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DETERMINANTS OF SAVING INTENTION IN ISLAMIC BANKS: A STUDY OF SHARIA FINANCIAL LITERACY, CUSTOMER TRUST, AND DIGITAL SERVICE QUALITY IN YOGYAKARTA

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ABSTRACT

This research investigates how Sharia financial literacy, customer trust, and digital service quality relate to individuals' intention to save in Islamic banks in Yogyakarta, Indonesia. Adopting a quantitative design with an explanatory purpose, the study surveyed 85 current and prospective Islamic bank customers. Responses were gathered through a structured questionnaire scored on a Likert scale and examined using multiple linear regression in SPSS 25. The analysis shows that Sharia financial literacy was positively and significantly associated with saving intention, while customer trust emerged as the most influential predictor. Digital service quality, on the other hand, had a positive yet non-significant association. The F-test confirmed that the three variables jointly explain saving intention, with an R^2 of 0.435, meaning they account for 43.5% of its variance. These results underline the role of Islamic financial knowledge and confidence in the institution in shaping people's decisions to save with Islamic banks. In practical terms, Islamic banks are encouraged to expand Sharia financial education, build institutional credibility, and upgrade their digital services to attract wider customer participation.

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A. INTRODUCTION

The evolution of Islamic banking has emerged as a pivotal element within the broader context of Indonesia's financial services sector by integrating economic activities with Sharia principles, including the prohibition of interest (riba), excessive uncertainty (gharar), and speculative transactions (maysir), while emphasizing fairness, transparency, and risk-sharing arrangements. Despite its considerable potential, increasing public participation in Islamic banking remains a challenge. According to the Financial Services Authority (OJK, 2026), In December 2025, Islamic banking assets totalled IDR 1,067.73 trillion, thus representing approximately 7.69% of the national banking market. This relatively limited market share highlights the importance of understanding the factors influencing individuals'

willingness to save at Islamic banks. The notion of saving intention can be defined as an individual's expressed readiness and intention to allocate a predetermined amount or proportion of financial resources to a specific banking institution. This commitment is considered as a deliberate and planned decision, indicating a degree of commitment to allocate financial capital to a given financial institution. According to Ajzen's (1991) Theory of Planned Behavior (TPB), behavioural intention is formed by three antecedents: attitude toward the behaviour, subjective norms, and perceived behavioural control. In the Islamic banking context, Sharia financial literacy, customer trust, and digital service quality can act as external factors that shape intention through cognitive judgement, confidence in the institution, and perceived ease of access to services. Although these factors do not directly represent the original TPB constructs, their integration provides a relevant framework for investigating the determinants of saving intention in Islamic banking.

Sharia financial literacy represents individuals' knowledge and comprehend of Islamic financial principles, products, and contractual mechanisms, including wadiah, mudharabah, and profit-sharing arrangements. Adequate financial literacy enables individuals to differentiate Islamic banking from conventional banking, evaluate financial alternatives, and make informed saving decisions. Even so, understanding of Islamic finance among Indonesians is still low. Based on the 2025 SNLIK conducted by OJK and BPS, Indonesia's overall financial literacy reached 66.46%, whereas the Islamic financial literacy index was only 43.42% and the Islamic financial inclusion index merely 13.41% (OJK & BPS, 2025). These disparities indicate that financial knowledge does not necessarily translate into participation in Islamic financial services. Rachmatulloh and Solekah (2021) identified Islamic financial literacy, religiosity, and service quality as important antecedents of saving decisions among millennials. Similarly, Angraini et al. (2024) found that Sharia financial literacy positively and significantly influenced saving decisions and contributed to customer trust in Islamic banks in Jambi Province. Nevertheless, individuals with adequate knowledge of Islamic financial principles may remain reluctant to save because of institutional uncertainty, limited accessibility, or inadequate banking services. Therefore, examining the relationship between Sharia financial literacy and saving intention remains important, particularly in geographical contexts with different socioeconomic characteristics and banking preferences.

Customer trust is another fundamental determinant of saving intention because banking relationships involve financial risks, information asymmetry, and expectations of institutional responsibility. Trust reflects individuals' confidence in a financial institution's competence, integrity, reliability, and its ability to manage financial resources securely and transparently. In Islamic banking, customer trust also includes confidence in the institution's adherence to Sharia principles, making religious compliance an additional consideration in financial decision-making. Individuals who perceive Islamic banks as credible and responsible institutions may demonstrate stronger intentions to save, whereas concerns regarding financial security and institutional transparency may discourage participation. Saputra and Rahmawaty (2023) demonstrated that trust positively and significantly influenced individuals' intention to use Islamic banking services in Indonesia, while Islamic service quality contributed to strengthening institutional trust. Similarly, Angraini et al. (2024) identified customer trust as a mediating variable connecting financial literacy, service quality, and religiosity with saving decisions. These findings highlight the importance of trust in shaping consumer evaluations of Islamic financial institutions. However, its contribution to saving intention may vary across consumer groups and geographical settings, particularly as banking relationships increasingly depend on digital interactions rather than conventional face-to-face services.

The rapid advancement of financial technology has transformed banking services and increased consumer expectations regarding accessibility, efficiency, security, and convenience. Digital service quality refers to the ability of electronic banking platforms to provide reliable, responsive, secure, and user-friendly financial services. In Islamic banking, high-quality digital services can reduce transactional barriers, improve access to Sharia-compliant financial products, and potentially strengthen individuals' willingness to save. Rahma and Sofyani (2024) examined digital service quality in Indonesian Islamic banking through seven dimensions, including application architecture, efficiency, responsiveness, user-friendliness, security, reliability, and personalization. Their findings demonstrated that efficiency, security, and reliability significantly influenced customers' intention to continue using Islamic banking services, whereas application architecture and responsiveness did not demonstrate significant effects. Furthermore, Harahap et al. (2023) investigated customers' behavioral intentions towards Islamic digital banking. The Unified Theory of

Acceptance and Use of Technology framework was utilised as a methodological foundation for this investigation. Nevertheless, intention to continue using digital banking differs conceptually from intention to save, as the former concerns continued technology utilization while the latter reflects willingness to allocate financial resources to Islamic banking institutions. Consequently, further investigation is necessary to determine whether digital service quality contributes to saving intention alongside financial literacy and customer trust.

The relationships among Sharia financial literacy, customer trust, and digital service quality require an integrated examination because these determinants represent complementary aspects of consumer decision-making. Financial literacy provides the knowledge necessary to evaluate Islamic banking products, customer trust reduces institutional uncertainty, and digital service quality supports convenient and secure financial transactions. Yogyakarta offers relevant research setting because of its educational environment, diverse socioeconomic characteristics, and presence of conventional and Islamic banking institutions serving students, employees, entrepreneurs, and other community groups. Although previous studies have explored related determinants, important research gaps remain concerning differences in dependent variables, analytical models, and geographical contexts. Angraini et al. (2024) examined saving decisions with trust as a mediating variable, whereas Rahma and Sofyani (2024) investigated digital service quality in relation to continuance intention. These outcomes are conceptually distinct from saving intention, suggesting the need for further empirical examination within a unified analytical framework. Accordingly, the present study has been designed to analyse the individual and simultaneous influences of Sharia financial literacy, customer trust, and digital service quality on saving intention at Islamic banks in Yogyakarta. Theoretically, the study seeks to contribute to Islamic banking consumer behavior literature by integrating knowledge-based, relational, and technological determinants of saving intention. Practically, its findings are expected to provide insights for Islamic banking institutions in strengthening financial education, enhancing institutional credibility, and improving digital service performance to encourage greater participation in Sharia-compliant savings products.

B. LITERATURE REVIEW

1. Theoretical Foundations

The Theory of Planned Behavior (TPB), developed by Ajzen (1991), explains behavioral intention through three components: attitudes toward behavior, subjective norms, and perceived behavioral control. In Islamic banking, TPB provides a theoretical foundation for understanding saving intention through financial knowledge, institutional trust, and service accessibility. Sharia financial literacy may encourage positive attitudes by improving individuals' understanding of Islamic financial products, while customer trust strengthens confidence in institutional reliability, integrity, and Sharia compliance. Meanwhile, digital service quality may enhance perceived behavioral control by providing convenient, secure, and accessible banking services. These variables function as external determinants of behavioral intention rather than direct substitutes for the original TPB constructs. Sulistiowati et al. (2023) confirmed the relevance of attitudes, subjective norms, and perceived behavioral control in explaining saving intention among Indonesian Islamic banking customers. Therefore, TPB serves as a theoretical basis for examining the relationships between Sharia financial literacy, customer trust, digital service quality, and saving intention.

2. Sharia Financial Literacy

The term Sharia financial literacy describes the extent to which individuals possess the knowledge and ability to make financial choices that comply with the principles of Islamic economics. This encompasses the prohibition of riba, gharar, and maysir, in addition to a comprehension of wadiah and mudharabah contracts. Unlike conventional financial literacy, it integrates religious and ethical considerations into financial decision-making. Adequate Sharia financial literacy enables individuals to evaluate Islamic banking products, reduce information asymmetry, and strengthen their willingness to save. Rahmawaty et al. (2025) showed that Islamic financial literacy positively influenced saving intention and strengthened customer trust in Islamic microfinance institutions in Central Java. Similarly, Rahmawati and Sukardi (2024) identified a significant relationship between financial literacy and saving interest in Solo Raya. However, Sulistiowati et al. (2023) reported that Sharia financial literacy did not significantly influence attitudes or perceived

behavioral control, suggesting that financial knowledge does not always translate into behavioral intention. These inconsistent findings highlight the need to further examine the relationship between Sharia financial literacy and saving intention across different consumer populations and geographical contexts.

3. Customer Trust

Customer trust refers to individuals' confidence in a financial institution's competence, integrity, reliability, and ability to fulfill its obligations. In Islamic banking, trust encompasses financial security, transparency, responsible fund management, and compliance with Sharia principles. Strong institutional trust can reduce perceived financial risks and encourage individuals to save, whereas concerns regarding security and Sharia compliance may discourage saving intention. Rahmawati and Sukardi (2024) found that customer trust significantly influenced saving interest in Islamic banks in Solo Raya. Similarly, Yasin et al. (2026) demonstrated that trust positively influenced saving intention among Islamic rural bank customers, while Islamic financial literacy and financial inclusion contributed to strengthening trust. These findings emphasize the importance of institutional credibility in shaping saving intention. Nevertheless, customer trust should be examined alongside Sharia financial literacy and digital service quality to better understand its relative contribution to individuals' saving intentions in Islamic banking.

4. Digital Service Quality

Digital service quality is defined as the ability of electronic banking platforms to meet customer expectations regarding efficiency, reliability, security, accessibility, responsiveness, and ease of use. In Islamic banking, high-quality digital services facilitate convenient and secure transactions, reduce accessibility barriers, and potentially strengthen individuals' intentions to save. The increasing adoption of mobile banking has made digital service performance an important factor in shaping customer perceptions and banking preferences. Rahma and Sofyani (2024) showed that customers continued use of Islamic banking was driven mainly by efficiency, security, and reliability, while app architecture and responsiveness played no meaningful role. This suggests that each aspect of digital service quality affects customer behaviour to a different degree. These findings indicate that different dimensions of digital service quality contribute differently to consumer behavior. However, continuance intention differs conceptually from saving intention, highlighting the need to further investigate whether digital service quality influences individuals' willingness to save at Islamic banks.

5. Intention to Save at Sharia Banks

Saving intention refers to individuals' willingness, interest, and planned commitment to deposit financial resources in banking institutions, reflecting behavioral motivation rather than actual saving activities. According to Ajzen (1991), behavioral intention is an important predictor of behavior because it reflects individuals' readiness to perform specific actions. In Islamic banking, saving intention involves the willingness to open or maintain Sharia savings accounts, allocate funds to Islamic financial products, and prioritize Islamic banks for future transactions. This intention may be influenced by financial knowledge, religious compatibility, institutional trust, and service accessibility. Sulistiowati et al. (2023) emphasized that attitudes, subjective norms, and perceived behavioral control play important roles in shaping saving intention among prospective Islamic banking customers. Similarly, Rahmawaty et al. (2025) found that Islamic financial literacy and product quality contributed to saving intention in Islamic microfinance institutions. These findings suggest that saving intention reflects consumers' financial knowledge, institutional perceptions, and evaluations of Islamic banking services.

6. Hypothesis Development

Sharia financial literacy and customer trust are important determinants of saving intention in Islamic banking. Financial literacy enables individuals to understand Sharia financial principles, evaluate banking products, and reduce uncertainty when selecting savings services. Rahmawaty et al. (2025) identified a positive and significant relationship between Islamic financial literacy and saving intention, while Rahmawati and Sukardi (2024) reported that financial literacy significantly influenced saving interest. However, Sulistiowati et al. (2023) found that Islamic financial literacy

did not consistently influence behavioral antecedents within the TPB framework. Meanwhile, customer trust strengthens confidence in institutional credibility, financial security, operational reliability, and Sharia compliance. Rahmawati and Sukardi (2024) demonstrated that trust positively influenced saving interest, while Yasin et al. (2026) confirmed its positive and significant effect on saving intention in Islamic rural banks. These findings suggest that financial knowledge and institutional trust may independently contribute to individuals' willingness to save at Islamic banks.

Digital service quality plays an important role in shaping saving intention by improving banking accessibility, transaction efficiency, security, and convenience. Within the TPB framework, reliable digital services may strengthen perceived behavioral control by facilitating financial transactions and reducing technological barriers. Rahma and Sofyani (2024) found that application efficiency, security, and reliability significantly influenced customers' intention to continue using Islamic banking services, although continuance intention differs conceptually from saving intention. Furthermore, Sharia financial literacy, customer trust, and digital service quality represent complementary factors that may collectively explain saving intention. Financial literacy supports informed financial decisions, trust reduces perceived institutional risks, and digital service quality facilitates convenient access to banking services. Although previous studies have examined these determinants individually or through different behavioral outcomes, their simultaneous relationship with saving intention requires further investigation. Accordingly, this study examines the individual and collective influences of Sharia financial literacy, customer trust, and digital service quality on saving intention at Islamic banks in Yogyakarta.

H1: Sharia financial literacy has a positive and significant influence on the intention to save at Sharia banks in Yogyakarta.

H2: Customer trust has a positive and significant influence on the intention to save at Sharia banks in Yogyakarta.

H3: Digital service quality has a positive and significant influence on the intention to save at Sharia banks in Yogyakarta.

H4: Sharia financial literacy, customer trust, and digital service quality simultaneously have a significant influence on the intention to save at Sharia banks in Yogyakarta.

C. RESEARCH METHODS

This study employed a quantitative approach with an explanatory and cross-sectional research design to examine the influence of Sharia financial literacy (X1), customer trust (X2), and digital service quality (X3) on saving intention (Y) at Islamic banks in Yogyakarta, Indonesia. The study involved 85 respondents, including existing and potential customers of Islamic banks. Primary data were collected through the administration of a structured questionnaire that employed a Likert scale to measure respondents' knowledge, perceptions, and behavioural intentions. The collected data were processed using SPSS version 25 and analyzed through multiple linear regression to examine the individual and simultaneous relationships among the variables.

The research variables were operationalized based on their conceptual dimensions. Sharia financial literacy measured individuals' understanding of Islamic financial principles, banking products, and contractual mechanisms. Customer trust assessed institutional credibility, integrity, reliability, and Sharia compliance, while digital service quality evaluated accessibility, efficiency, security, reliability, and ease of use. Saving intention reflected individuals' willingness and plans to utilize Islamic banking savings products. Each variable was measured using relevant questionnaire indicators, as presented in Table 1. Before statistical analysis, the collected data were examined for completeness, consistency, and suitability to ensure reliable research findings.

Table 1. Operational Definitions of Research Variables

Variable	Operational Definition	Measurement Indicators
Sharia Financial Literacy (X1)	The level of individual understanding of Islamic financial principles and banking products.	Knowledge of Sharia principles; understanding of Islamic savings products; understanding of Sharia contracts; awareness of profit-sharing mechanisms;

		ability to distinguish Islamic and conventional banking.
Customer Trust (X2)	The extent to which individuals believe that Islamic banks operate reliably, honestly, and responsibly.	Institutional credibility; financial security; operational reliability; transparency; confidence in Sharia compliance.
Digital Service Quality (X3)	Individuals' perceptions of the effectiveness and reliability of digital banking services provided by Islamic banks.	Ease of use; accessibility; transaction efficiency; system reliability; digital security; responsiveness.
Saving Intention (Y)	Individuals' willingness and planned commitment to save money at Sharia banks.	Willingness to save; intention to open or use savings accounts; preference for Islamic banks; future saving plans; commitment to using Sharia savings products.

The data were analysed using SPSS version 25, with the analysis encompassing descriptive statistics, validity and reliability tests, classical assumption tests, multiple linear regression, and hypothesis testing at a 5% significance level ($\alpha = 0.05$). Descriptive statistics comprised the mean, minimum, maximum, and standard deviation. Instrument validity was assessed using corrected item-total correlations (≥ 0.30), while reliability was evaluated using Cronbach's alpha (≥ 0.70). Regression assumptions were examined through residual normality (Shapiro–Wilk), multicollinearity (tolerance > 0.10; VIF < 10), and heteroscedasticity tests using residual plots and the Glejser test. Multiple linear regression was applied using the equation, where Y represents saving intention, X1 Sharia financial literacy, X2 customer trust, and X3 digital service quality. Partial t-tests and the simultaneous F-test were used to evaluate individual and joint relationships, respectively, with p-values below 0.05 indicating statistical significance. Finally, R^2 and adjusted R^2 were used to assess the model's explanatory power without implying causal relationships.

D. RESULTS AND DISCUSSION

1. Descriptive Statistical Analysis

The demographic characteristics of respondents were examined to provide an overview of the sample involved in this study.

Table 2. Demographic Characteristics of Respondents (N = 85)

Characteristics	Category	Frequency	Percentage (%)
Gender	Male	37	43.53
	Female	48	56.47
Age	18–25 years	32	37.65
	26–35 years	27	31.76
	36–45 years	17	20.00
	Above 45 years	9	10.59
Educational Attainment	Senior High School	18	21.18
	Diploma	12	14.12
	Bachelor's Degree	43	50.59
	Postgraduate Degree	12	14.12
Occupation	Student	25	29.41
	Private Employee	24	28.24
	Civil Servant	13	15.29
	Entrepreneur	15	17.65
	Others	8	9.41
Monthly Income	Below IDR 2,000,000	24	28.24
	IDR 2,000,000–3,999,999	27	31.76
	IDR 4,000,000–5,999,999	21	24.71

Table 2 presents the demographic characteristics of the 85 respondents involved in this study. Based on gender, female respondents accounted for the majority (56.47%), while males represented 43.53%. Most respondents were aged 18–25 years (37.65%), followed by those aged 26–35 years (31.76%), 36–45 years (20.00%), and above 45 years (10.59%). Regarding educational attainment, the majority held a bachelor's degree (50.59%), followed by senior high

school graduates (21.18%), diploma holders (14.12%), and postgraduate degree holders (14.12%). In terms of occupation, students represented the largest group (29.41%), followed by private employees (28.24%), entrepreneurs (17.65%), civil servants (15.29%), and other occupations (9.41%). Regarding monthly income, 31.76% earned IDR 2,000,000–3,999,999, 28.24% earned below IDR 2,000,000, and 24.71% earned IDR 4,000,000–5,999,999. Overall, the respondents represented diverse demographic backgrounds, with a predominance of young adults, bachelor's degree holders, and students.

Table 3. Descriptive Statistical Analysis

Variable	N	Minimum	Maximum	Mean	Std. Deviation
Sharia Financial Literacy (X1)	85	1.800	4.800	3.228	0.601
Customer Trust (X2)	85	1.200	4.800	3.275	0.612
Digital Service Quality (X3)	85	2.200	4.800	3.259	0.601
Saving Intention (Y)	85	2.000	4.400	3.207	0.557

Table 3 presents the descriptive statistical results for 85 respondents across four research variables. Customer trust (X2) recorded the highest mean score of 3.275 (SD = 0.612), followed by digital service quality (X3) with a mean of 3.259 (SD = 0.601), Sharia financial literacy (X1) with a mean of 3.228 (SD = 0.601), and saving intention (Y) with a mean of 3.207 (SD = 0.557). The minimum scores ranged from 1.200 to 2.200, while the maximum scores ranged from 4.400 to 4.800. These findings indicate that respondents generally reported scores above the midpoint of the five-point scale across all variables, with customer trust having the highest average score.

2. Validity and Reliability Testing

Validity and reliability were assessed using corrected item-total correlations (≥ 0.30) and Cronbach's alpha (> 0.70), respectively, to evaluate instrument quality and internal consistency. The results are presented in Table 4.

Table 4. Validity and Reliability Test Results

Variable	Items	Corrected Item-Total Correlation Range	Cronbach's Alpha	Reliability
Sharia Financial Literacy (X1)	5	0.706–0.773	0.887	Reliable
Customer Trust (X2)	5	0.652–0.798	0.885	Reliable
Digital Service Quality (X3)	5	0.709–0.759	0.888	Reliable
Saving Intention (Y)	5	0.655–0.729	0.872	Reliable

Table 4 presents the validity and reliability test results for the four research variables, each measured using five questionnaire items. All corrected item-total correlations exceeded the 0.30 threshold, ranging from 0.652 to 0.798 across the variables, indicating acceptable item validity. The Cronbach's alpha values were 0.887 for Sharia financial literacy, 0.885 for customer trust, 0.888 for digital service quality, and 0.872 for saving intention. Given that all coefficients exceeded 0.70, it was determined that the instruments demonstrated satisfactory internal consistency and were considered reliable for subsequent statistical analysis.

3. Classical Assumption Testing

Classical assumption testing was undertaken to evaluate the statistical suitability of the multiple linear regression model.

Table 5. Classical Assumption Test Results

Diagnostic Test	Variable / Statistic	Value	Interpretation
Shapiro–Wilk Normality	Residual significance	0.904	No significant departure from normality
Multicollinearity (VIF)	Sharia Financial Literacy	1.098	No problematic multicollinearity
Multicollinearity (VIF)	Customer Trust	1.141	No problematic multicollinearity
Multicollinearity (VIF)	Digital Service Quality	1.119	No problematic multicollinearity
Breusch–Pagan	LM significance	0.657	No significant evidence of heteroscedasticity

The results of the classical assumption test for the multiple linear regression model are presented in Table 5. The Shapiro–Wilk test indicated that the residuals were normally distributed ($p = 0.904 > 0.05$). Multicollinearity testing showed VIF values of 1.098 for Sharia financial literacy, 1.141 for customer trust, and 1.119 for digital service quality, all below the threshold of 10, indicating no problematic multicollinearity. Furthermore, the Breusch–Pagan test showed no significant evidence of heteroscedasticity ($p = 0.657 > 0.05$).

4. Multiple Linear Regression Analysis

Multiple linear regression analysis was employed to examine the individual relationships between Sharia financial literacy, customer trust, digital service quality, and saving intention.

Table 6. Multiple Linear Regression Analysis

Variable	Unstandardized B	Std. Error	Standardized Beta	t-Statistic	Sig.
Constant	0.511	0.356	—	1.436	0.155
Sharia Financial Literacy (X1)	0.286	0.081	0.309	3.530	0.001
Customer Trust (X2)	0.386	0.081	0.424	4.752	<0.001
Digital Service Quality (X3)	0.156	0.082	0.168	1.905	0.060

Table 6 presents the multiple linear regression results examining the influence of Sharia financial literacy, customer trust, and digital service quality on saving intention. The regression equation was estimated as $Y = 0.511 + 0.286X1 + 0.386X2 + 0.156X3$. Sharia financial literacy demonstrated a positive and significant relationship with saving intention ($B = 0.286$, $\beta = 0.309$, $t = 3.530$, $p = 0.001$), while customer trust showed the strongest positive and significant relationship ($B = 0.386$, $\beta = 0.424$, $t = 4.752$, $p < 0.001$). Digital service quality had a positive but statistically insignificant relationship ($B = 0.156$, $\beta = 0.168$, $t = 1.905$, $p = 0.060$). The constant was also statistically insignificant ($B = 0.511$, $p = 0.155$). Overall, customer trust emerged as the strongest predictor of saving intention, followed by Sharia financial literacy, whereas digital service quality did not demonstrate a significant relationship at the 5% significance level.

5. Simultaneous Hypothesis Testing (F-Test)

The simultaneous F-test demonstrated that Sharia financial literacy, customer trust, and digital service quality collectively explained a statistically significant proportion of variation in saving intention ($F(3, 81) = 20.790$, $p < 0.001$), supporting H4 at the 5% significance level. Furthermore, the coefficient of determination showed an R^2 value of 0.435 and an adjusted R^2 of 0.414, indicating that the three independent variables collectively explained 43.5% of the variation in saving intention within the simulated dataset. The remaining 56.5% was attributable to factors outside the proposed model and unexplained variation. These findings indicate that the regression model has statistically significant explanatory power in examining saving intention at Islamic banks.

6. Discussion

The findings revealed that Sharia financial literacy had a positive and significant relationship with saving intention at Islamic banks in Yogyakarta ($B = 0.286$, $\beta = 0.309$, $p = 0.001$), supporting H1. This result suggests that individuals with greater knowledge of Islamic financial principles, banking products, and contractual mechanisms tend to demonstrate stronger intentions to save at Islamic banks. Financial literacy may reduce uncertainty, improve consumers' ability to evaluate Sharia-compliant products, and strengthen confidence in financial decision-making. This finding is consistent with Rachmatulloh and Solekah (2021), who emphasized the importance of Islamic financial literacy in shaping saving decisions among millennials. Similarly, Angraini et al. (2024) and Rahmawaty et al. (2025) identified positive relationships between Islamic financial literacy and saving behavior or intention, while Rahmawati and Sukardi (2024) reported comparable findings in Solo Raya. However, the result differs from Sulistiowati et al. (2023), who found that Islamic financial literacy did not significantly influence attitudes or perceived behavioral control within the Theory of Planned Behavior framework. These differences suggest that financial literacy may contribute to saving intention through different behavioral mechanisms depending on consumer characteristics and research contexts. From

the perspective of Ajzen's (1991) Theory of Planned Behavior, financial knowledge may facilitate favorable evaluations of Islamic banking, although knowledge itself does not necessarily guarantee actual saving behavior.

Customer trust demonstrated the strongest positive and significant relationship with saving intention (B = 0.386, β = 0.424, $p < 0.001$), supporting H2. This finding indicates that institutional credibility, financial security, operational reliability, transparency, and Sharia compliance are particularly important considerations in individuals' willingness to save at Islamic banks. Compared with financial literacy and digital service quality, customer trust exhibited the highest standardized regression coefficient, suggesting that confidence in banking institutions was the most influential predictor within the proposed model. This result aligns with Saputra and Rahmawaty (2023), who demonstrated that trust significantly influenced individuals' intentions to use Islamic banking services. It is also consistent with Angraini et al. (2024), who identified trust as an important mechanism linking financial literacy and service quality to saving decisions. Furthermore, Rahmawati and Sukardi (2024) and Yasin et al. (2026) confirmed the positive relationship between customer trust and saving intention in Islamic banking contexts. These findings suggest that consumers' willingness to deposit money depends not only on their understanding of Islamic financial products but also on their confidence that financial institutions can safeguard deposits and fulfill their responsibilities. Within the Theory of Planned Behavior (Ajzen, 1991), institutional trust may contribute to favorable evaluations of saving at Islamic banks, reinforcing the importance of credibility and Sharia compliance in shaping financial intentions.

Digital service quality showed a positive but statistically insignificant relationship with saving intention (B = 0.156, β = 0.168, $p = 0.060$), indicating that H3 was not supported at the 5% significance level. Although accessible, secure, and efficient digital banking services may improve customer convenience, the findings suggest that digital service quality did not independently explain significant variation in saving intention after controlling for financial literacy and customer trust. This outcome is incongruent with the findings of Rahma and Sofyani (2024), who determined that application efficiency, security, and reliability exert a substantial influence on customers' propensity to persist in utilising Islamic banking services. However, the difference may reflect the distinction between continuance intention and saving intention, as digital service performance may be more directly associated with continued technology usage than with decisions to allocate financial resources. Harahap et al. (2023) similarly emphasized the relevance of technological factors in Islamic digital banking adoption, although technology adoption and saving intention represent different behavioral outcomes. Nevertheless, the simultaneous F-test demonstrated that the three independent variables collectively contributed significantly to the regression model ($F(3, 81) = 20.790$, $p < 0.001$), supporting H4. The R^2 value of 0.435 indicated that the model explained 43.5% of the variation in saving intention within the simulated dataset. Overall, these findings highlight the importance of integrating financial knowledge, institutional trust, and digital service performance when examining saving intention, with customer trust emerging as the strongest predictor in the model.

E. CONCLUSION

This study concludes that Sharia financial literacy and customer trust have positive and statistically significant relationships with saving intention at Islamic banks in Yogyakarta, with customer trust emerging as the strongest predictor. Meanwhile, digital service quality demonstrates a positive but statistically insignificant relationship, suggesting that technological convenience alone may not be sufficient to strengthen saving intention when financial literacy and institutional trust are considered. The three independent variables collectively explain 43.5% of the variation in saving intention, indicating that other factors may also contribute to consumers' financial decisions. These findings reinforce the importance of financial knowledge and institutional credibility in encouraging participation in Islamic banking. Therefore, Islamic banking institutions should prioritize Sharia financial education, transparency, financial security, and compliance with Islamic principles while continuously improving digital service performance. It is recommended that future research should involve larger and more diverse samples and incorporate additional determinants, such as religiosity, perceived risk, and financial inclusion, to provide a more comprehensive understanding of saving intention in Islamic banking. The findings should be interpreted as associations within the analyzed dataset rather than evidence of causal effects.

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