

Analysis of Community Saving Interest in Bank Mega Syariah through Islamic Banking Literacy and Family Environment with Trust in Islamic Banking as an Intervening Variable

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Article Info

Keywords *Sharia banking literacy, family environment, trust in Islamic banking, interest in savings at Islamic banks*

Abstract

Islamic banks provide financing that complies with Sharia principles and do not impose interest payments, as only goods or services are allowed to bear prices. Speculation is not permitted, and funding for illegal activities is prohibited. This study aims to examine the influence of Sharia financial literacy and family environment on public interest in saving at Islamic banks through trust in Islamic banks. The research method employed is quantitative. The data analysis technique used in this study is path analysis. The population consists of individuals who are customers of Islamic banks in Depok. Sampling was conducted using purposive sampling, with a total of 84 respondents. Data collection was carried out through questionnaires. From the results of the research, the limited results of proving the theory of the relationship between the variables Sharia Banking Literacy, family environment on people's interest in saving in Bank Syariah (Y) and also trust in sharia banking are interesting findings, the results of the independent and intervening variables are positive and significant and also have an effect. Directly or indirectly, this can happen because the results of data processing fully reflect the existing reality. The research results prove that literacy in sharia banking and the family environment, mediated by public trust in sharia banking, can create significant results in people's interest in saving. The potential of Indonesian society, which is 80% Muslim, is the strength of Bank Mega Syariah to get closer to society.

1. Introduction

Bank Mega Syariah is one of the leading Islamic banks in Indonesia, operating based on Islamic sharia principles. This bank offers various financial products and services in accordance with Islamic law, including savings, financing, and investments. The banking sector in Indonesia has experienced rapid growth over the past few decades. Along with the increasing public awareness of sharia principles in various aspects of life, including the financial sector, Islamic banks have started to gain a place in society.

However, despite their great potential, public interest in saving in Islamic banks is still not comparable to conventional banks. Several

factors influence people's interest in choosing an Islamic bank, including their understanding of Islamic banking concepts and products, trust in the security and stability of Islamic banks, and perceptions of the benefits offered. Additionally, challenges remain in terms of Islamic financial literacy among the general public. Many people do not fully understand the differences between Islamic and conventional banks, as well as the advantages of saving in an Islamic bank. Based on research findings, a gap exists in Islamic banking studies, which this research aims to address by examining the challenges related to public interest in saving in Islamic banks. The study specifically focuses on

the influence of Islamic banking literacy, family environment, and trust in Islamic banks.

The research is titled: "Analysis of Public Interest in Saving at Bank Mega Syariah Through Islamic Banking Literacy and Family Environment, with Trust in Islamic Banking as an Intervening Variable." Based on the background described above, the research questions formulated in this study are as follows: Does Islamic banking literacy influence public interest in saving at Bank Mega Syariah? Does the family environment influence public interest in saving at Bank Mega Syariah? Does Islamic banking literacy influence trust in Islamic banking? Does the family environment influence trust in Islamic banking? Does trust in Islamic banking influence public interest in saving at Bank Mega Syariah? Does Islamic banking literacy influence public interest in saving at Bank Mega Syariah through trust in Islamic banking? Does the family environment influence public interest in saving at Bank Mega Syariah through trust in Islamic banking?

The objectives of this study on Islamic banking literacy, family environment, and trust in Islamic banking are as follows: To examine and test the influence of Islamic banking literacy on public interest in saving at Bank Mega Syariah. To examine and test the influence of the family environment on public interest in saving at Bank Mega Syariah. To examine and test the influence of Islamic banking literacy on trust in Islamic banking. To examine and test the influence of the family environment on trust in Islamic banking. To examine the influence of trust in Islamic banking on public interest in saving at Bank Mega Syariah. To examine and test the influence of Islamic banking literacy on public interest in saving at Bank Mega Syariah through trust in Islamic banking. To examine and test the influence of the family environment on public interest in saving at Bank Mega Syariah through trust in Islamic banking.

2. Literature review

Islamic Banking Literacy

Islamic banking literacy refers to the understanding, knowledge, and skills possessed

by an individual about the principles, products, and services offered by Islamic banks. This encompasses knowledge of fundamental concepts such as usury (interest), mudharabah (profit-sharing), musyarakah (cooperation), ijarah (leasing), and various other financial instruments that comply with sharia (Islamic law). Islamic banking literacy also includes an understanding of how Islamic banks operate, the benefits of saving in these banks, and the rights and obligations of customers in the Islamic banking system (Nidar & Bestari, 2012).

The functions of Islamic banking literacy include the following:

- Increasing awareness and understanding of Islamic banking principles
- Supporting informed decision-making
- Promoting financial inclusion
- Enhancing trust in Islamic banks
- Minimizing financial risks
- Encouraging the growth of the sharia economy
- Increasing public participation in the Islamic economy

Family Environment

The family environment refers to the primary social context where an individual first receives education and where the early formation of personality and behavior takes place. The family environment involves interactions between family members, the instilling of values, and the parenting practices carried out by parents, all of which play an essential role in the psychological and social development of a child (Sugiharto & Suryani, 2021).

Studies show that the values instilled within the family, such as the importance of saving and adherence to sharia principles, significantly influence the public's interest in saving in Islamic banks. Individuals raised in families that prioritize sharia values tend to show a stronger interest in saving in Islamic banks.

Research by Dewi and Rahayu (2021) concluded that the family environment

significantly influences millennials' interest in saving in Islamic banks. Key factors such as religious values, financial education, parental role models, social support, and family interactions shape this interest. The findings underscore the important role families play in educating and supporting decisions aligned with sharia principles.

Further, Rahmawati and Nugroho (2022) emphasized the influence of indicators such as religious values, financial education by family members, parental role models, family financial discussions, and family support in shaping interest in Islamic banking. This highlights the significant role families play in guiding financial decisions in line with sharia principles.

Understanding Trust in Sharia Banking

According to Yusroni (2020), trust in Islamic banking is the belief that Islamic banks operate according to sharia principles, without violating religious rules, and are capable of safeguarding customers' funds securely. Yusroni emphasizes that this trust is built on transparency, reputation, and the positive experiences provided by Islamic banks.

Rahmawati (2021) defines trust in Islamic banking as the belief that Islamic banks act ethically and in accordance with Islamic values, offering fair and honest service to customers. Rahmawati states that this trust is cultivated through effective communication, ongoing education about sharia products and services, and consistent positive customer experiences.

Nasution and Fikri (2019) describe trust in Islamic banking as the perception that Islamic banks exhibit high integrity, competence, and transparency in their operations, in line with sharia law. This trust also includes the belief that Islamic banks protect customer privacy and interests while offering financial solutions that meet their needs.

Dimensions of Trust in Sharia Banking

Yusroni (2020) identifies the following dimensions of trust in Islamic banking:

- **Sharia Compliance:** Belief that the bank operates in accordance with Islamic principles.
- **Security of Funds:** Belief that customer funds are managed securely.
- **Transparency:** Belief that the bank provides clear and open information about its operations.

Rahmawati (2021) highlights these additional dimensions:

- **Ethics and Integrity:** Belief that the bank acts ethically and in alignment with Islamic values.
- **Justice and Honesty:** Belief that the bank provides fair and honest services.
- **Education and Communication:** The importance of continuous education and effective communication about sharia banking products.

Nasution and Fikri (2019) emphasize:

- **Integrity:** Belief in the bank's high level of integrity.
- **Competence:** Belief in the bank's ability to manage funds competently.
- **Reliability:** Belief in the bank's reliability in handling operations.
- **Customer Privacy:** The importance of protecting customer interests and providing appropriate financial solutions.

Indicators of Trust in Sharia Banking

Zainuddin and Wulandari (2018) identify these key indicators of trust:

- **Economic Benefits:** Belief that the bank offers fair and equitable economic benefits.
- **Reputation:** Belief that the bank has a good reputation within society.
- **Operational Transparency:** Belief that the bank operates transparently.

Research by Hidayat and Firmansyah (2020) confirms that trust significantly influences public interest in saving in Islamic banks. Trust indicators such as sharia compliance, security, reliability, transparency, and the reputation of

the bank are key factors that shape trust and, consequently, interest in saving.

Understanding Public Interest in Saving in Islamic Banks

According to Fitriani and Suryani (2021), public interest in saving in an Islamic bank refers to the trend or desire to choose an Islamic bank as a place to save funds. This interest is influenced by several key factors, including adherence to sharia principles, trust in the bank, and perceptions of the benefits offered by Islamic banks.

The main dimensions influencing public interest in saving in Islamic banks are:

1. **Sharia Compliance:** The level of public belief that Islamic banks operate in accordance with sharia principles. The greater the belief in sharia compliance, the higher the interest in saving in these banks.
2. **Trust:** Public belief that Islamic banks are reliable and safe in managing customer funds. Trust in the security and reliability of the bank plays a significant role in increasing interest in saving.
3. **Benefits and Advantages:** Public perception of the benefits and advantages of saving in an Islamic bank, such as fair returns and good service. Positive perceptions of these benefits enhance interest in saving.
4. **Service Quality:** The level of public satisfaction with the quality of services provided by Islamic banks. High-quality service promotes greater interest in saving in Islamic banks.

Method Study

Place and Time of Research

This study will be conducted at PT. Bank Syariah Mega Indonesia (BSMI) in Depok, West Java, from July to September 2024. The research adopts a quantitative design, utilizing questionnaires and interviews as the primary data collection methods. The variables explored in this study include:

- **Independent Variables:**
 - **X1 = Islamic Banking Literacy**
 - **X2 = Family Environment**

- **Mediating Variable:**
 - **Z = Trust in Sharia Banking**
- **Dependent Variable:**
 - **Y = Community Interest in Saving in Islamic Banks**

Population, Sample, and Sampling Method

The population for this study consists of the customers of Bank Mega Syariah in Depok, West Java. The sample size is 84 active customers from the area. A **census sampling method** will be applied, where all customers of Bank Mega Syariah in Depok will be included as the research sample.

Data Collection Methods

Data for the study will be collected through several methods:

1. **Observation:** Direct observation of the objects being studied. This may involve not just surveys but also checklists, notes, photos, or videos. The data gathered from observations will be primary data, requiring further processing.
2. **Documentation:** Data gathered from past records or events, which may include written works, images, and results from prior observations or interviews. Documentation provides secondary data for interpretation.
3. **Questionnaires:** A set of questions or statements provided to respondents to collect their answers. The questionnaire can be in either paper form or an online format (such as Google Forms). A **Likert scale** will be used for responses to ensure consistency in measurement.

Methodology and Testing Procedures

Data Analysis Method: Smart PLS 3.0

The study will use **Partial Least Squares (PLS)** version 3.0 for data analysis, which includes two key model tests: **Measurement Model** and **Structural Model**.

1. **Measurement Model Testing (Outer Model):**
 - **Indicator Reliability:** Assess the loading factor value to ensure

indicators represent the latent variables, meeting the minimum requirement (> 0.7).

- **Construct Reliability:** Evaluate Composite Reliability (> 0.7) to ensure internal consistency.
- **Construct Validity:** Check **Convergent Validity** ($AVE > 0.5$) and **Discriminant Validity** using **Fornell-Larcker criteria**.

2. Structural Model Testing (Inner Model):

- **Collinearity Testing:** Ensure no multicollinearity exists between variables, with **VIF** values less than 5.
- **R-Square (R^2) Testing:** Indicates the strength of the model's prediction.
- **Path Coefficient Testing:** Explores the strength and direction (positive or negative) of relationships between variables.
- **Effect Size (f^2):** Measures the relative impact of independent variables on dependent variables.
- **Predictive Relevance (Q^2):** Evaluates the model's predictive capability.

Hypothesis Testing

The study will employ the **Bootstrapping Process** for hypothesis testing. This technique will be used to determine significance values (t-statistics or p-values). A

p-value of < 0.05 will be considered statistically significant. By following these procedures, the study aims to test the relationships between Islamic banking literacy, family environment, trust in Sharia banking, and the public's interest in saving in Islamic banks.

4. Results and Discussion

Convergent Validity Actual Test

In the validity test convergent First For load factor, whole indicator declared valid because the value is above rule practical namely > 0.70 . *Validity convergent* in Table . 1 using the AVE test also shows that all valid variables. For variable (X1) Literacy Islamic banking (LPS) is declared valid because its value on rule practical namely 0.70, For variable (X2) Environment family (LK) is declared valid because the value is above rule practical which is 0.70. For variable (Z) Trust in Islamic banking (KPS) is also declared valid because the value is above rule practical which is 0.70. For variable (Y) Interest save community at Islamic Bank (MNB).

Furthermore mark Cronbach's Alpha and *composite reliability* all mark variable more big from 0.7, this show that all variable in table the own good reliability or reliable. Also from *Average Variance Extracted* (AVE) based on criteria, value variable worth more from 0.5, then all variable own good reliability.

Table . 1
Convergent Validity Test

	Trust in Sharia Banking (Z)	Family Environment (X2)	Literacy (X1)	Public Interest in Saving at Islamic Banks (Y)
KPS1	0.808			
KPS2	0.702			
KPS3	0.765			
KPS4	0.831			
KPS5	0.791			
LK1		0.793		
LK2		0.754		
LK3		0.893		
LK4		0.869		
LPS1			0.830	
LPS2			0.875	

LPS3	0.833	
LPS4	0.919	
LPS5	0.839	
MNB1		0.790
MNB2		0.924
MNB3		0.783
MNB4		0.934
MNB5		0.860

Discriminant Validity Actual Test

The Discriminant Validity Test shown in Table 2 shows results mark top latent variables in each group more big , which shows that Validity Discriminant is Good

Validity discriminant show all burden cross between indicators and variables are valid because the value is above 0.70 which is rule practical validity discriminant using cross loading. Size validity discriminant construct

that is theoretical No may each other related , whereas size validity convergent construct that is theoretical must related One each other. Both validity convergent and also discriminatory is form validity construct . Therefore that , with proven that all valid indicator , it is said that construct is valid, then can reliability tests were carried out and for the inner model test which consisted of from the R-square test and significance . Validity discriminant with burden cross shown in Table 2

Table 2
Discriminant Validity

	Trust in Sharia Banking (Z)	Family Environment (X2)	Literacy (X1)	Public Interest in Saving at Bakn Syariah 9Y)
Trust in Sharia Banking (Z)	0.781			
Family Environment (X2)	0.573	0.829		
Literacy (X1)	0.533	0.656	0.860	
Public Interest in Saving at Bakn Syariah 9Y)	0.683	0.694	0.698	0.861

Validity discriminant with burden cross that all variable show level to Validation good competitive strategy, channels distribution, innovation and cement distribution strategy. Validity test discriminant furthermore with use Heterotrait-Monotrait Ratio (HTMT)

Attachment 1 shows that existing variables are valid and invalid each other related good competitive strategy, channels distribution, innovation and cement distribution strategy. VIF value below 5 show No each other related between variable independent or variable free .

R - square

square evaluation must be carried out in measuring structural model research, still based on SmartPLS 3.0 software - PLS Algorithm, output Rsquare can be seen for the endogenous variable of people's interest in saving in Islamic banks and the endogenous variable of trust in Islamic banking, as in Table 3 below.

Table 3

R-Square

R Square		
	R Square	R Square Adjusted
Trust in Sharia Banking (Z)	0.372	0.357
Public Interest in Saving at Bakn Syariah 9Y)	0.661	0.648

Source : Research data processed 2024

Table 3 above shows that the R- square value The adjusted variable (Y) of the public's interest in saving at Islamic banks is 0.648, meaning that the variable (Y) of the public's interest in saving at Islamic banks can be explained 64.80% by the variable Trust in Islamic Banking (Z) , while the R- Square value

adjusted Trust in Islamic Banking is 0.357, meaning that the Trust in Islamic Banking variable can be explained by 35.70% of the Islamic Banking Literacy variable (X1), and the Family environment variable (X2). The rest can be explained by variables outside the model.

Hypothesis Testing

The hypothesis that has been given must be measured for its significance. This can be obtained by looking at the T-statistic > 1.65 (

one tailed) and P-value <0.05 because this study uses a 95% confidence level. Here is table results testing hypothesis

Table 4
Total direct Effects

Path Coefficients					
Mean , STDEV, T- Values , P- Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STD EV)	P Values
Trust in Sharia Banking (Z) -> People's Interest in Saving in Sharia Banking (Y)	0.346	0.338	0.094	3,683	0,000
Family Environment (X2) -> Trust in Islamic Banking (Z)	0.392	0.383	0.125	3,133	0.001
Family Environment (X2) -> Community Interest in Saving at Islamic Banks (Y)	0.280	0.273	0.091	3,071	0.001
Literacy (X1) -> Trust in Sharia Banking (Z)	0.276	0.301	0.136	2,037	0.021
Literacy (X1) -> Public Interest in Saving at Sharia Banks (Y)	0.330	0.345	0.094	3,502	0,000

Source : Research Data processed 2024

Based on table 4 above show that mark tStatistics Sharia Banking Literacy (X1) towards

the Community's Interest in Saving at Sharia Banks (Y), shows value 3.502 with significance

0.000 means influential in a way positive significant, then Family Environment (X2) on Community Saving Interest in Islamic Banks (Y) worth statistic 3,071 with mark pValues 0.001 means influential in a way positive significant, then Literacy Islamic Banking (X1) against Trust in Sharia Banking (Z), valuable tStatistics 2,037 with pValues 0.001, meaning influential in a way positive significant , then Family

Environment (X2) on Trust in Sharia Banking (Z) is valuable statistic 3.133 with pValues 0.001 means influential positive and significant , then Trust in Sharia Banking (Z) towards Interest Savings by the Community in Islamic Banks (Y) are worth statistics 3.683 , and pValues 0.000, this means influential in a way positive and significant ,

Table 5
Total indirect Effects

Mean , STDEV, T- Values , P- Values	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STD EV)	P Values
Family Environment (X2) -> Trust in Islamic Banking (Z) -> Community Interest in Saving in Islamic Banks (Y)	0.136	0.128	0.055	2,454	0.007
Sharia Banking Literacy (X1) -> Trust in Sharia Banking (Z) -> Public Interest in Saving in Sharia Banks (Y)	0.096	0.101	0.055	1,724	0.043

Source: Research Data processed 2024

The Influence of Islamic Banking Literacy (X1) through Trust in Islamic Banking (Z) on the Community's Interest in Saving at Banks Sharia (Y) has a t-statistic of 1.724 with a Sharia (Y) positively and significantly. The Influence of Family Environment (X2) through Trust in Islamic Banking (Z) on the Interest in Savings of the Community in Islamic Banks (Y) has a t-statistic of 2.454 with a significance of 0.007, meaning that Trust in

significance of 0.043, meaning that trust in Islamic banking (Z) is able to mediate literacy in Islamic banking (X1) towards people's interest in saving at banks.

Islamic Banking (Z) is able to mediate Family Environment (X2) on the Interest in Savings of the Community in Islamic Banks (Y) positively and significantly.

Table 6
Direct Effect Hypothesis Results

Hypothesis	Original Sample	T- statistic	Sig P- value	Hypothesis Analysis
H1 : There is influence Sharia Banking Literacy (X1) towards Interest Save The community in Bakn Sharia (Y)	0.330	3,502	0.000	Accepted
H2 : There is influence Environment Family (X2) against Interest Save The community in Bakn	0.280	3,071	0.001	Accepted

Sharia (Y)				
H3 : There is influence Sharia Banking Literacy (X1) towards Trust In Islamic Banking (Z)	0.276	2,037	0.021	Accepted
H4 : There is influence Environment Family (X2) against Trust in Sharia Banking (Z)	0.392	3,133	0.001	Accepted
H5 : There is influence Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)	0.346	3,683	0.000	Accepted

Source : Processed data (2023)

From table 6 it shows that mark count Literacy Islamic Banking (X1) against Interest Community Savings in Islamic Banks (Y) amounted to more than 3,502 big from 1.65 with significant 0.000 means more small from 0.05, so H1 is accepted . The calculated t value Environment Family (X2) against Interest Community Savings in Islamic Banks (Y) amounted to more than 3,071 big from 1.65 with significant 0.001 means more small from 0.05, so H2 is accepted . T- value influence Literacy Islamic Banking (X1) against Trust in

Islamic Banking (Z) is more than 2,037 big from 1.65 with significant 0.021 means more small from 0.05, so H3 is accepted . The calculated t value Environment Family (X2) against Trust in Islamic Banking (Z) is more than 2,037 big from 1.65 with significant 0.021 means more small from 0.05, so H4 is accepted . The calculated t value Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y) amounted to more than 3,683 big from 1.65 with significant 0.000 means more small from 0.05, so H5 is accepted .

Table 7
Results of Indirect Effect Hypothesis

Hypothesis	Original Sample	T-statistic	Sig P-value	Hypothesis Analysis
H6 : There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)	0.096	1,724	0.043	Accepted
H7: There is an indirect influence of the environment Family (X2) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)	0.136	2,454	0.007	Accepted

Source : Processed data (2023)

From table 7 Hypothesis influence No direct show that there is There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y) amounted to more than 1,724 big from 1.65 with significant 0.043 more small of 0.05 so H6 is accepted . there is influence No direct Environment Family (X2) through Trust in

Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y) amounted to more than 2,454 big from 1.65 with significant 0.007 more small of 0.05 so H7 is accepted .

4.2 Discussion of Results

H1: There is influence Literacy Islamic Banking (X1) against Interest Community Savings in Islamic Banks (Y)

There is influence Literacy Islamic Banking (X1) against Interest Saving the Community in Islamic Banks (Y) positive and significant , because p- value is 0.000 implies that there is impact direct Literacy Islamic Banking (X1) against Interest Saving the Community in Islamic Banks (Y), meaning the more tall mark Literacy Islamic Banking (X1), then the more tall mark Interest Community Savings in Islamic Banks (Y) Research This succeed prove study previous from (Az-Zahra et al., 2023), (Jannah, 2022), (Nurrohmah & Purbayati , 2020), (Candra et al., 2020) that there is influence positive Literacy Islamic Banking (X1) against Interest Savings of the Community in Islamic Banks (Y). Hypothesis accepted .

H2: There is influence Environment Family (X2) against Interest Community Savings in Islamic Banks (Y)

There is influence Environment Family (X2) against Interest Saving the Community in Islamic Banks (Y) positive and significant , because p- value is 0.001 implies that there is impact direct significant Environment Family (X2) against Interest Saving the Community in Islamic Banks (Y) means the more tall mark Environment Family, then the more tall mark Interest Community Savings in Islamic Banks (Y). Study This succeed prove study previous from (Prasetyo & Siwi, 2022), (Iryani & Kristanto, 2022), (Faridah et al., 2021), (Kartia et al., 2023), that there is influence positive Environment Family to Interest Savings of Society in Islamic Banks. Hypothesis accepted .

H3: There is influence Literacy Islamic Banking (X1) against Trust in Sharia Banking (Z)

There is influence Literacy Islamic Banking (X1) against Trust in Sharia Banking (Z) on a regular basis positive and significant , because p- value is 0.000 implies that there is impact direct influence Literacy Islamic Banking (X1) against Trust in Islamic Banking

(Z) means the more tall mark literacy Islamic banking , then the more tall mark trust in sharia banking

Study This succeed prove study previous from (Sari & Pradesyah , 2023), (Nurrohmah & Purbayati, 2020), (Munajim, 2020), (Adiyanto et al., 2021), that there is influence positive literacy Islamic banking towards trust in Islamic banking . Hypothesis accepted .

H4 : There is influence Environment Family (X2) against Trust in Sharia Banking (Z)

There is influence Environment Family (X2) against Trust in Sharia Banking (Z) on a regular basis positive and significant , because p- value is 0.001 implies that there is impact direct There is influence Environment Family (X2) against Trust in Islamic Banking (Z) means the more tall mark environment family, then the more tall mark trust to Islamic banking.

Study This succeed prove study previous from (Hulaify & KMR, 2024), (Aprilia, 2022), (Bintari, 2022), (Kholis & SEI, 2020) that there is influence positive environment family to Trust in Islamic Banking, Hypothesis accepted.

H5: There is influence Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)

There is influence Trust in Sharia Banking (Z) towards Interest Saving the Community in Islamic Banks (Y) positive and significant , because p- value is 0.000 implies that there is impact direct influence Trust in Sharia Banking (Z) towards Interest Saving the Community in Bakn Syariah (Y) means the more tall mark trust in Islamic banking then the more tall mark interest save community at Islamic Banks.

Study This succeed prove study previous from (Nurrohmah & Purbayati , 2020), (Febrian & Budianto, 2023), (Malik et al., 2021), (Sya'banin , 2024) that there is influence positive Trust in Islamic banking towards

Interest saving in Islamic Bank. Hypothesis accepted.

H 6 : There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)

There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Saving the Community in Bank Syariah (Y), because p-value is 0.043 implies that There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Saving the Community in Islamic Banks (Y) means Trust in Islamic Banking is capable mediate Literacy Islamic Banking against Interest Community Savings in Islamic Banks.

Study This succeed prove study previous from (Angraini, 2024), (NURSAFITRI, 2022), (HABIBI et al., 2024), that there is There is influence No direct Literacy Islamic Banking (X1) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y) Hypothesis accepted.

H 7 : there is influence No direct Environment Family (X2) through Trust in Sharia Banking (Z) towards Interest Community Savings in Islamic Banks (Y)

There is influence No direct Environment Family (X2) through Trust in Sharia Banking (Z) towards Interest Saving the Community in Islamic Banks (Y) significant, because p-value is 0.007 implies that there is impact No direct environment family to interest save community at Sharia Bank through Trust in Islamic Banking, meaning Trust in Islamic Banking is capable mediate environment family to interest save community in Islamic Bank.

Study This succeed prove study previous from Yuliana, et al. (2020), Muhammad, et al. (2019), that there is influence No direct Environment Family through Trust in Sharia Banking towards Interest Savings of Society in Islamic Banks, Hypothesis accepted

5. Closing

Research result make that literacy on Islamic banking and the environment family in mediation with trust public on Islamic banking, capable create significant results to interest save community. Potential 80% of Indonesian society is Muslim become the strength of Bank Mega Syariah to more get closer oneself in society.

Recommended from results study This management capable carry out input to introduction public through literacy banking, and approaches in a way communal and massive in the environment family through fair-based programs and events invite society also added with grow trust in sharia banking with approach to religion related comfort public in save their money in Bank Mega Syariah

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