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Perceptions and Financial Literacy Drive Student Saving Decisions in Islamic Banking

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Abstract

General Background: The rapid expansion of Islamic financial institutions necessitates deeper understanding of how youth perceive and engage with them. **Specific Background:** High school students, as future economic agents, form an important demographic whose saving behavior can reflect the success of Islamic banking outreach. **Knowledge Gap:** Despite growing access to Islamic banking, limited studies address the combined influence of perception and financial literacy on students' saving decisions. **Aims:** This study aims to analyze how perceptions of Islamic banking and financial literacy affect saving decisions among students of Jabal Noor IT High School in relation to Bank Syariah Indonesia (BSI). **Results:** Using a quantitative method and survey data from 79 students, regression analysis revealed that both perception of Islamic banking ($t=4.621$) and financial literacy ($t=7.530$) have a positive and statistically significant effect ($p=0.000$) on students' saving decisions. **Novelty:** The study uniquely focuses on the dual impact of cognitive and attitudinal variables in a high school Islamic context, offering early insights into youth engagement with Sharia-compliant finance. **Implications:** Findings highlight the importance of fostering positive perceptions and improving financial literacy to enhance saving behavior among young consumers in Islamic banking environments.

Highlights:

- Highlights the significant role of Islamic banking perception in influencing youth saving behavior.
- Emphasizes financial literacy as a key driver of informed financial decisions.
- Provides early insights into student engagement with Sharia-compliant banking.

Keywords: Islamic Banking, Financial Literacy, Saving Decisions, Student Perceptions, Bank Syariah Indonesia

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Introduction

The year 1991 was the beginning of the first Islamic bank in Indonesia. And Bank Muamalat is the first Islamic Bank in Indonesia. However, at that time it was not widely known and in demand, until the economic crisis and reforms which then began to be seen by customers. Bank Muamalat managed to show its resilience during the global economic crisis in 2008, where the Islamic financial institution continued to show stability and was able to provide security, comfort, and profit for its customers [1].

One of the strategies taken in the development of Islamic banking is to authorize conventional banks to establish Sharia Business Units (UUS) or change their status to full Islamic banks. This policy is a response to the revision of Banking Law No. 10 of 1998, which replaced Law No. 7 of 1992, and explicitly stipulates the legal basis and types of business activities that can be carried out by sharia-based banks [2]. Islamic banks and Islamic units in Indonesia were established by considering the wishes of the surrounding community, especially Muslims who believe that the best system is haram. This is corroborated by MUI Number 1 Year 2004 on Payment which argues that bank payments are haram and contain many parts of usury. The presence of Islamic banking has proven to make a big difference, especially in terms of valuation and compensation for the use of deposits [2].



Figure 1. Usage of Islamic Banks in Indonesia

Based on the figure above, according to the Populix survey, Bank Syariah Indonesia (BSI) is the most widely used Islamic bank in Indonesia. As many as 51% of respondents admitted to using Islamic bank services. The most common financial product used by Indonesians is Islamic savings because it is in accordance with sharia principles. The study of the ways in which humans and societies determine or enforce their choices, with or without the use of scarce productive resources that can have alternative uses, to produce various goods and distribute them for consumption. Both for the present and the future for various groups and groups in society [3].

One person's perception cannot be equated with another because perceptions arise based on the reality of what has been learned, observed, and heard with a series of stimuli influenced by the expectations and readiness of each person or individual. Even in the same situation, everyone has a different perception [4]. Financial understanding is expected not only to increase public knowledge, but also to change public behavior in managing finances better, as well as being able and intelligent in choosing halal and profitable investments that can prevent fraudulent investments. Financial understanding is the ability of individuals to understand basic concepts and financial products, including Islamic banking [5].

Financial literacy is an individual's knowledge, understanding, ability or skill, and confidence in meeting financial needs. This becomes the basis for individual preferences in using financial services to meet their needs. Decision is the stage before making a purchase decision. Things that need to be considered before making a purchase are problem recognition, information search, alternative choices, purchase decision making and after use so that the purchase decision taken can be right [6]. The decision to buy taken by the buyer is actually a collection of a number of decisions [7].

Integrated Islamic High School is an effort to reconstruct, revitalize, reform, reorganize, and review Islamic education with its various aspects so that it adapts to developments and can answer the needs of the times. Islamic education has an Islamic character as seen from the way schools pay attention to religious moral education and add several subjects to the curriculum structure, called the Integrated Islamic Program (IT-an) [8].

Students learn material about financial services institutions, one of which is Islamic banks. When studying material about Islamic banks, students are introduced to the differences between conventional banking systems and Islamic banking, as well as understanding the sharia principles that form the basis of Islamic bank operations, Islamic bank business activities, the difference between profit sharing systems and interest systems, Islamic bank transaction contracts and Islamic bank products. SMA/MA students with advances in knowledge, technology and information cause their needs to increase. Especially with the increasingly intensive information they receive through social media, students tend to be consumptive in using their economic resources, giving rise to various problems related to money. Money-related problems arise due to a lack of knowledge about how to utilize and manage finances wisely [9]. In this era of globalization, the decision to save students, especially in generation Z, the opinion that students receive to save money does not only come from pocket money but many high school students already have their own income from their own business such as selling online through gadgets and so on. However, if not managed properly, the pocket money can be used for consumptive things so that it can cause consumptive behavior among adolescents.

These findings support research conducted by research Adolph that the perception and level of religiosity possessed by students have a significant contribution to their tendency to choose to save in Islamic banks.

Research by [10] shows that student knowledge about the decision to become an Islamic bank customer is significant or has a significant effect [11]. Research by shows that students' knowledge of the decision to become an Islamic bank customer is significant or has a significant effect. However, research results from Zuhirsyan dan Nurlinda found that perceptions do not have a significant impact on decision making in choosing Islamic banking services[12]. Penelitian Abdallah shows that customer decisions in choosing or not Islamic banks in saving are influenced by Islamic bank characteristics, service variables and trust in banks, knowledge variables and bank physical object variables [13].

The findings of research conducted by Triani dan Mulyadi state that increasing Islamic financial literacy must be done as early as possible, including among adolescents for the glory of the world and the hereafter. By increasing Islamic financial literacy, adolescents are expected to make the right decisions in the future. However, research results from Triani dan Mulyadi in Indonesia the level of financial literacy measurement is still fairly low recorded with a score of 62.8 on average 16-17 grade 11 high school students in rural, regional and metropolitan areas with the lowest score category [14]. Likewise by (Nafisah, 2020) untuk meningkatkan efektivitas dan keberhasilan program literasi keuangan, penting untuk mengumpulkan to increase the effectiveness and success of financial literacy programs, it is important to gather various financial experiences that contribute to the acquisition of financial knowledge and understanding, which ultimately leads to increased awareness [15].

Based on the above reviews, researchers are interested in discussing further about the savings decisions of high school students. Given that saving decisions are very important for their future, researchers chose the object of Jabal Noor IT high school students. Therefore, it is necessary to conduct a study entitled "Implications of Perceptions About Islamic Banking and Financial Literacy on Savings Decisions of IT High School Students at Jabal Noor at Bank Syariah Indonesia (BSI)".

Literature Review

A. Perception of Islamic Banking

The Ecological Perception Theory put forward by emphasizes the need for a comprehensive and directed approach to perception so that the stimulation pattern in this case can be (sign, symbol or other) The Perceiver (the person who feels it, sees it) as soon as possible information about an environment including the character of objects or places through little effort or cognitive activity [16]. Etymologically, perception or in English perception comes from the Latin perception of Fountain, which means to receive or receive.

Perception is the experience or objects, events, or relationships obtained by inferring information and interpreting messages. Perception gives meaning to sensory stimuli (sensory stimuli). According to Mulyana, perception is an internal method that allows individuals to sort out. Classify and interpret what stimuli are in the surrounding environment and this process can affect individuals [17].

Sunarto divides two types of perception, (1) External Perception, which is perception that occurs due to stimuli that come from outside the individual. (2) Self Perception, which is a perception that occurs due to stimuli originating from within the individual [18]. Islamic banking includes all aspects related to Islamic banks and Islamic business units, including institutional structures, operational activities, as well as mechanisms and procedures for implementing business activities in accordance with sharia principles.

Islamic banking is a financial institution whose main business is to provide financing and other services in payment and money circulation whose operations are adjusted to the principles of Islamic sharia. According to Antonio, in character, Islamic banks are (1) banks that operate based on Islamic sharia principles. (2) is a bank whose operations refer to the Qur'an and hadith; while a bank that operates according to sharia principles is a bank that in its operations follows the provisions of sharia provisions, especially those related to Islamic Muamalat procedures [19].

B. Financial Literacy

The Theory of Reasoned Action is used as a reference in this financial literacy theory. the theory of the Theory of Reasoned Action (TRA) is attitude, belief/intention, willingness and behavior in decision making. This theory is known that behavior is influenced by individual intentions to behave towards certain behaviors which are the main factors of individual behavior. A person's view of a behavior, accompanied by the influence of surrounding social norms, as well as beliefs about factors that can influence when he intends to do that behavior [20].

According to the Organization for Economic Cooperation and Development (OECD) defines Islamic financial literacy as knowledge and understanding of financial concepts and risks, skills, motivations and beliefs to apply the knowledge and understanding they have to make effective financial decisions, improve financial well-being [21]. Financial literacy is consumer behavior related to their religiosity. In general, Indonesian consumers are more interested in products that carry religious symbols. Financial literacy can also be defined as the expansion of financial literacy with elements that are in accordance with Islamic law [22].

The aspects of financial literacy in this study refer to indicators that have been developed by Sakkinah and Mudakir, namely there are 5 indicators: financial knowledge, financial attitudes, financial behavior, financial training, financial skills [23].

C. Saving Decision

The AIDDA theory (Attention, Interest, Desire, Decision, Action) explains, before taking action (Stuart T), his attention must first be raised (Heart). Next, what needs to be done is to try to arouse interest (Interest), where interest is the cause of the desire (Want) to carry out an activity. If a person only has a desire, then that person does not have real meaning, so it must be followed by a decision (Decision) [24]. Decisions are the result of solving problems that must be faced firmly [25]. Decisions are the result of solving problems that must be faced firmly. In decision making is defined as the selection of decisions or policies based on certain criteria [26]. Saving decisions are the final effect of purchases which are interpreted as attitudes and intentions to behave in the future [27]. he decision needs to be considered before making a purchase, namely problem recognition, seeking information, alternative choices, making a purchase decision and after use [1].

According to the view of the famous classical economist Keynes [28] explains that savings are part of the income of a certain period that is not consumed [29]. When consumers will make a decision to save, these consumers will use various information to make their decision to save. Therefore, internal affective responses as well as their own behavior contain information that can influence consumers' decision-making to save[30]. So, the decision to save money means choosing and determining one alternative that is considered the most profitable of several alternatives faced to save and save money[31]. The indicators of

saving decisions used in this study are as follows: recognition of needs problems, information search, alternative evaluation, purchase decisions, post-saving behavior [32].

D. Islamic Banks

Islamic banks are financial institutions whose business activities adhere to sharia principles and whose main business is to provide credit and services related to payment traffic and money circulation. Islamic banks function as a link between investors who put money into banks and those who need money and act as intermediaries between the two. Banks that operate on the basic principles of sharia, both in terms of obtaining funds and distributing them are called Islamic banks [33]. Islamic banks are financial institutions that play a role in collecting funds from the public and channeling them back to the public, with all operational activities carried out based on the principles of Islamic law sourced from the Al-Qur'an and hadith [2].

Islamic banks are defined as financial institutions that can cooperate with the financial system in the real world through business activities (business, trade, or other activities) based on sharia standards, especially regulatory guidelines based on sharia regulations between banks and various groups for saving assets or funding business activities, or other activities that are declared in accordance with sharia values, both full-scale and miniature financial activities [34].

Method

This research uses a quantitative approach with a field survey method (Field Research). Quantitative methods as stated by Sugiyono argue that quantitative methods are research based on the philosophy of positivism to examine certain populations or samples [35]. The sampling method used is non-probability sampling by applying the Saturated Sampling Technique selected when the population is small, less than 100 people [36], therefore all members of the population are used as samples with a total of 79 respondents. The analysis method applied in this study is a multiple linear regression statistical model. The data used is primary data, namely data that is directly collected or obtained from the first source by distributing questionnaires directly to respondents, namely Jabal Noor IT High School students. The research site is Jabal Noor IT High School which is located on Jl. Sei Mencirim, Gg. Abadi, Medan Krio, Sarga District, Deli Serdang Regency, North Sumatra on Tuesday, April 22, 2025.

Results and Discussion

A. Result

The general results obtained through the data analysis process using SPSS Version 27 by considering the respondent profile which includes gender, age range, and grade level factors. The majority of respondents based on gender were 41 females equivalent to 51.9% while 38 males equivalent to 48.1%. For the majority of respondents, the age of 17 years old is 41 students, 34 students are 16 years old, 3 students are 15 years old, and 18 years old is 1 student. Furthermore, for classes based on a total of 79 respondents, 42 students equivalent to 53.2% were in class XII while as many as 37 students equivalent to 46.8% were in class XI.

1. Validity Test

According to Arikunto statistically the validity test is used to measure whether a questionnaire is valid or not. [36].

No	Variable	r (hitung)	r (tabel)	Description
1.	Persepsi Tentang Perbankan Syariah (X1)			
	X1.1	0,595	0,221	Valid
	X1.2	0,566	0,221	Valid

	X1.3	0,602	0,221	Valid
	X1.4	0,579	0,221	Valid
	X1.5	0,322	0,221	Valid
	X1.6	0,653	0,221	Valid
2.	Literasi Keuangan (X2)			
	X2.1	0,325	0,221	Valid
	X2.2	0,467	0,221	Valid
	X2.3	0,535	0,221	Valid
	X2.4	0,438	0,221	Valid
	X2.5	0,502	0,221	Valid
	X2.6	0,429	0,221	Valid
	X2.7	0,457	0,221	Valid
	X2.8	0,380	0,221	Valid
	X2.9	0,575	0,221	Valid
	X2.10	0,642	0,221	Valid
3.	Keputusan Menabung (Y)			
	Y1	0,289	0,221	Valid
	Y2	0,438	0,221	Valid
	Y3	0,488	0,221	Valid
	Y4	0,444	0,221	Valid
	Y5	0,440	0,221	Valid
	Y6	0,447	0,221	Valid
	Y7	0,526	0,221	Valid
	Y8	0,591	0,221	Valid
	Y9	0,559	0,221	Valid
	Y10	0,530	0,221	Valid

Table 1. Results Validity Test

In table 1 of the validity test results above, the variable Perception of Islamic Banking (X1) with 6 report items, the variable Financial Literacy (X2) with 10 report items, and the variable Saving Decision (Y) with 10 statement items that each variable is valid with the calculated r value of all statement indicators that have been tested has a positive value with a value greater than the r table. So it can be concluded that all statement points and results that have been obtained are valid.

2. Reliability Test

According to Usman the reliability test is to measure the instrument accurately (consistently), A questionnaire is considered to have reliability or trustworthiness if the responses given by individuals to a statement show consistency or stability over a period of time [36].

Variable	Reliability Coefficients	Cronbach's Alpha	Description
Persepsi Tentang Perbankan Syariah (X1)	6 Pernyataan	0,705	Reliabilitas
Literasi Keuangan (X2)	10 Pernyataan	0,704	Reliabilitas
Keputusan Menabung (Y)	10 Pernyataan	0,707	Reliabilitas

Table 2. Results Reliability Test

In the reliability test results above, the Cronbach Alpha results, namely from the Islamic Banking Perception Variable (X1) of $0.705 > 0.60$, are declared realistic with a total of 6 questions. The Financial Literacy Variable (X2) of $0.704 > 0.60$ is declared realistic with a total of 10 questions. Then the Saving Decision Variable (Y) which amounted to $0.707 > 0.60$ was declared realistic with a total of 10 questions. So it can be concluded that the question points that have been given to respondents containing 26 items regarding Perceptions of Islamic Banking, Financial Literacy, and Saving Decisions are declared reliable.

3. Kolmogrov-Smirnov Normality Test

The normality test is a test used with the aim of assessing the distribution of group or variable data, whether the distribution is normally distributed or not [37].

	Residu Tidak Standar	Description
Kolmogrov-Smirnov Z	.180	
Asimpa. Sig. (2 Ekor)	.114	Data is normally distributed.

Table 3. Kolomogrov-Smirnov Normality Test Results

Based on the results of the Kolmogrov-Smirnov Normality Test, a significant value of $0.114 > 0.05$ is obtained, so it can be concluded that the data is normally distributed.

4. Multicollinearity Test

The multicollinearity test is carried out to detect the presence of conditions in which one independent variable has a very close relationship with other independent variables [37].

Variable	Toleransi	VIF	Description
Persepsi Perbankan Syariah (X1)	0,656	1.524	No Multicollinearity
Literasi Keuangan (X2)	0,656	1.524	No Multicollinearity

Table 4. Multicollinearity Test Results

In the multicollinearity test results above, the Variance Inflation Factor (VIF) value is obtained, namely Perception of Islamic Banking (X1) of $1.524 < 10$ with a Tolerance value of $0.656 > 0.10$ and states that there is no multicollinearity and the Variance Inflation Factor (VIF) of Financial Literacy (X2) of $1.524 < 10$ with a Tolerance value of $0.656 > 0.10$ states that there is no multicollinearity.

5. Heteroscedasticity Test

According to (Ghazali, 2018) the heteroscedasticity test aims to test whether in the regression model there are differences in residual variances between observations. If the significance value > 0.05 , then the conclusion is that there are no symptoms of heteroscedasticity in the regression model.

Variable	Sig	Description
(Konstan)	0,474	No Heteroscedasticity Symptoms Occur
Persepsi Perbankan Syariah (X1)	0,515	No Heteroscedasticity Symptoms Occur
Literasi keuangan (X2)	0,476	No Heteroscedasticity Symptoms Occur

Table 5. Heteroscedasticity Test Results

In table 5, the results of the heteroscedasticity test above are:

- The results of the variable Perception of Islamic Banking (X1) with a significant value of $0.515 > 0.05$, meaning that the X1 variable significantly does not occur symptoms of heteroscedasticity.
- The results of the Financial Literacy variable (X2) with a significant value of $0.476 > 0.05$, meaning that the X2 variable does not significantly have symptoms of heteroscedasticity.

Referring to the previous explanation, the test results using the Glacier Test) show that the regression model does not experience symptoms of heteroscedasticity.

6. Multiple Linear Regression Test

According to explains that multiple linear regression analysis techniques are used to test the effect of two or more independent variables on one dependent variable.

Variable	Unstandardized Coefficients B	Sig
Constant	13.921	0.000
Persepsi Tentang Perbankan Syariah (X2)	0.193	0.233
Literasi Keuangan (X2)	0.553	0.000

Table 6. Multiple linear regression test results

In table 6, it can be seen that the multiple linear regression value is obtained as follows:

$$Y = 13.921 + 0.193X_1 + 0.553X_2 + e.$$

The interpretation of the equation is:

- If all independent variables (X1 and X2) are zero, then the dependent variable (Y), namely the Saving Decision, is 13,921. That is, regardless of the influence of Perceptions of Islamic Banking (X1) and Financial Literacy (X2), on the Saving Decision (Y) which has a base value of 13,921.
- Based on the results of the analysis, it was found that the Perception of Islamic Banking (X1) increased the Saving Decision (Y). Every one unit increase in X1 has an effect on increasing 0.193 units in Y, assuming other variables are constant (unchanged).

- c. Based on the results of the analysis conducted, it shows that Financial Literacy (X2) has increased the Saving Decision (Y). Each increase of one unit in X2 has an effect on an increase of 0.553 units in Y, assuming other variables are constant (unchanged).

7. T test (partial)

The partial test in this study was used to determine the effect of Islamic banking perceptions on the decision to choose partial products [37].

Variable	t	Sig
Constant	6.133	0.000
Persepsi Tentang Perbankan Syariah (X2)	4.621	0.000
Literasi Keuangan (X2)	0.651	0.000

Tabel 7. T Test Results

In Table 7 above, the T (Partial) Test results:

- a. Based on the results of statistical analysis, the perception of Islamic Banking has a positive and significant influence on Saving Decisions. This result is supported by the calculated r value of 4.621 > from the r table 1.292 with a significant level of 0.000 < 0.05. Thus, the hypothesis H1 is accepted and H0 is rejected, meaning that the perception of Islamic Banking has a positive and significant effect on saving decisions.
- b. Based on the results of statistical analysis, financial literacy has a positive and significant influence on saving decisions. This result is supported by the calculated r value of 7.530 > from the t table 1.292 with a significant level of 0.000 which is < 0.05. Thus, hypothesis H2 is accepted and H0 is rejected, meaning that Financial Literacy has a positive and significant effect on Saving Decisions.

8. F Test (Simultaneous)

According to Ghazali the F test is used to test whether the independent variable has a significant effect on the dependent variable.

Model		Df	Mean Square	F	Sig.
1	Regression	2	214.893	29.237	.000 ^b
	Residual	76	7.350		
	Total	78			

Tabel 8. F Test Results

Based on Table 8, the F (Simultaneous) test shows that the F value from the calculation is 29.237 with a significant level of 0.000. Because the number of F (29.237) is greater than the F table (3.12) and the significant level (0.000) is less than 0.05, it can be concluded that the Perception of Islamic Banking and Financial Literacy simultaneously (simultaneously) has a positive and significant influence on Saving Decisions.

9. Determination Coefficient Test

According to Widarjono, the Determination Coefficient is a test used to determine the proportion of variation in the dependent variable explained by the independent variable [37].

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.659 ^a	.435	.420	2.711
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Tabel 9. Results of the Determination Coefficient Test

In the R² (Coefficient of Determination) test results above, it can be seen that the Adjusted R Square value is 0.420, which means that 42% of the Saving Decision is obtained and explained by Perceptions of Islamic Banking and Financial Literacy. While the remaining 100% - 42% = 58% there are a number of other factors outside the scope of this study that also influence the results obtained.

B. Discussion

1. Implications of Perceptions of Islamic Banking on Saving Decisions for Jabal Noor IT High School Students at Bank Syariah Indonesia (BSI)

The results showed that perceptions have a positive and significant influence on the decisions of Jabal Noor IT high school students at Bank Syariah Indonesia (BSI). Statistical testing that has been carried out results in the calculated t value of the analyzed variable, namely Perception of Islamic Banking, is 4,621 with a significant level of 0.000 < 0.05. This test proves that the Perception of Islamic Banking has a positive and significant influence on the Savings Decisions of IT Jabal Noor High School Students at Bank Syariah Indonesia (BSI).

The findings in this study are strengthened by the results of other studies that have been conducted by previous studies, namely Sandria et al. the perspective of students of the Muhammadiyah College of Economics (STIE) on Islamic banking can be seen from their general views on banking. Students' perceptions of Islamic banking actually lie in a basic understanding of the differences between conventional banks and Islamic banks. This data clearly shows that STIE Muhammadiyah students have a good understanding of the differences between conventional and Islamic banks. This basic understanding will then greatly influence their decisions [38]. Similarly, from the results of research conducted by Rahmadani, Zuhirsyan, dan Kholil the coefficient value for the perception variable is known to be 0.267 and has a positive direction. This indicates that perception makes a positive contribution to preference. In addition, the significant value of the perception variable is also known, which is used to assess the strength of the relationship statistically at 0.002 < 0.05 and t count 3.211 > t table 1.99, so the influence of perception has a positive and significant influence on saving decisions [39].

Research from Nuraini et al. the better their perceptions of Islamic banks, the greater their interest in using these products and services will increase [40]. Research from Imran dan Hendrawan which indicates that perceptions of bank interest, perceptions of the profit sharing system, and perceptions of knowledge about Islamic bank products have a significant influence on interest in using Islamic bank products by 31.9% [41].

2. Implications of Financial Literacy on Saving Decisions for Jabal Noor IT High School Students at Bank Syariah Indonesia (BSI)

The findings in this study indicate that the level of financial literacy has a positive and significant impact on saving decisions. The results of statistical analysis indicate that the t value of the Perception of Islamic Banking variable is 7.530 with a significant level of 0.000 < 0.05. This test proves that the Perception of Islamic Banking has a positive and significant influence on the Savings Decisions of IT Jabal Noor High School Students at Bank Syariah Indonesia (BSI).

The findings in this study are in line with the results of studies conducted by previous research, namely Lucyana Widiawati et al. based on the findings of multiple linear regression analysis and t-test, it is known that these variables show a significant influence on the observed results with the Financial Literacy variable having a regression coefficient of 6.434 which shows a positive value. In addition, the t-test shows that the product attribute has a significance value of 0.000 which indicates that the Financial Literacy variable has a significant influence on saving intention in Islamic banks [42].

Likewise, research conducted by Sariah dan Indra Sharia Financial literacy has a positive and significant influence on Gen Z Saving Decisions. Hypothesis testing results show that the decision to save millennial mothers in Islamic banks is significantly influenced by their Islamic financial literacy and lifestyle [43].

Research by [44] based on the results of partial statistical test research that has been carried out, it can be seen that the product understanding variable obtained a calculated t value of 3.020 which is greater than the t table value of 1.018. Then the probability level is $0.003 < 0.05$. Therefore, it is concluded that there is a statistically forced relationship between the variables studied from the Islamic financial literacy variable to the community's decision to become an Islamic bank customer in Rantauprapat City [45].

Conclusion

Berdasarkan analisis data dan pembahasan hasil penelitian yang dilakukan oleh penelitian terhadap mahasiswa SMA IT Jabal Noor, dapat ditarik kesimpulan yaitu, persepsi Perbankan Syariah berpengaruh positif terhadap Keputusan Tabungan mahasiswa SMA IT Jabal Noor di Bank Syariah Indonesia (BSI). Hal ini ditunjukkan oleh nilai t yang dihitung sebesar 4,621 dengan level signifikan 0,000, yang lebih kecil dari 0,05. Artinya, semakin baik persepsi mahasiswa terhadap perbankan syariah, semakin tinggi keputusan mereka untuk menabung di BSI. Literasi Keuangan juga berpengaruh positif terhadap Keputusan Tabungan siswa SMA IT Jabal Noor di Bank Syariah Indonesia (BSI). Hal ini dibuktikan dengan perhitungan nilai-t 7.530 dengan level signifikan 0,000, yang lebih kecil dari 0,05. Hal ini menunjukkan bahwa peningkatan literasi keuangan mahasiswa seiring dengan peningkatan keputusan menabung mereka di BSI. Secara bersamaan (Bersama), Persepsi Perbankan Syariah dan Literasi Keuangan secara bersamaan memiliki efek positif dan signifikan terhadap Keputusan Nabung. Hal ini didukung oleh perhitungan nilai F sebesar 29.237 dengan level signifikan 0,000, yang lebih kecil dari 0,05. Dengan demikian, dapat disimpulkan bahwa baik persepsi perbankan syariah maupun tingkat literasi keuangan memiliki peran krusial dalam mendorong keputusan siswa SMA IT Jabal Noor untuk menabung di Bank Syariah Indonesia (BSI).

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