

Article

The Influence of Financial Literacy And Promotion on Public Interest in Using Syariah Bank Savings Products (Case Study of Labuhan Deli District Community)

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Abstract: This study aims to determine the influence of financial literacy and promotion on public interest in using Islamic bank savings products in Labuhan Deli District. A quantitative method was used with multiple linear regression analysis, involving a population of 67,806. The sample was selected using purposive sampling, with a total of 100 respondents. This study utilized SPSS version 18, and data were collected through questionnaires. The results showed that promotion has a positive and significant influence on public interest in saving at Islamic banks. Conversely, financial literacy does not have a significant effect on public interest. Although both variables contribute to increasing public interest, promotion plays a more dominant role than financial literacy. Therefore, this study recommends that Islamic banking institutions enhance innovative promotional strategies and strengthen financial literacy education programs to improve public understanding and interest in Islamic savings products.

Keywords: Financial Literacy; Promotion; Saving Interest

1. Introduction

Although Savings products are a very important financial habit in supporting the economic stability of individuals and society at large. Saving activities not only reflect good financial management patterns, but are also one way to achieve financial goals in the future. (Veliya & Yuhelmi, 2022) In the context of the national economy, saving through formal financial institutions such as banking also contributes to collecting community funds which can then be used for productive financing. (Maharani et al., 2021) However, in Indonesia, people's interest in saving, especially in Islamic banking, still faces various challenges that hinder its development. (Prasaja & Rahma, 2024).

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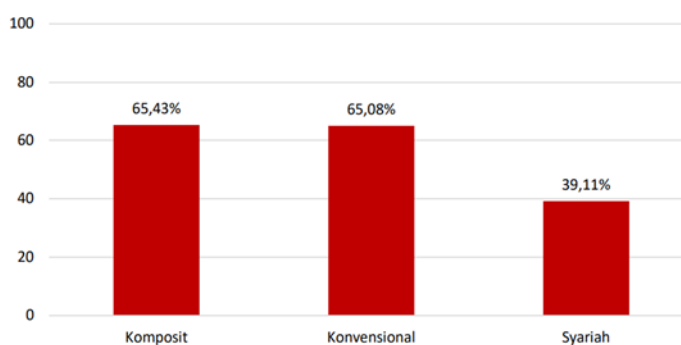


Figure 1. Financial Literacy Statistics

Source: Financial Services Authority, 2022

The level of Islamic financial literacy in Indonesia is still far behind conventional financial literacy and overall. Based on the data, the composite financial literacy rate was recorded at 65.43%, and conventional financial literacy reached 65.08%. However, Islamic financial literacy is only at 39.11%. This shows that public understanding of Islamic-based financial products and services is still quite low. This condition is a major challenge, considering that Islamic finance continues to grow in Indonesia (Financial Services Authority [OJK], 2022).

In the Islamic banking sector, its contribution to total national banking assets is still relatively small, which is around 6.7% by the end of 2023. In fact, Indonesia is the country with the largest Muslim population in the world, which should be a great potential for the growth of the Islamic financial industry (Yulpida Sari Lubis et al., 2023). One of the factors inhibiting this growth is the lack of effective promotion. (Bank Syariah Indonesia, 2022) Suboptimal marketing and education strategies have caused people, especially in certain areas such as Labuhan Deli District, to not understand the advantages of Islamic banking products compared to conventional banking products. In addition, low Islamic financial literacy is a major challenge in increasing people's interest in saving in Islamic banks. (Ramdani, 2023)

Then several previous studies also found that promotion does not have a significant influence on people's decisions in using Islamic banking products. This is supported by research conducted by (adar Bakhsh Baloch, 2017) where this is caused by promotional strategies that are less relevant to the needs of the local community and the lack of innovation in the promotional approach. Then there are also those who found that financial literacy does not have a significant influence on people's interest in saving in Islamic banks. As in research conducted by (Aprulli, 2018) where literacy does not affect people's interest in saving in Islamic banks, people tend to choose banks based on ease of access or recommendations from people close to them, not based on their understanding of Islamic financial products. Based on the background of the problem above, the researcher is interested in analyzing the influence of financial literacy and promotion on public interest in using Islamic bank savings products.

2. LITERATURE REVIEW

a. Interest in Saving

Interest is the extent to which a person is interested in engaging in a particular action (Dhita Luthfiah, 2023). Interest in saving is a factor that encourages individuals to engage in saving activities, especially in Islamic banking institutions. (Batubara & Anggraini, 2022). Indicators of interest in saving can be seen from several aspects, such as the

frequency of individuals in saving, willingness to open and use Islamic savings products, level of involvement in seeking information about these savings products, positive attitudes towards Islamic savings products, and the influence of the social environment on saving decisions. (Qorri Prananda Aulia, 2023) To measure interest in saving, various methods can be used, including questionnaires or surveys that assess consumer interest, in-depth interviews to explore personal motivations, and observations of consumer behavior in saving. (Riza, 2023) The Likert scale can also be used to assess the extent to which a person is interested in saving at Islamic banking institutions.

b. Factors that influence interest in saving

Interest in saving is influenced by several interrelated factors. Financial literacy is one important aspect, where people's understanding of basic financial concepts, such as managing expenses, investments, and savings products, encourages them to make wise financial decisions (Nurfuadi et al., 2024). In addition, effective promotions, such as providing incentives or creative campaigns through social media, can increase public awareness of savings products and encourage them to start saving. Another factor that is no less important is trust in financial institutions, which includes reputation, transparency, and data security, because people tend to trust and feel more comfortable saving in institutions that have a good image (Aisyah et al., 2024). On the other hand, technological advances also play a significant role. Technological innovations, such as digital banking applications and mobile banking, provide convenience and comfort for people in managing their savings (Az-Zahra et al., 2022). Social and cultural influences also have a major impact, where support from family or friends, as well as cultural values that encourage wise financial management, can shape savings habits (Fatmawati & HAYATI, 2022).

c. Financial Literacy

Financial literacy in the context of Islamic banking is related to a person's understanding of the basic concepts of finance and the principles of sharia applied in the savings product (Soemitra et al., 2022). Several indicators that can be used to measure financial literacy include financial knowledge, understanding of financial products, financial attitudes and behavior, financial management. (Minando et al., 2023). Measurement of financial literacy can be done through tests that test an individual's understanding of basic financial principles, questionnaires to evaluate knowledge of Islamic savings products, and surveys to see the individual's experience in using the savings product (Aghniya, 2020)

d. Promotion

Promotion is one of the important elements in the marketing mix that must be carried out by companies to market products and services. Promotion not only acts as a means of communication between the company and consumers, but also functions to influence consumer behavior in purchasing or using services that suit their wants and needs. Some indicators that can be used to measure financial literacy include brand awareness, product understanding, product benefits and features, Bank trust and reputation, and promotional channels (Lestari et al., 2023). The impact of promotion on sales can be seen through increased sales due to promotion, which compares sales data before and after the promotion is carried out. The promotion budget is also an important indicator, namely measuring the amount of budget allocation used in promotion compared to the total marketing budget (Ramadhani et al., 2021).

3. Methods

This study measures the influence of promotion factors and financial knowledge on people's interest in adopting Islamic bank savings products using a quantitative approach and associative analysis. The population of this study was the population of Labuhan Deli District, totaling 67,806 people (Central Statistics Agency of Deli Serdang Regency, 2023). Purposive sampling was used to select samples, which were based on factors such as Islam, employment status as students, civil servants, private workers, and business owners, aged 17-52 years, and at least high school graduates/equivalent. The sample was determined using the Slovin formula with a standard error of ten percent.

$$n = \frac{N}{1 + N(e)^2}$$

$$n = \frac{67.806}{1 + 67.806 (0.1)^2} \quad n = \frac{67.806}{1 + 67.806 (0.01)}$$

$$n = \frac{67.806}{1 + 678,06} \quad n = \frac{67.806}{679,06} \quad n = 99,85$$

With a population of 67,806 and an error rate of 10%, the sample size is 99.85, which when rounded up becomes 100. In this study, researchers used primary data obtained from questionnaires distributed to the public in Labuhan Deli sub-district. The questionnaire was distributed online using a Likert measurement scale of 1-5. Each answer was given a value category, namely Strongly Disagree (STS) with a score of 1, Disagree (TS) with a score of 2, Neutral (N) with a score of 3, Agree (S) with a score of 4, and Strongly Agree (SS) with a score of 5. This study uses multiple linear regression data analysis techniques to test the effect of financial literacy and promotion on public interest in using Islamic banking products using SPSS version 18.

4. Results and Discussion

Information about respondents can be seen in table 1 where for the gender of respondents there are more women than men and in the largest job section they are self-employed with a total of 46.1%. Then in terms of age, there are more respondents aged 26-35 years with a total of 59.8%.

Table 1 Respondent Characteristics

Variables		Respondents	Frequency
Gender	Man		24.7%
	Woman		74.3%
Age	17-25 Years		28.4%
	26-35 Years		59.8%
	36-45 Years		11.8%
	46-52 Years		0%
Education	High School/Equivalent		57.8%

Work	Diploma/Bachelor's Degree/Equivalent	38.2%
	S2/Equivalent or above	4%
	Students	27.5%
	Government employees	16.7%
	Private employees	9.8%
	Self-employed	46.1%

Source: Data processed by researchers 2025

1. Descriptive Test

Table 2 Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Literacy	100	11	50	25.47	7,710
Promotion	100	15	45	25.27	7,907
Interest	100	13	47	25.04	8,368
Valid N (listwise)	100				

Source: Data processed by researchers 2025

From the following descriptive test results, it is clear that the distribution of the researcher's data is as follows: The range of literacy values is 11 to 50, with a mean of 25.47 and a standard deviation of 7.710. Promotion has a mean of 25.27, a standard deviation of 7.907, a minimum value of 15, and a maximum value of 45. Interest in saving ranges from 13 to 47 with an average of 25.04 and a standard deviation of 8.368

2. Validity Test

Table 3 Validity Test of Variable X1 (Finance)

Item	Correlation (r) with TX1	Significance (Sig.)	Validity (Valid/Invalid)
X1.1	0.668	0.000	Valid
X1.2	0.854	0.000	Valid
X1.3	0.599	0.000	Valid
X1.4	0.521	0.000	Valid
X1.5	0.728	0.000	Valid
X1.6	0.532	0.000	Valid
X1.7	0.766	0.000	Valid
X1.8	0.679	0.000	Valid
X1.9	0.667	0.000	Valid
X1.10	0.502	0.000	Valid

Source: Data processed by researchers 2025

As seen in the previous table, the significant value is 0.000. The data is said to be original if the significance value is $0.000 < 0.05$ valid.

Table 4 Validity Test X2 (Promotion)

Item	Correlation (r) with TX2	Significance (Sig.)	Validity (Valid/Invalid)
X2.1	0.578	0.000	Valid
X2.2	0.543	0.000	Valid
X2.3	0.624	0.000	Valid
X2.4	0.465	0.000	Valid
X2.5	0.350	0.000	Valid
X2.6	0.492	0.000	Valid
X2.7	0.405	0.000	Valid
X2.8	0.382	0.000	Valid
X2.9	0.265	0.000	Valid
X2.10	0.384	0.000	Valid

As seen in the previous table, the significant value is 0.000. The data is said to be original if the significant value is $0.000 < 0.05$.

From the table above, it can be seen that the significant value is 0.000, where if the significant value is $0.000 < 0.05$, the data is declared valid.

3. Reliability Test

Table 5 Reliability Test

No	Variables	Cronbach's Alpha	Results
1.	Literacy Finance Sharia	0.993	<i>Reliable</i>
2.	Fintech Lending Sharia	0.869	<i>Reliable</i>
3.	Development MSMEs	0.900	<i>Reliable</i>

Source: Data processed by researchers 2025

The reliability test of each variable is measured by the Cronbach alpha (α) statistical test. A variable is said to be reliable if it provides a Cronbach alpha value > 0.6 . The test results reliability from each variable concluded that tool measuring in This research is reliable and can be used as a measuring tool in further analysis.

4. Classical Assumption Test

a. Normality Test

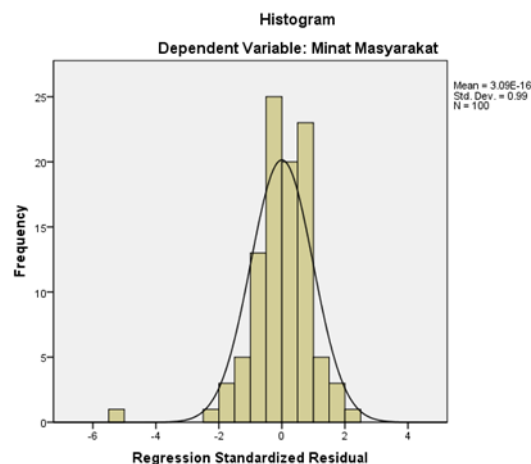


Figure 2 Histogram of Normality Test

Source: Data processed by researchers 2025

The regression model used in the graph shows that the residual predictions are in accordance with the assumption of normality, especially if the residual points are located around the diagonal line. or the distribution forms a bell curve, then the data is considered to follow a normal distribution. With a mean close to zero and a nearly symmetric distribution. So it can be concluded that this model works well in predicting the dependent variable Interest , because there is no significant deviation pattern in the residuals.

Table 6 Kolmogorov Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.78560537
Most Extreme Differences	Absolute	.084
	Positive	.080
	Negative	-.084
Kolmogorov-Smirnov Z		.837
Asymp. Sig. (2-tailed)		.485

Source: Data processed by researchers 2025

From the table above, it can be seen that the significance value is 0.485, which means that if the significance value is $0.485 > 0.05$, then this data is said to be significant.

b. Multicollinearity test

Table 7 Multicollinearity test

Coefficients ^a			
Model	Collinearity Statistics		
	Tolerance	VIF	
1 Financial Literacy	.976	1,025	
Promotion	.976	1,025	

Source: Data processed by researchers 2025

If the VIF is below or $<$ Multicollinearity does not arise if the tolerance value is more than 0.1 and the value is 10. This data does not occur because based on the tolerance value table $0.976 > 0.1$ and the VIF value of the literacy variable (X1) and the promotion variable (X2) is $1.025 < 10$ multicollinearity.

c. Heteroscedasticity Test

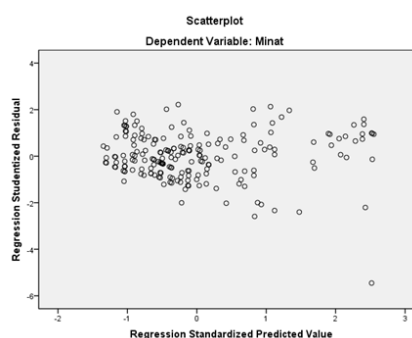


Figure 3. Heteroscedasticity Test

Source: Data processed by researchers 2025

This scatterplot shows that the residuals are randomly distributed around the standardized predicted values. This indicates that the regression model has good homoscedasticity, no non-linear patterns are detected, and the assumptions of linear regression are generally met. If the pattern of dots on the scatterplot is randomly distributed and does not follow a particular pattern, then there is no heteroscedasticity.

5. Multiple linear regression test

Table 8 Multiple Linear Regression Test

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3.733	2.131		1,752	.083
Financial Literacy	-.026	.064	-.024	-.405	.686
Promotion	.872	.062	.824	14.012	.000

Source: Data processed by researchers 2025

$$Y = a + b_1 X_1 + b_2 X_2 + e$$

$$Y = 3.733 - 0.025X_1 + 0.872X_2 + e$$

Constant (3.733) : If Literacy (X1) and Promotion (X2) have a value of zero, then the value of Interest (Y) is 3,733 .

Literacy (-0.026) : Every 1 unit increase in Literacy (X1) will cause a decrease in Interest (Y) of 0.026 units, assuming other variables are constant.

Promotion (0.872) : Every 1 unit increase in Promotion (X2) will increase Interest (Y) by 0.872 units, assuming other variables are constant.

6. Partial Test (T)

Table 9 Partial Test (T)

Model	Coefficients ^a				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
1 (Constant)	3.733	2.131		1,752	.083
Financial Literacy	-.026	.064	-.024	-.405	.686
Promotion	.872	.062	.824	14.012	.000

Source: Data processed by researchers 2025

Since promotion has a big impact on public interest, it is clear from the table above that literacy has no real influence on public interest ($0.686 > 0.05$) in saving with a result of $0.000 < 0.05$. Then based on the t table value

$$df = n - k - 1 \quad df = 100 - 3 - 1 = 96$$

$$df = 96 \quad \alpha = 0.05/2 = 0.025$$

then the t table value is 1.985 .

The t-count result for literacy is smaller than the t-table (number $-0.405 < 1.985$), while the t-count result for promotion is larger than the t-table (number $14.012 > 1.985$). This shows that although promotion has a large impact, literacy does not have a significant influence.

7. F Test

Table 10 F Test

ANOVA ^b					
Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	4664.540	2	2332.270	99,780	.000 ^a
Residual	2267.300	97	23,374		
Total	6931.840	99			

Source: Data processed by researchers 2025

From the data above, it can be concluded that the table has a significant value of $0.000 < 0.05$.

$$df = n - k - 1 \quad df = 100 - 3 - 1 = 96$$

$df=96$ $\alpha=0.05$ Then the f table value is 3.09, the high calculated f value is $99.780 > 3.09$. This shows a strong correlation between promotion and the interest of the Labuhan Deli sub-district community in using Islamic bank savings products.

8. R Square Test (Coefficient of Determination R²)

Table 11 R Square Test (Coefficient of Determination R²)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.820 ^a	.673	.666	4.835

Source: Data processed by researchers 2025

The range of R-Square values is 0 to 1. The better the model is in explaining changes in the dependent variable, the closer it is to 1. The data shows an Adjusted R Square value of 0.666, indicating that financial literacy (X1) and promotion (X2) have a moderate influence of 66.6% on public interest in Islamic banks. Overall, this model is quite good because the R value is high (0.820) and the Adjusted R Square (0.673) is quite good, indicating that literacy and promotion have a large impact on the dependent variable.

The influence of financial literacy (X1) on public interest in using Islamic banking products (Y)

The research findings show that public interest in using Islamic banking products (Y) is not significantly influenced by financial literacy (X1). With a significance value of $0.686 > 0.05$, the t-test produces a calculated t value of -0.405, which is smaller than the t table of 1.985. This problem shows that although financial literacy is an important aspect, in this context, the level of financial literacy of the community is not strong enough to significantly influence their interest. The average financial literacy value of respondents is 24.47, which is classified as moderate. However, the low specific understanding of Islamic law, including the prohibition of usury and the advantages of Islamic products over conventional products, is one of the reasons why financial literacy does not have a significant influence.

Previous studies have provided similar results. According to (Nurfuadi et al., 2024), financial literacy often does not have a significant influence on people's interest in using Islamic banking products, especially in areas with low levels of Islamic financial literacy. (Wardani et al., 2024) also stated that people tend to choose banking products based on ease of access or recommendations from people close to them, not based on their level of literacy. However, according to (Yusuf & Asytuti, 2022), financial literacy still plays an important role in increasing public trust in Islamic products. When combined with effective promotion, financial literacy can have a greater impact on public interest. Although financial literacy does not show a statistically significant effect, its role remains important as a foundation for increasing public understanding of Islamic banking products.

The low influence of financial literacy in this study may be caused by the lack of specific and sustainable educational programs related to Islamic finance. Public interest in using Islamic goods can increase due to increased knowledge about the concept and advantages of these products caused by Islamic financial literacy. Thus, Islamic financial institutions are advised to launch more targeted financial literacy programs, such as training, seminars, and educational materials that focus on the differences between Islamic and conventional banking. Integrating financial literacy with attractive promotional strategies can provide more effective results (Thahir et al., 2024) . By increasing public understanding, promotions can be more easily accepted and applied in people's financial decisions. This approach is expected to increase public interest in using Islamic banking products and strengthen Islamic financial inclusion.

Effect of promotion (X2) on public interest in using sharia banking products (Y)

Based on data analysis, promotion (X2) has an influence. This is expected to increase public interest in using Islamic banking products and strengthen Islamic financial inclusion, public awareness and interest in the products offered.

The average value of the promotion assessed by respondents was 25.20 with a standard deviation of 7.907, which reflects the public's perception of the effectiveness of the promotion. This finding underlines the importance of effective promotion as a major determinant in attracting individuals to utilize Islamic banking products.

Previous studies have shown mixed results regarding the influence of promotion on public interest. According to (Lubis et al., 2024) , promotion through social media significantly influences public awareness of Islamic banking products, especially through creative advertising and incentives. This study supports the conclusion of (Anwar et al., 2024) which shows that innovative promotional strategies, such as community-based campaigns, can increase customer loyalty to Islamic banking. However, there is also research that shows that promotion is less relevant when the strategy does not match the local needs of the community. For example, a study conducted by (Dzulqornain Aiz & Musliha, 2023) found that conventional promotions that are not adapted to the local cultural context often fail to attract public attention to Islamic banks. The results of this study indicate that one of the main components of the marketing mix that is very important is promotion to attract public interest. Effective promotional strategies include the use of social media, special discount or incentive programs, and public education campaigns regarding the advantages of Islamic banking products compared to conventional products.

In the context of Islamic banking, promotion also serves as a tool to explain Islamic values, such as the prohibition of usury and the importance of transparent transactions. This finding is relevant to the view of (Cucinelli & Soana, 2023) who emphasized that promotion not only increases public knowledge but also improves the good reputation of Islamic banks. Therefore, it is recommended that Islamic banking organizations continue to improve their investment in creative promotions that are relevant to the needs of local communities. This

includes adapting digital-based marketing strategies to reach the younger generation and utilizing community platforms to strengthen relationships with potential customers.

The influence of financial literacy (X1) and promotion (X2) on public interest in using Islamic banking products (Y)

The results of the regression test show that public interest in using Islamic banking products (Y) is significantly influenced by financial literacy (X1) and promotion (X2). The level of significance of 0.000 (<0.05) and the F-count value of 99.780 are shown by the F test which shows that there is a significant influence of both variables together. However, individually, public interest is not significantly affected by financial literacy, this is indicated by the t-count value of -0.405 (smaller than the t table (1.985) and a significance value of $0.686 > 0.05$). On the other hand, promotion shows a very significant influence with a t-count value of 14.012 (> 1.985) and a significance value of 0.000 (<0.05). The Adjusted R-Square value of 0.666 indicates that the combination of financial literacy and promotion is able to explain 66.6% of the variation in public interest.

Previous studies support this finding. According to (Ariani & Widagda, 2024), promotion has a greater impact on generating interest in Islamic banking products than financial knowledge. In addition, this study supports the conclusion of (Raihan et al., 2022) which shows that financial literacy is important but less effective without adequate promotional support. On the other hand, a study by (Lutfiah et al., 2023) shows the major impact that financial knowledge can have on building public trust in Islamic products, but the impact is only felt after the public understands the benefits and advantages of the product through good promotion.

The results of this study indicate that promotion plays a major role in attracting public interest, while financial literacy functions more as a supporting factor. Effective promotion, such as digital campaigns, educational programs, and incentives, can increase public awareness of Islamic banking products.

However, financial literacy remains important to strengthen public understanding of the advantages of Islamic banking products and Islamic principles. Thus, the combination of the two can create a stronger synergistic effect in increasing public interest.

Islamic banking institutions are advised to integrate attractive promotional strategies with ongoing financial literacy programs. This can include organizing seminars, training, and social media campaigns that focus on Islamic financial education. With this approach, it is hoped that the public will not only be interested in trying Islamic banking products but also have a deep understanding that encourages long-term loyalty.

5. Conclusion And Suggestions

Based on the results of the study, it was found that promotion has a good influence and is worth noting on the public's desire to use sharia bank savings products in Labuhan Deli Regency. On the other hand, public interest is not too influenced by financial literacy to save. Overall, financial literacy and promotion together contribute to increasing public interest, with promotion as a more dominant factor. Sharia banks and related parties need to continue to improve the effectiveness of promotional strategies to attract public interest in using sharia savings products. In addition, a more intensive education program is needed to increase public understanding of sharia finance, so that they can better recognize the benefits and advantages of sharia banking products. Sharia financial institutions are also expected to develop digital-based marketing strategies and utilize social media to reach more potential customers. In addition, promotion and financial education need to go hand in hand so that the public is not only interested in saving at sharia banks but also understands the principles and benefits better, so that their trust and loyalty to sharia banks increases.

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