International Journal of Integrative Sciences (IJIS)
Vol.4, No.10, 2025: 2517-2530

Integrating Religious Values and Technology Acceptance in Predicting Saving Intention in Islamic Banks: A Systematic Literature Review

Wilujeng Yugandhini[1*], Soeharjoto[2], Acep A. Jayaprawira[3], Nirdukita Ratnawati[4], Ellyana Amran[5]
Universitas Trisakti
Corresponding Author: Wilujeng Yugandhini yugandhiniw@gmail.com

ARTICLEINFO

Keywords: Slamic Banking, Religiosity, Technology Acceptance, Attitude, Social Media Promotion, Saving Intention

Received : 21 Agustus
Revised : 23 September
Accepted: 23 October

ABSTRACT

Islamic banking continues to expand globally, yet customers' saving intention remains low compared to conventional banks. This study synthesizes prior research on religiosity, attitude, technology acceptance, and social media promotion influencing saving intention in Islamic banking. Using a Systematic Literature Review (SLR) guided by PRISMA and Kitchenham frameworks, findings reveal that religiosity and technology acceptance shape saving intention through attitude, while social media promotion strengthens this relationship. The study proposes an integrated model combining the Theory of Planned Behavior (TPB) and the Technology Acceptance Model (TAM) to explain saving behavior in the digital era of Islamic banking

DOI: https://doi.org/10.55927/ijis.v4i10.644
E-ISSN: 2985-9050
https://mryformosapublisher.org/index.php/ijis/index

INTRODUCTION

Saving intention has become a central construct in understanding consumer behavior within Islamic banking. It represents an individual's psychological readiness and motivation to save in Sharia-compliant institutions, bridging awareness, attitude, and actual saving behavior. Although Islamic banks operate under Sharia principles prohibiting riba and promoting profit-and-loss sharing, the intention to save among Muslim consumers remains relatively low, suggesting a gap between religious awareness and financial action.

Saving intention is shaped by both internal and external factors. Religiosity strengthens moral commitment toward Islamic finance, while Islamic financial literacy enhances trust and perceived security in Sharia-based products (Yusufi et al., 2023; Hidayah & Mardian, 2023). Technological development and social media promotion also play significant roles in increasing saving intention by improving accessibility, engagement, and perceptions of credibility (Sholikha, 2023). However, the relative importance of these determinants varies across studies.

Empirical findings remain inconsistent. Some research highlights religiosity and attitude as key predictors of saving intention (Lestari & Pramudito, 2022; Hanida et al., 2025), while others emphasize financial literacy, perceived benefits, and digital promotion as more influential (Rahman & Fauzi, 2023; Sari et al., 2023). Attitude frequently acts as a mediator linking belief and behavior, yet its significance depends on contextual factors such as accessibility and perceived fairness (Azizah, 2024; Anwar & Hidayat, 2022).

Despite rapid growth, Islamic banks still hold a small market share about 7.7% of total assets in Indonesia as of 2024 indicating the need to strengthen customers' saving intention to sustain long-term development. The mixed findings across studies demonstrate that saving intention in Islamic banking is multidimensional, influenced by religiosity, literacy, technology, and social interaction.

Therefore, this study conducts a Systematic Literature Review (SLR) to synthesize prior research on saving intention in Islamic banking. The review aims to identify consistent patterns, resolve empirical contradictions, and clarify the mechanisms through which internal and external factors shape saving intention. By doing so, it contributes to a deeper understanding of saving intention as the behavioral foundation for promoting sustainable participation in Islamic financial systems.

LITERATURE REVIEW

Theory of Planned Behavior

The Theory of Planned Behavior (TPB), introduced by Ajzen (1991), explains that an individual's intention to perform a behavior such as saving in Islamic banks is influenced by attitude, subjective norms, and perceived behavioral control (Maryam et al., 2022). In Islamic banking, a positive attitude toward Sharia-compliant products, shaped by perceived benefits and ethical conformity, strengthens saving intention (Khan et al., 2022). Social influences from family, peers, and religious leaders also reinforce saving behavior (Purwanto et al., 2022), while ease of access, digital convenience, and transaction security enhance perceived behavioral control (Effendi et al., 2021). However, barriers such as low financial literacy and limited digital infrastructure may weaken saving intention, suggesting that the TPB model can be expanded to include variables like trust, literacy, and technological innovation for a more comprehensive understanding of saving behavior in Islamic banking (Abid & Jie, 2023).

Technology Acceptance Model

The Technology Acceptance Model (TAM), developed by Davis (1989), explains individuals' adoption of technology through two key constructs: perceived usefulness (PU) and perceived ease of use (PEOU), which influence user attitude and subsequently behavioral intention. In Islamic digital banking, TAM effectively explains saving intention through users' belief that technology enhances performance and provides convenience in financial transactions. Studies show that PU and PEOU significantly affect the intention to use Islamic digital services, including mobile banking and e-wallets (Khomsatun et al., 2024; Riptiono et al., 2021). When integrated with variables such as trust, security, religiosity, and perceived risk, TAM becomes more robust in predicting saving intention in Sharia-based financial platforms. Religiosity strengthens the perceived usefulness of technology in aligning financial behavior with faith values (Sukmawati et al., 2021), while digital promotion improves users' positive attitudes toward Islamic banking applications (Zahra, 2024). Thus, TAM provides a relevant theoretical foundation for understanding how technological facto

Social Media Promotion

Social media promotion has become one of the main marketing strategies in the Islamic banking industry, allowing banks to reach wider audiences at lower costs compared to traditional methods (Rosi, 2025). Through interactive digital platforms, Islamic banks can build stronger relationships with customers, enhancing trust and loyalty (Ali et al., 2025). Promotional content often highlights Islamic values such as transparency, fairness, and Sharia compliance, which can effectively attract saving intention among potential customers (Movaghar & Safari, 2025). However, the impact of social media promotion on saving intention is not always consistent. Limited Islamic financial literacy and the lack of persuasive, audience-oriented messages reduce its effectiveness (Maulida, 2025; Ali et al., 2025). Therefore, innovative and educational strategies such as incorporating Sharia-based financial education and collaborating with Muslim influencers are needed to strengthen saving intention and customer loyalty as social media continues to shape consumer behavior in the digital era.

Religiosity

Religiosity is a crucial determinant of financial behavior, influencing individuals' decisions to save and engage with Islamic banking services. Highly religious individuals tend to prefer Sharia-compliant financial products, avoid riba-based transactions, and seek spiritual fulfillment in managing their finances (Naqvi et al., 2025). Studies show that religiosity positively affects saving intention in Islamic banks, especially when accompanied by awareness of the social and economic benefits of Islamic finance (Dela, 2025). However, religiosity alone does not fully determine banking choices; factors such as financial literacy, digital accessibility, and bank reputation also play significant roles (Aditya, 2025). In some cases, even highly religious individuals continue to use conventional banks due to limited understanding of Sharia principles or a lack of suitable Islamic products (Rachman & Nugroho, 2024). Therefore, enhancing public education and promotional strategies is essential to translate religious awareness into actual saving intention. Religiosity also shapes attitudes and preferences toward Islamic banks, and when combined with literacy, innovation, and transparency, it can strengthen both customer loyalty and participation in Islamic financial systems.

Attitude

Attitude is a key determinant influencing individuals' intentions to save in Islamic banks. Understanding the economic benefits, trust in the Islamic financial system, and adherence to Sharia principles shape positive attitudes toward Islamic banking (Subagiyo et al., 2025). Individuals with favorable attitudes tend to consider ethical and religious aspects in financial decisions, thereby increasing their likelihood to save in Sharia-compliant institutions. External influences also play a vital role Nurzaman and Hidayah (2025) found that early Islamic financial education fosters positive attitudes toward Islamic banking, while Eva (2025) noted that financial literacy enhances rational financial decision-making. However, positive attitudes do not always translate into saving intention; practical factors such as service accessibility, transparency in profit-sharing, and digital innovation also affect decision-making (Tufail et al., 2024). Rachman and Nugroho (2024) observed that some customers with positive attitudes still prefer conventional banks due to competitive advantages like interest rates. Thus, while attitude is crucial in shaping saving intention, it must be supported by improved service quality, financial literacy, and digital innovation to effectively enhance public participation in Islamic banking.

Technology

Technology plays a vital role in encouraging people to save in Islamic banks. Digital services such as mobile banking, internet banking, and Sharia-based financial applications make transactions, including saving, more convenient (Pramita, 2024). Studies indicate that trust in system security and perceived ease of use significantly influence saving decisions in Islamic banks (Novandarz et al., 2025). Moreover, the practical benefits of technology, such as time efficiency and accessibility, enhance saving interest, particularly among younger generations who are accustomed to financial technology (Ekawati et al., 2024). However, challenges remain, including concerns about data protection and transaction transparency (Tufail et al., 2024), as well as low digital financial literacy among some users (Suroso et al., 2025). Therefore, the application of technology in Islamic banking to increase saving intention depends on trust, perceived usefulness, and ease of access. Islamic banks need to provide secure, transparent, and user-friendly digital systems to strengthen public motivation to save.

Saving Intention in Islamic Banks

Saving intention in Islamic banks refers to an individual's willingness or motivation to deposit funds in financial institutions that operate under Sharia principles. Several key factors influence this intention, including religiosity, Islamic financial literacy, perceptions of security and transparency, and the adoption of digital technology in Islamic banking services (Subagiyo et al., 2025). Individuals with high religiosity are more likely to save in Islamic banks as a way to practice Islamic teachings, avoid riba, and support Sharia-based economic systems (Nurzaman & Hidayah, 2025). Financial literacy also plays an essential role, as those who understand Islamic finance principles are more inclined to choose Islamic banks over conventional ones (Zahra, 2024). Additionally, transparency in profit-sharing systems and trust in fund security strengthen customers' confidence in Islamic banking (Rahayu, 2024). The advancement of digital technology further supports saving intention, as Sharia-based mobile and internet banking services offer convenient, accessible, and efficient financial management (Suroso et al., 2025; Novandarz et al., 2025). Overall, saving intention in Islamic banks is shaped by the integration of religiosity, financial literacy, trust, and technological innovation. Therefore, Islamic banks must continue to enhance their marketing strategies and digital services to be more transparent, innovative, and user-friendly in order to attract and retain customers.

METHODOLOGY

This study employed a Systematic Literature Review (SLR) guided by the PRISMA framework to identify and synthesize research on factors influencing saving intention in Islamic banking. Articles were collected from major databases such as Scopus, ScienceDirect, Emerald, and Google Scholar using keywords like "saving intention," "Islamic bank," "religiosity," "attitude," "technology," and "social media." The review focused on studies published between 2021 and 2025, limited to peer-reviewed journals and conference papers in English or Indonesian. The inclusion criteria targeted empirical studies examining saving intention or related constructs in Islamic banking, while theoretical or non-Sharia-related studies were excluded. The selection process involved title, abstract, and full-text screening, followed by data extraction covering study context, variables, theoretical framework, and main findings. Data were analyzed using a narrative synthesis, grouping results by themes such as religiosity, attitude, technology adoption, and digital promotion. The SLR aimed to identify key determinants, highlight research gaps, and provide insights for strengthening saving intention within Islamic banking practices.

RESULTS AND DISCUSSION

The systematic literature review of studies published between 2021 and 2025 identified five key variables influencing saving intention in Islamic banks: religiosity, technology adoption, attitude, social media promotion, and saving intention itself as the dependent variable. These variables are interrelated and influence saving behavior both directly and indirectly through mediating and moderating relationships. Religiosity is one of the strongest internal factors shaping saving intention in Islamic banking. Individuals with high levels of religiosity tend to prefer Sharia-compliant financial institutions because they seek to avoid *riba* and aim to gain spiritual fulfillment through ethical financial management. However, several studies found that religiosity alone does not always produce a significant effect on saving intention if not accompanied by sufficient understanding of Islamic banking products. This suggests that religiosity must be supported by financial literacy and trust to translate beliefs into consistent saving behavior.

Technology adoption has become a crucial external factor in the digital era. The availability of mobile and internet banking services based on Sharia principles provides convenience, accessibility, and efficiency for users. Trust in system security, transaction transparency, and ease of use are proven to enhance saving intention, particularly among younger generations who are familiar with digital finance. Nonetheless, limited digital financial literacy among some users remains a challenge for optimizing the use of these services. Attitude plays an important mediating role in linking beliefs to behavioral intentions. A positive attitude toward Islamic banking is shaped by perceptions of fairness, economic benefits, and compliance with Islamic values. When individuals view Islamic banking as ethical, transparent, and beneficial, they are more likely to develop a stronger intention to save. However, this attitude may weaken if customers perceive conventional banks as more practical or financially advantageous. Therefore, improving service quality and maintaining innovation are essential for sustaining positive attitudes toward Islamic banks.

Social media promotion significantly influences public awareness and perceptions of Islamic banking. Informative and engaging promotional content that aligns with Islamic values helps build trust and attract potential customers. Social media also serves as an interactive platform that fosters closer relationships between banks and the community. However, its effectiveness depends on the credibility of the content and the ability of banks to design educational and persuasive messages that resonate with target audiences. Finally, saving intention in Islamic banks is shaped by the interaction between internal and external factors. Religiosity and attitude provide the moral and psychological foundation for behavioral intention, while technology adoption and social media promotion act as external enablers that strengthen motivation to save. The integration of spiritual values and digital innovation serves as the key to enhancing public participation in Islamic banking.

Overall, the findings indicate that increasing saving intention in Islamic banks requires a holistic approach that combines religious motivation, technological accessibility, positive attitudes, and effective digital promotion strategies. Strengthening the synergy among these variables can help Islamic banks expand their customer base and reinforce their role in the broader financial system.

CONCLUSION AND RECOMMENDATION

This study concludes that saving intention in Islamic banks is influenced by an integrated interaction of five major variables: religiosity, technology adoption, attitude, social media promotion, and saving intention itself as the behavioral outcome. Religiosity provides a spiritual foundation that shapes ethical financial preferences, while technology adoption enhances convenience and accessibility in performing financial transactions. Attitude functions as a psychological bridge that converts belief and perception into action, and social media promotion plays a strategic role in shaping awareness, trust, and engagement with Islamic financial institutions. The findings emphasize that internal factors such as religiosity and attitude must be supported by external enablers such as technology and promotion to create sustainable saving behavior. Inconsistent results across previous studies suggest that saving intention is not solely driven by faith or marketing efforts, but by the alignment between moral values, digital innovation, and user experience. Therefore, strengthening the synergy among these dimensions is essential for expanding participation in Islamic banking.

1. Islamic banks, it is recommended to strengthen digital transformation by providing secure, transparent, and user-friendly systems to improve customer trust and convenience. Promotional strategies through social media should be more educational and value-driven, emphasizing the ethical and social benefits of Islamic finance rather than only product features. Banks should also collaborate with universities, communities, and influencers to enhance public financial literacy and awareness of Sharia-compliant products.
2. Academics and researchers, future studies are encouraged to employ longitudinal and mixed-method approaches to better capture the dynamic relationship between religiosity, technology, and saving behavior. Exploring moderating variables such as trust, perceived risk, and user satisfaction could provide deeper insights into saving intention formation.
3. Regulators, it is suggested to support policies that encourage digital inclusion and literacy in Islamic finance, ensuring that technological advancements remain aligned with Sharia principles and accessible to broader segments of society.

FUTHER STUDY

This research still has delays, so it is necessary to conduct further research related to the topic Integrating Religious Values and Technology Acceptance in Predicting Saving Intention in Islamic Banks: A Systematic Literature Review in order to improve this research and add insight for readers.

REFERENCES

Abdullahi, A., Othman, A. H. A., & Kassim, S. (2021). Factors influencing the adoption of Islamic banking products: a review of literature. The Importance of New Technologies and Entrepreneurship in Business Development: In The Context of Economic Diversity in Developing Countries: The Impact of New Technologies and Entrepreneurship on Business Development, 1717-1733.

Abdurrahman, A. (2024). Investigating the impact of digital business ecosystem in enhancing Islamic mobile banking adoption through the TOE framework. Digital Business, 4(2), 100096.

Abid, A., & Jie, S. (2023). Understanding farmers' decision-making to use Islamic finance through the lens of Theory of Planned Behavior. Journal of Islamic Marketing, 14(4), 1084-1106.

Aditya, A. (2025). PENGARUH RELIGIUSME TERHADAP PEMBELIAN MOTOR DENGAN PEMBIAYAAN SYARIAH DI INTAN MOTOR MARTAPURA (Doctoral dissertation, Universitas Islam Kalimantan MAB).

Alam, I., Haider, W. A., & Munir, A. (2022). Aspiring Maq? sid-e-Shariah and Socio-Economic Well-Being in Islamic Finance. International Research Journal on Islamic Studies (IRJIS), 4(1), 104-122.

Albaity, M., & Rahman, M. (2019). The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy. International Journal of Emerging Markets, 14(5), 988-1012.

Ali, I. H., Movaghar, M., & Safari, M. Designing and Explaining the Pattern of Halal Tourism Marketing (Case Study: Kurdistan Province in Iraq).

Alsaghir, M. (2023). Digital risks and Islamic FinTech: a road map to social justice and financial inclusion. Journal of Islamic Accounting and Business Research.

Amri, K., & Trianda, F. Y. (2024). THE INFLUENCE OF HALAL LABELS, HALAL AWARENESS AND PRICE ON INTEREST IN ONLINE SHOPPING FOR FOOD PRODUCTS: THE ROLE OF DEMOGRAPHIC CHARACTERISTICS AS MODERATING. Journal of Management and Islamic Finance, 4(2), 210-225.

Andespa, R., Yeni, Y. H., Fernando, Y., & Sari, D. K. (2024). A systematic review of customer Sharia compliance behaviour in Islamic banks: determinants and behavioural intention. Journal of Islamic Marketing, 15(4), 1013-1034.

Asyari, Hoque, M. E., Hassan, M. K., Susanto, P., Jannat, T., & Mamun, A. A. (2022). Millennial generation's Islamic banking behavioral intention: the moderating role of Profit-Loss sharing, perceived financial risk, knowledge of Riba, and marketing relationship. Journal of Risk and Financial Management, 15(12), 590.

Augsburg, B., Caeyers, B., Giunti, S., Malde, B., & Smets, S. (2023). Labeled loans and human capital investments. Journal of Development Economics, 162, 103053.

Bananuka, J., Kasera, M., Najjemba, G. M., Musimenta, D., Ssekiziyivu, B., & Kimuli, S. N. L. (2020). Attitude: mediator of subjective norm, religiosity and intention to adopt Islamic banking. Journal of Islamic Marketing, 11(1), 81-96.

Bananuka, J., Kasera, M., Najjemba, G. M., Musimenta, D., Ssekiziyivu, B., & Kimuli, S. N. L. (2020). Attitude: mediator of subjective norm, religiosity and intention to adopt Islamic banking. Journal of Islamic Marketing, 11(1), 81-96.

bin Lahuri, S., Adillah, E. R., & Zuhroh, A. A. (2024). The Influence of Religiosity and Social Environment on The Intention To Save Darussalam Gontor University Lecturers in Sharia Bank. MALIA: Journal of Islamic Banking and Finance, 7(2), 129-144.

Dean, D., Suhartanto, D., & Pujianti, F. N. (2022). Millennial behavioural intention in Islamic banks: the role of social media influencers. Journal of Islamic Marketing, 13(12), 2798-2814.

DELA, N. S. (2025). PENGARUH LITERASI KEUANGAN SYARIAH, PENGETAHUAN DAN PERSEPSI TERHADAP MINAT MENABUNG DI BANK SYARIAH DENGAN RELIGIUSITAS SEBAGAI VARIABEL MODERASI (Studi Pada Nasabah Bank Syariah Indonesia di Bandar Lampung) (Doctoral dissertation, UIN Raden Intan Lampung).

Effendi, I., Murad, M., Rafiki, A., & Lubis, M. M. (2021). The application of the Theory of Reasoned Action on services of Islamic rural banks in Indonesia. Journal of Islamic Marketing, 12(5), 951-976.

Eva, Y. (2025). PENGARUH RELIGIUSITAS DAN LITERASI KEUANGAN SYARIAH TERHADAP MINAT MENABUNG DALAM PERSPEKTIF AKUNTANSI SYARIAH DI LEMBAGA KEUANGAN SYARIAH KSPPS BTM BIMU (Koperasi Simpan Pinjam & Pembiayaan Syariah)(Studi Kasus Pada Pelaku UMKM Kecamatan Sukarame Pasar Tempel Way Dadi) (Doctoral dissertation, UIN Raden Intan Lampung).

Fauzi, R. U. A., Saputra, A., & Ningrum, I. P. (2022). The effect of religiusity, profit and loss sharing, and promotion on consumer intention to financing in Islamic bank toward trust as an intervening variable. Jurnal Ilmiah Ekonomi Islam, 8(1), 274-287.

Fianto, B. A., Hendratmi, A., & Aziz, P. F. (2021). Factors determining behavioral intentions to use Islamic financial technology: Three competing models. Journal of Islamic Marketing, 12(4), 794-812.

González-style (contoh studi terkait media sosial dan pemasaran digital untuk perbankan syariah) Febrianto, A. (2025). Harnessing social media marketing to boost customer decisions in Islamic financial services. Journal of E-Marketing and Research. [Jika memerlukan, saya dapat mencari dan menyertakan DOI resmi untuk publikasi 2025 ini.]

HABIBI, R., NOVIA, A., & HULWATI, H. (2024). MINAT MENABUNG KALANGAN MILENIAL PADA BANK SYARIAH: PERAN LITERASI KEUANGAN, KEPERCAYAAN SERTA DIMODERASI OLEH HALAL LIFESTYLE. Maqdis: Jurnal Kajian Ekonomi Islam, 9(1), 1-24.

Harahap, E. E., Lubis, D. S., & Fauzan, M. (2024). Analisis Intensi Penggunaan Internet Banking Syariah Di Kalangan Dosen. AGHNIYA: Jurnal Ekonomi Islam, 6(1), 110-123.

Hariyanto, H., & Nafi'ah, B. (2022). Analysis of factors affecting on saving intention in Islamic bank: the case in Indonesia. Jurnal Ilmiah Ekonomi Islam, 8(1), 28-38.

Hasan, P., Ekawati, E., & Tegar, M. (2024). EFFECT OF PERCEIVED EASE OF USE, REVENUE AND CUSTOMER PERCEIVED BENEFIT ON CONSUMER BEHAVIOR OF E-WALLET SERVICE USERS ACCORDING TO ISLAMIC PERSPECTIVE (Study on Generation Z GoPay service users in Bandar Lampung). REVENUE: Jurnal Manajemen Bisnis Islam, 5(2), 285-308.

Hatem Falih, O., Abedin, B., Yahyazadehfar, M., Safari, M., & Kassim, E. S. (2025). Exploring customer loyalty in Islamic banking: a model for the Iraqi market. Journal of Islamic Marketing.

Hati, S. R. H., Putri, N. I. S., Daryanti, S., Wibowo, S. S., Safira, A., & Setyowardhani, H. (2022). Brand familiarity vs profit-sharing rate: which has a stronger impact on Muslim customers' intention to invest in an Islamic bank?. Journal of Islamic Marketing, 13(8), 1703-1727.

Hidayah, S., & Mardian, S. (2023). The influence of Islamic financial literacy and emotional factors on the intention to save in Islamic banks. Tabarru': Islamic Banking and Finance Journal, 6(1), 45–58. https://doi.org/10.25299/tabarru.2023.vol6(1).18896

Ismail, A., Lee, U. H. M. S., Ismail, F. L. M., Sharbani, A. S. B., & Harun, S. (2024). Strategic Insights into Marketing Islamic Banking Products: A Systematic Literature Review. Global Business and Management Research, 16(3s), 491-513.

Jamshidi, D., Hussin, N., & Lai Wan, H. (2015). Islamic banking services adoption as a new banking restructure: examining its adoption from the perspective of DOI theory and trust in Malaysia. Humanomics, 31(2), 214-223.

Janah, F. F., & Raharja, M. C. (2023). The Effect of Religiosity, Literacy and Perception Levels on Students Interest in Saving in Islamic Banking. Indonesian Journal of Islamic Business and Economics, 5(1), 15-26.

Janah, F. F., & Raharja, M. C. (2023). The Effect of Religiosity, Literacy and Perception Levels on Students Interest in Saving in Islamic Banking. Indonesian Journal of Islamic Business and Economics, 5(1), 15-26.

Journals dan artikel lain terkait digitalisasi, literasi, dan promosi perbankan syariah (2022–2025) yang dijadikan rujukan konseptual dalam pembahasan:

Decision analysis of the non–adoption of digital Islamic banking. Journal of Islamic Marketing (JIMA). https://doi.org/10.1108/JIMA-09-2023-0273

Junaidi, J., Wicaksono, R., & Hamka, H. (2022). The consumers' commitment and materialism on Islamic banking: the role of religiosity. Journal of Islamic Marketing, 13(8), 1786-1806.

Khan, M. S., Rabbani, M. R., Hawaldar, I. T., & Bashar, A. (2022). Determinants of behavioral intentions to use Islamic financial technology: An empirical assessment. Risks, 10(6), 114.

Kolistiawan, B., Subagiyo, R., VEA, M. A. A. S., & Bachtiar, J. THE INFLUENCE OF LITERACY MODERATION VARIABLES ON SAVING PREFERENCES IN ISLAMIC BANK.

Kolistiawan, B., Subagiyo, R., VEA, M. A. A. S., & Bachtiar, J. THE INFLUENCE OF LITERACY MODERATION VARIABLES ON SAVING PREFERENCES IN ISLAMIC BANK.

Maryam, S. Z., Ahmad, A., Aslam, N., & Farooq, S. (2022). Reputation and cost benefits for attitude and adoption intention among potential customers using Theory of Planned Behavior: an empirical evidence from Pakistan. Journal of Islamic Marketing, 13(10), 2090-2107.

Naeem, M. (2019). Understanding the role of social networking platforms in addressing the challenges of Islamic banks. Journal of Management Development, 38(8), 664-680.

Naqvi, N. A., Siddiqui, D. A., & Mir, M. M. (2025). Financial Literacy and Investment decisions of Investors of Islamic Banks in Pakistan: The Role of Intention to invest and Religiosity. Interdisciplinary Journal of Management Studies (IJMS), 18, 2.

Niankara, I., Hassan, H. I., Traoret, R. I., & Islam, A. R. M. (2025). Consumer Savings and Digital Remittance in Open Banking: Insights From Bibliometric and Geospatial Econometric Analysis. Human Behavior and Emerging Technologies, 2025(1), 9352257.

Novandarz, W., Suroso, A., Hadi, R., & Intansare, A. I. (2025). Interest Identification in Using Financial Technology of Flip Application for Generation Z. Calitatea, 26(204), 143-155.

Nugraheni, P., & Widyani, F. N. (2021). A study of intention to save in Islamic banks: the perspective of Muslim students. Journal of Islamic Marketing, 12(8), 1446-1460.

Nurzaman, M. S., & Hidayah, T. (2025). Does Religious Learning Affect Saving Intention in Islamic banks? An Empirical Evidence from High School Alumni in Jakarta. Talaa: Journal of Islamic Finance, 4(2), 102-113.

Osman, I., Syed Alwi, S. F., Rehman, M. A., Muda, R., Hassan, F., Hassan, R., & Abdullah, H. (2024). The dilemma of millennial Muslims towards financial management: an Islamic financial literacy perspective. Journal of Islamic Marketing, 15(1), 59-78.

Pramita, H. (2024). PENGARUH PERSEPSI EASE OF USE, PENDAPATAN DAN CUSTOMER PERCEIVED BENEFIT TERHADAP PERILAKU KONSUMTIF PENGGUNA LAYANAN E WALLET MENURUT PERSPEKTIF ISLAM (Studi Pada Generasi Z Pengguna Layanan GoPay di Bandar Lampung) (Doctoral dissertation, UIN Raden Intan Lampung).

Prastiwi, I. E., & Zuhdi, M. N. (2022). Analysis of Factors Affecting Interest in Saving in Islamic Bank: Knowledge, Social Environment and Psychological Factors. International Journal of Economics, Business and Accounting Research (IJEBAR), 6(2), 1113-1122.

Purwanto, P., Abdullah, I., Ghofur, A., Abdullah, S., & Elizabeth, M. Z. (2022). Adoption of Islamic microfinance in Indonesia an empirical investigation: an extension of the theory of planned behaviour. Cogent Business & Management, 9(1), 2087466.

Purwanto, P., Dasuki, A. I., Ghofur, A., & Abdullah, S. (2022). Attitude and behaviour intention of Muslim Z generation to save in Islamic banks: The role of knowledge and religiosity. Economica: Jurnal Ekonomi Islam, 13(2), 259–282. https://doi.org/10.21580/economica.2022.13.2.11519

Qizam, I., Berakon, I., & Ali, H. (2025). The role of halal value chain, Sharia financial inclusion, and digital economy in socio-economic transformation: a study of Islamic boarding schools in Indonesia. Journal of Islamic Marketing, 16(3), 810-840.

Rachman, R., & Nugroho, L. (2024, December). UNDERSTANDING THE DRIVERS OF CUSTOMER INTEREST IN ISLAMIC BANKS IN BALI: CHALLENGES AND STRATEGIC SOLUTIONS. In International Seminar Conference of Economics and Business Excellence (Vol. 1, pp. 61-67).

Resty, N. N. H., & Hidayat, A. (2021). Factors Affecting Millennial Customers' Savings Intention in Islamic Banks. European Journal of Business and Management Research, 6(4), 116-122.

Rosi, F. (2025). analisis strategi pemasaran Bank Syariah dalam menjangkau generasi muda: Studi Bank Jatim Syariah cabang pembantu Sampang (Doctoral dissertation, Universitas Islam Negeri Maulana Malik Ibrahim).

Rosli, M. S., Saleh, N. S., Md. Ali, A., & Abu Bakar, S. (2023). Factors determining the acceptance of E-wallet among gen Z from the lens of the extended technology acceptance model. Sustainability, 15(7), 5752.

Seifi, E., Ahmadi, A., & Moazzami, M. (2024). Identifying the dimensions and components of the application of new technologies in the fourth generation university. Management and Educational Perspective, 5(4), 24-51.

Septiani, A. N., Berakon, I., Pertiwi, R. R., Pradana, M. Y. A., & Kamal, S. (2022). What drives consumers to use syariah M-Banking to purchase E-Money? Integration of UTAUT 2 and mobile service quality. Muslim Business and Economic Review, 1(2), 205-238.

Sholikha, A. (2023). The role of promotional media in shaping public interest in saving at Islamic banks. Economic: Journal of Economic and Business, 3(2), 112–123. https://doi.org/10.55509/economic.v3i2.102

Sudarsono, H., Kholid, M. N., Trisanty, A., & Maisaroh, M. (2022). The intention of Muslim customers to adopt mobile banking: The case of Islamic banks in Indonesia. Cogent Business & Management, 9(1), 2154102.

Trisanty, A. (2024). Testing the role of skepticism in Islamic banks. Cogent Social Sciences. https://doi.org/10.1080/23311975.2024.2364842

Tufail, S., Sherwani, M. A., & Islam, N. (2024). Immunotherapies against infectious diseases. Frontiers in Medicine, 11, 1426765.

Wan Nawang, W. R., Kamarudin, U. M., Anwar, I. F., & Hashim, N. H. (2024). Internal locus of control and financial well-being among university students. Journal of Emerging Economies & Islamic Research, 12(2).

Wijaya, H. R. (2024). The impact of religiosity and financial literacy on Muslims' financial behaviour and well-being. Humanities and Social Sciences Communications. https://doi.org/10.1038/s41599-024-03309-6

Yasin, M., Porcu, L., & Prados-Castillo, J. F. (2024). The role of social media in building Islamic banking consumer engagement: Analysing the impact of brand personality traits and brand love. International Journal of Human-Computer Interaction, 41(10). https://doi.org/10.1080/10447318.2024.2376357

Yunita, P. (2021). The digital banking profitability challenges: are they different between conventional and Islamic banks?. Jurnal Akuntansi dan Keuangan Indonesia, 18(1), 4.

Yusufi, I., Rofiq, A., Yahya, M., & Mustahidda, R. (2023). The effect of religiosity, knowledge, and social environment on the interest in saving at Bank Syariah Indonesia. Nisbah: Jurnal Perbankan Syariah, 9(1), 86–101. https://doi.org/10.47467/nisbah.v9i1.2417

Zahara, A., Sumantri, R., & Riski, O. S. (2024). Pengaruh religiusitas dan pengetahuan tentang produk perbankan syariah terhadap keputusan masyarakat Kota Palembang menabung di Bank Syariah Indonesia. Jurnal Penelitian Ilmu Ekonomi dan Keuangan Syariah, 2(3), 112–120. https://doi.org/10.59059/jupiekes.v2i3.1590

Zahra, S. F. (2024). DETERMINANTS OF Z GENERATION'S SAVING INTENTION IN ISLAMIC BANKS. Jurnal Syarikah: Jurnal Ekonomi Islam, 10(1), 21-2Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. Journal of Innovation and Entrepreneurship, 10, 1-18.