et al., 2020). According to Tjiptono & Candra (2011), service quality is determined by the company's ability to meet customer needs and desires by their expectations. Service quality is the impression that consumers have of the services provided by a company (Kurniasih, 2021). This can be interpreted as an effort to meet the needs and desires of consumers appropriately while conveying themin a way that follows their expectations (Anim and Indiani, 2020).

Belief

According to Kholid & Soemarso (2018), the concept of trust refers to customer confidence in the reliability of the bank in ensuring the security and confidentiality of customer accounts. Security refers to the assurance that the use of the account is secure, with a very low risk of data or information loss, and minimal risk of theft. Meanwhile, confidentiality confirms that all users' personal information is kept confidential, without any third party being able to access it.

3.0 METHODOLOGY

The information obtained from the distribution of questionnaires was then collected and analyzed using the Partial Least Square (PLS) method. PLS is a solving method in Structural Equation Modelling (SEM). The steps of structural model analysis in the SEM-PLS application involve several stages, including: 1) Forming a path diagram. The conceptual framework model that has been formed by the researcher is then transformed into a path diagram as an illustration of the causality relationship of research variables as in the research model. A path diagram is a graphical representation that explains the relationship of several variables in the research model, which provides a comprehensive picture of the structure of the research model (Ghozali, 2018). Path diagrams are not the primary requirement of using data analysis in the SEM component base, but graphically illustrating them can help with understanding the hypotheses made. 2) Convert the path diagram into a structural equation. 3) Designing a measurement model (outer model). The measurement model is part of Structural Equation Modeling (SEM) which aims to test the correctness and reliability of the measurement form. Tests in the outer model include Convergent Validity, Discriminant Validity, and Composite Reliability. 4) Designing the Structural Model (Inner Model). The Inner Model is used as a model for forecasting relationships between latent variables. Evaluation of the inner model is important to verify the robustness and accuracy of the model used. Evaluation of the inner model can be seen from the coefficient of determinant and Goodness of Fit (GoF). There are several tests to evaluate the model, including the R-squared value and T-test through path coefficients.

4.0 FINDINGS AND DISCUSSION

This study was tested using Partial Least Square (PLS) with SmartPLS 4.1.0.2 application. PLS analysis consists of two sub-models: the measurement model often called the outer model, and the structural model often called the inner model. The measurement model describes how the manifest variable or observed variable represents the latent variable to be measured. While structural models show the strength of estimates between latent variables or constructs (Gozali &; Hengky, 2014).

Convergent and Discriminant validity

Convergent validity is an indicator that evaluates how much correlation between constructs and latent variables. In the convergent validity evaluation of individual item reliability checks, the standardized loading factor is used to describe how much correlation each measurement item (indicator) has with its construct. *The discriminant validity* of the measurement model with reflective indicators is evaluated based on cross-loading between the measurement and the construct. If the correlation between the construct and the measurement indicator is higher than the correlation with other constructs, this indicates that the latent construct is better at predicting indicators on that block compared to other blocks (Gozali &; Hengky, 2014)

Figure 1 Outer Model
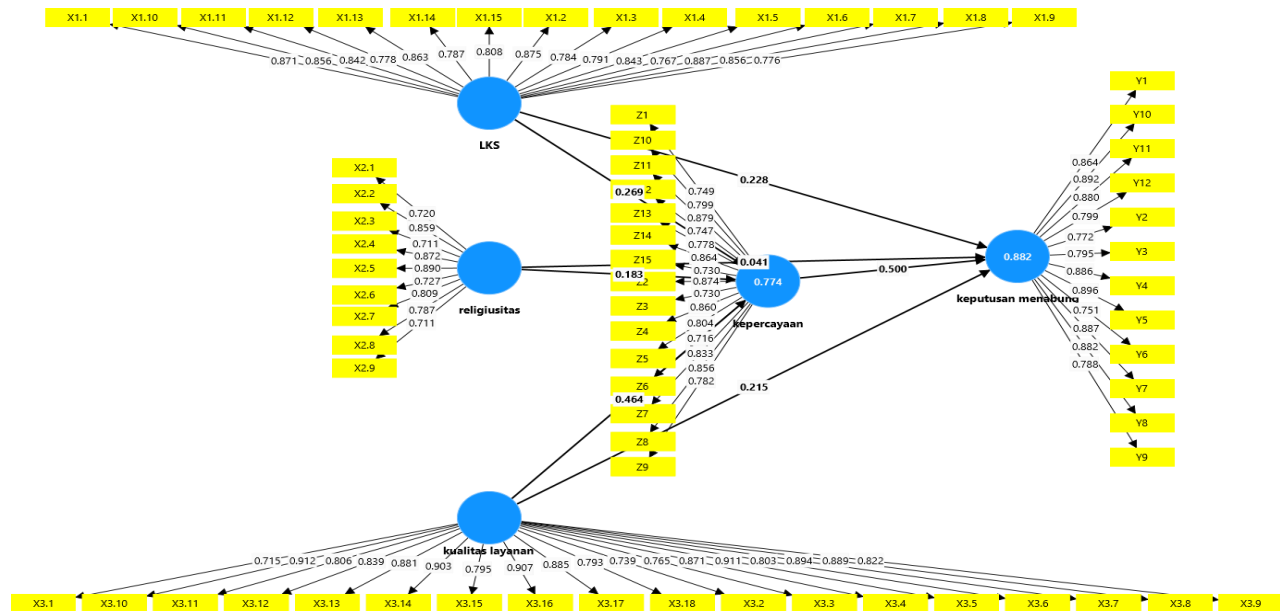
Explanation: -
Religiusitas-Religiosity   Kepercayaan-Trust
Keputusan Menabung- Saving Decisions   Kualitas Layanan- Service Quality

Based on the convergent validity test conducted by examining the value of outer loadings, the documented results show that all indicators of the variables used in this study, such as Islamic financial literacy, religiosity, service quality, trust, and saving decisions, are considered valid because they have a loading factor value of more than 0.7. It is known that *the value of cross-loading* Indicators that measure the variable concerned is greater than those indicators measuring other variables. The *discriminant validity* test resulting from the cross-loading value shows that the correlation between the construct of Islamic financial literacy and its indicators is higher than the correlation of indicators of religiosity, service quality, trust, and saving decisions. This means that each latent construct predicts indicators in their block better compared to indicators in other blocks.

***Average Variance Extracted* (AVE)**
Another way to evaluate discriminant validity is to compare the square root value of the Extracted Average Variance (AVE) of each construct with correlations between other constructs in the model. It is recommended that the AVE value should be at least 0.50 (Riyanto &; Hatmawan, 2020):

Table 1 *Average Variance Extracted* (AVE)

	Average variance extracted (AVE)
Sharia Financial Literacy (X1)	0.684
Religiosity (X2)	0.625
Quality of Service (X3)	0.710
Saving Decisions (Y)	0.710
Belief (Z)	0.643

Source: *Smart PLS output*, Primary data processed, 2024

Based on table 1 shows the results that, the validity test based on the AVE value for each construct has an AVE value of > 0.50. This means that all constructs have relatively good measurements.

Composite Reliability dan *Cronbach Alpha*

Composite Reliability and *Cronbach's Alpha* are used to test the reliability of indicators on a construct. Composite Reliability is an index that measures how reliable measuring devices are in providing consistent results. Data with a Composite Reliability value above 0.70 is considered to have high reliability. Meanwhile, Cronbach's Alpha is a reliability test that reinforces the results of *Composite Reliability*. A variable is considered reliable or meets Cronbach's Alpha standard if its value exceeds 0.70.

Table 2 *Composite Reliability* dan *Cronbach's Alpha*

	Cronbach's alpha	Composite reliability
Sharia Financial Literacy (X1)	0.967	0.970
Religiosity (X2)	0.924	0.937
Quality of Service (X3)	0.976	0.978
Saving Decisions (Y)	0.962	0.967
Belief (Z)	0.960	0.964

Source: *Smart PLS output*, Primary data processed, 2024

Table 2 shows that the result of *Composite Reliability* and *Cronbach's Alpha* output of all constructs is > 0.70 thus showing that each construct or variable has good reliability.

Analysis of the inner model or structural model

Testing of the inner model or structural model is carried out to see the relationship between constructs, which refers to the *R-square,* t-statistical values, and significance values of the research model. The estimated results of *R- Square* and *R-square adjusted* using SmartPLS can be seen in the table:

Table 3 *R-square*

	R-square	R-square adjusted
Saving Decisions (Y)	0.882	0.877
Belief (Z)	0.774	0.768

Source: *Smart PLS output*, Primary data processed, 2024

Based on Table 3, the R-square value shows that for variables or constructs saving decisions can be explained by variables of Islamic financial literacy, religiosity, service quality, and trust of 0.882 or 88.2% while 11.8% is explained outside other variables that are not studied. The variables or constructs of trust can be explained by variables of Islamic financial literacy, religiosity, and service quality of 0.774 or 77.4% while 22.6% is explained outside other variables that are not studied. The *Goodness of fit value of the* PLS model is measured through the *Q-square predictive relevance value,* to measure how well the observation value is produced by the model and the parameter estimation. The goodness *of fit* testing uses *predictive-relevance* ($Q2$) values, as follows:

$$Q2 = 1 - (1 - R12)(1 - R22)$$
$$= 1 - (1 - 0{,}774)(1 - 0{,}882)$$
$$= 1 - (0{,}226)(0{,}118)$$
$$= 1 - 0{,}026$$
$$= 0{,}974$$

The calculation results show a predictive relevance value of 0.974 or equivalent to 97.4%, indicating that the model has a high predictive relevance. A predictive relevance value of 97.4% illustrates that most of the diversity in the data can be explained by the model, while the remaining 2.6% may be due to other variables that have not been includedin the model as well as measurement errors. These results show that the SmartPLS model created is very effective because it can explain most of the information in the data so that it can be interpreted well.
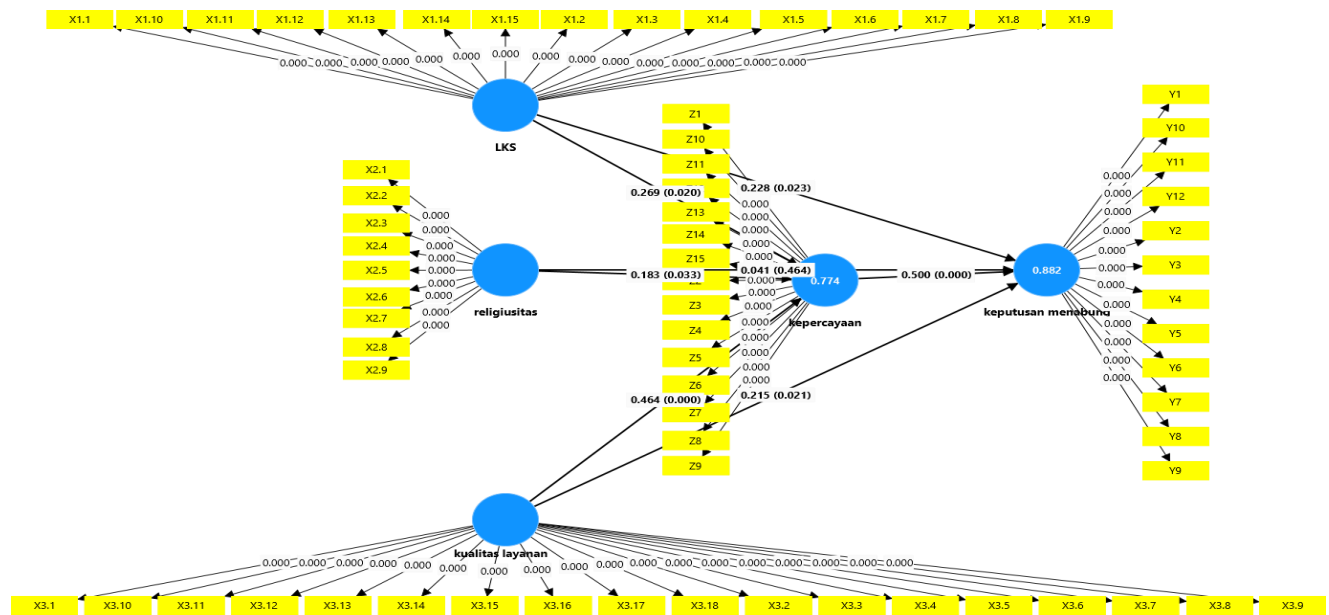
Figure 2 Bootstrapping

Based on Figure 1, one variable of religiosity does not show a direct influence on saving decisions.

Hypothesis Testing

Test the hypothesis in this study by analyzing the value of t-statistics and p-value. The influence between variables is considered significant if the value of t-statistics exceeds the set threshold value. A hypothesis is considered accepted if the p-value is less than 0.05. Hypothesis analysis can be done directly through output path coefficients and indirectly through indirect effect measurement. Structural model testing aims to explain the relationship between research variables. The *path coefficients* test will provide an estimate of the influence between variables and provide very useful significant information about the relationship between research variables. Test *path coefficients* are also used to test research hypotheses made by researchers. The following Table 2 represents the output *of the inner model path coefficients*.

Table 4 *Path Coefficients*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Sharia Financial Literacy (X1) -> Saving decisions (Y)	0.228	0.230	0.100	2.288	0.023
Sharia Financial Literacy (X1) -> Belief (Z)	0.269	0.264	0.115	2.339	0.020
Religiosity (X2) -> Saving Decisions (Y)	0.041	0.045	0.056	0.733	0.464
Religiosity(X2) -> Belief (Z)	0.183	0.188	0.086	2.135	0.033
Quality of service (X3) -> Saving decisions (Y)	0.215	0.205	0.092	2.321	0.021
Quality of service (X3) -> Belief (Z)	0.464	0.462	0.123	3.765	0.000
Belief (Z) -> Saving Decisions (Y)	0.500	0.502	0.095	5.254	0.000

Source: *Smart PLS output*, Primary data processed, 2024

Based on Table 4 of the results of *the inner model path coefficients* in Table 2, it is known that the influence of Islamic financial literacy variables on saving decisions has a path coefficient value of 0.228 with a statistical t value of 2.288 and p values of 0.023 where the statistical t > table (1.960) and p values <0.05. These results mean that Islamic financial literacy has a positive and significant influence on saving decisions, so this research hypothesis is accepted. The

influence of Islamic financial literacy variables on trust has a path coefficient value of 0.269 with a statistical t-value of 2.339 and p values of 0.020 where the statistical t value of > t table (1.960) and p-value <0.05. These results mean that Islamic financial literacy has a positive and significant influence on trust, so the hypothesis of this study is accepted. The influence of the religiosity variable on saving decisions has a path coefficient value of 0.041 with a statistical t value of 0.733 and p values of 0.464 where the statistical t < t table (1.960) and p values > 0.05. These results meant that religiosity did not have a positive and significant influence on saving decisions, so the study's hypothesis was rejected. The effect of the variable religiosity on trust has a path coefficient value of 0.183 with a statistical t value of 2.135 and p values of 0.033 where the statistical t > t table (1.960) and p values <0.05. These results mean that religiosity has a positive and significant influence on trust, so the study's hypothesis is accepted. The effect of service quality variables on saving decisions has a path coefficient value of 0.215 with a statistical t value of 2.321 and p values of 0.021 where the statisticalt is > from the table t (1.960) and p values <0.05. These results mean that the quality of service has a positive and significant influence on saving decisions, so the hypothesis of this study is accepted. The effect of service quality variables on trust has a path coefficient value of 0.464 with a statistical t value of 3.765 and p values of 0.000 where the statistical t is > from the table t (1.960) and p values <0.05. These results mean that the quality of service has a positive and significant influence on trust, so the hypothesis of this study is accepted. The effect of the trust variable on saving decisions has a path coefficient value of 0.500 with a statistical t value of 5.254 and p values of 0.000 where the statisticalt > t table (1.960) and p values <0.05. These results mean that trust has a positive and significant influence on saving decisions, so the study's hypothesis is accepted.

Table 5 *Specific Indirect Effects*

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Sharia Financial Literacy (X1) -> Belief (Z) -> Saving decisions (Y)	0.135	0.133	0.065	2.082	0.038
Religiosity (X2) -> Belief (Z) -> Saving decisions (Y)	0.091	0.094	0.046	1.977	0.049
Quality of service (X3) -> Belief (Z) -> Saving decisions (Y)	0.232	0.232	0.077	2.996	0.003

Source: *Smart PLS output*, Primary data processed, 2024

Based on table 5, shows that there is an indirect influence between Sharia financial literacy on saving decisions through trust mediation variables. This is indicated by statistical values of 2.082 > 1.96 and *P values* of 0.038 < 0.05. In the variable of religiosity on the decision to save through trust, it showed a *t-statistic* value of 1.977 > 1.96 and *a P value* of 0.049 < 0.05. This shows the indirect influence of religiosity on the decision to save through trust, whereas, in the direct test in Table 5.12, there is no influence of religiosity on the decision to save. Then the variable of service quality on the decision to save through trust showed a *t-statistic* value of 2.996 > 1.96 and *a P value* of 0.003 < 0.05. This shows that there is an indirect influence between service quality on saving decisions through trust mediation variables.

5.0 CONCLUSION

Sharia financial literacy, religiosity, and service quality have a positive and significant effect on the trust of Sharia bank customers in Jambi Province. This shows that the level of Islamic financial literacy the level of religiosity owned by customers and the quality of services received by customers from Islamic banks can affect their confidence to carry out transactions or other activities in the institution. Sharia financial literacy and service quality have a positive and significant influence on customers' decisions to save at Sharia banks in Jambi Province. This shows that the level of Islamic financial literacy owned by customers and the quality of services received by customers from Islamic banks can influence their decision to save at Islamic banks. Meanwhile, religiosity does not affect the decision to save at Sharia banks in the people of Jambi province. Trust has a positive and significant influence on the saving decisions of Sharia Bank customers in Jambi Province. Thus, it can be interpreted that the higher the level of trust a person can encourage their decision to save at Islamic Banks.

Trust can mediate the influence of variables of Islamic financial literacy, religiosity, and service quality on the decision to save at Sharia Banks in the people of Jambi province. That is, the higher a person's Islamic financial literacy,

the more likely he or she is to have strong trust in Islamic banks, which can ultimately influence a person's decision to save at the bank. Likewise, trust as a mediating variable for the variable of religiosity towards the decision to save, meaning that a person's level of religiosity can affect their trust in Islamic banks, which in turn affects their decision to save at the bank. Then trust as a mediating variable for service quality variables on saving decisions. That is, the higher the quality of service a person feels from an Islamic Bank, the more likely he or she is to have strong trust in the bank, which can ultimately influence their decision to save there.

6.0 ACKNOWLEDGEMENT

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