

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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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. Method Study

2.1 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**

2.2 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.

2.3 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.

2.4 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.

2.5. 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.

3. Results and Discussion

3.1 Convergent Validity Test

The convergent validity test aims to determine whether each indicator used in the study can represent the corresponding construct adequately. Based on the factor loading results, all indicators show values greater than the practical threshold of 0.70, indicating that they are valid.

As shown in **Table 1**, the Average Variance Extracted (AVE) values for all constructs exceed 0.50, further confirming that all latent variables exhibit good convergent validity. For the Islamic Banking Literacy variable (X1), Family Environment (X2), Trust in Islamic Banking (Z), and Public Interest in Saving at Islamic Banks (Y), all factor loadings exceed the required threshold.

Furthermore, both Cronbach's Alpha and Composite Reliability values are above 0.70, indicating high internal consistency and reliability. Thus, all constructs demonstrate satisfactory reliability and validity.

Table 1. Convergent Validity Test

| Indicator | Trust in Islamic Banking (Z) | Family Environment (X2) | Islamic Banking 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 |

3.2 Discriminant Validity Test

Discriminant validity assesses whether a construct is truly distinct from other constructs within the model. The results presented in **Table 2** show that the square root of the AVE for each construct (diagonal values) is higher than the correlations with other constructs, confirming adequate discriminant validity.

All cross-loadings exceed the threshold value of 0.70, supporting the assumption that each indicator correlates more strongly with its own construct than with others. Thus, both the convergent and discriminant validity tests confirm that the measurement model fulfills the required psychometric standards.

Table 2. Discriminant Validity Test

| Variable | Trust in Islamic Banking (Z) | Family Environment (X2) | Islamic Banking Literacy (X1) | Public Interest in Saving at Islamic Banks (Y) |
|--|------------------------------|-------------------------|-------------------------------|--|
| Trust in Islamic Banking (Z) | 0.781 | | | |
| Family Environment (X2) | 0.573 | 0.829 | | |
| Islamic Banking Literacy (X1) | 0.533 | 0.656 | 0.860 | |
| Public Interest in Saving at Islamic Banks (Y) | 0.683 | 0.694 | 0.698 | 0.861 |

In addition, the Heterotrait-Monotrait (HTMT) ratio values are below 0.85, indicating the absence of multicollinearity and confirming the discriminant validity of all constructs. Variance Inflation Factor (VIF) values below 5

also indicate no collinearity issues among the independent variables.

3.3 R-Square Evaluation

The R-Square test was conducted to assess the explanatory power of the model. Using

SmartPLS 3.0 software, the obtained R^2 values for each endogenous construct are shown in

Table 3.
Table 3. R-Square Results

| Variable | R Square | Adjusted R Square |
|---|----------|-------------------|
| Trust in Islamic Banking (Z) | 0.372 | 0.357 |
| Public Interest in Saving at Islamic Banks (Y) | 0.661 | 0.648 |

Source: Processed Research Data (2024)

The adjusted R^2 for Public Interest in Saving (Y) is 0.648, indicating that 64.8% of the variance in public saving interest can be explained by Trust in Islamic Banking (Z). Meanwhile, 35.7% of the variance in Trust in Islamic Banking (Z) is explained by Islamic Banking Literacy (X1) and Family Environment (X2). The remaining variance is influenced by factors not included in the model.

3.4 Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping method in SmartPLS 3.0. The results are considered significant if the **t-statistic > 1.65 (one-tailed)** and **p-value < 0.05**.

Table 4. Direct Effect Test Results

| Relationship | Original Sample (0) | Sample Mean (M) | STDEV | T Statistics | P Values |
|--------------|---------------------|-----------------|-------|--------------|----------|
| Z → Y | 0.346 | 0.338 | 0.094 | 3.683 | 0.000 |
| X2 → Z | 0.392 | 0.383 | 0.125 | 3.133 | 0.001 |
| X2 → Y | 0.280 | 0.273 | 0.091 | 3.071 | 0.001 |
| X1 → Z | 0.276 | 0.301 | 0.136 | 2.037 | 0.021 |
| X1 → Y | 0.330 | 0.345 | 0.094 | 3.502 | 0.000 |

Source: Processed Research Data (2024)

The results demonstrate that all direct relationships are significant at the 0.05 level. Islamic Banking Literacy (X1) and Family Environment (X2) both have significant positive

effects on Trust (Z) and Public Interest (Y). Likewise, Trust in Islamic Banking (Z) significantly affects Public Interest in Saving (Y).

Table 5. Indirect Effect Test Results

| Relationship | Original Sample (0) | Sample Mean (M) | STDEV | T Statistics | P Values |
|--------------|---------------------|-----------------|-------|--------------|----------|
| X2 → Z → Y | 0.136 | 0.128 | 0.055 | 2.454 | 0.007 |
| X1 → Z → Y | 0.096 | 0.101 | 0.055 | 1.724 | 0.043 |

Source: Processed Research Data (2024)

The mediation results show that Trust in Islamic Banking (Z) significantly mediates the relationships between both Islamic Banking Literacy (X1) and Family Environment (X2) toward Public Interest in Saving (Y).

3.5 Discussion

The results indicate that **Islamic Banking Literacy (X1)** positively and significantly influences **Public Interest in Saving (Y)**. This finding aligns with prior

research by Az-Zahra et al. (2023), Jannah (2022), Nurrohmah & Purbayati (2020), and Candera et al. (2020), suggesting that greater literacy enhances individuals' confidence and motivation to save in Islamic banks.

Similarly, the **Family Environment (X2)** has a positive and significant impact on saving interest, confirming the findings of Prasetyo & Siwi (2022), Iryani & Kristanto (2022), Faridah et al. (2021), and Kartia et al. (2023). Families play an essential role in shaping individuals' financial behaviors and trust in Islamic financial institutions.

The influence of **Islamic Banking Literacy (X1)** on **Trust (Z)** is also significant, supporting previous studies by Sari & Pradesyah (2023), Munajim (2020), and Adiyanto et al. (2021). Higher literacy fosters better understanding and trust in the compliance and ethics of Islamic banking systems.

Furthermore, **Trust (Z)** significantly affects **Public Interest in Saving (Y)**, consistent with Nurrohmah & Purbayati (2020), Febrian & Budianto (2023), and Malik et al. (2021), highlighting that public confidence is a determinant factor in Islamic financial inclusion.

Finally, the mediation analysis reveals that **Trust in Islamic Banking (Z)** effectively mediates the relationships between **Islamic Banking Literacy (X1)** and **Family Environment (X2)** toward **Public Interest in Saving (Y)**. This finding corroborates the works of Angraini (2024), Nursafitri (2022), and Habibi et al. (2024), affirming that trust acts as a psychological bridge between awareness and financial behavior.

4.Closing

4.1 Conclusion

This study empirically examined the influence of Islamic banking literacy and family environment on community interest in saving at Bank Mega Syariah, with trust in Islamic banking serving as an intervening variable. The findings confirm that both **Islamic banking**

literacy and **family environment** have a **positive and significant effect** on public trust in Islamic banking and saving interest. Furthermore, **trust in Islamic banking** plays a **crucial mediating role** that strengthens the relationship between literacy, family environment, and saving interest.

These results highlight that the more individuals understand Islamic financial concepts and receive positive encouragement from their family environment, the greater their level of trust in Islamic banking—ultimately increasing their willingness to save in Islamic financial institutions. The strong Muslim demographic composition in Indonesia, where approximately 80% of the population identifies as Muslim, represents a significant market potential that Islamic banks such as Bank Mega Syariah can leverage to enhance financial inclusion.

4.2 Managerial Implications

The findings of this study have several practical implications for the management of Islamic banks, policymakers, and community leaders:

- 1. Enhancing Literacy Programs:** Islamic banking institutions should intensify educational and literacy campaigns to raise public understanding of Sharia-compliant products, focusing on transparency, ethical financing, and risk-sharing principles.
- 2. Leveraging Family and Community Networks:** Collaborations with families, schools, and religious communities can serve as effective platforms for disseminating Islamic financial knowledge and nurturing positive saving behavior.
- 3. Building and Sustaining Trust:** Trust must be continuously nurtured through consistent service quality, compliance with Sharia principles, and clear communication regarding the benefits and security of Islamic banking products.

4.3 Limitations of the Study

While the study provides meaningful insights, it is not without limitations:

- Sample Limitation:** The sample size was relatively small and focused only on customers of Bank Mega Syariah in Depok, limiting the generalizability of findings to other regions or banking institutions.
- Variable Scope:** The model only included Islamic banking literacy, family environment, and trust. Other potential determinants—such as religiosity, service quality, and perceived benefits—were not explored.
- Cross-sectional Nature:** The research design was cross-sectional, capturing data at a single point in time; thus, it cannot infer causal relationships or dynamic behavioral changes over time.

4.4 Recommendations for Future Research

Future studies can expand upon the findings in several ways:

- Wider Geographical Scope:** Including respondents from multiple regions or various Islamic banking institutions across Indonesia to enhance external validity.
- Additional Variables:** Integrating factors such as religiosity, digital banking adoption, customer satisfaction, or perceived risk to create a more comprehensive behavioral model.
- Longitudinal Approach:** Employing a longitudinal or mixed-method design to observe behavioral changes over time and gain deeper insights into the evolution of trust and saving decisions.
- Comparative Studies:** Conducting comparative research between Islamic and conventional banks to identify specific drivers of customer loyalty and saving behavior unique to Sharia-compliant institutions.

4.5 Final Remark

Overall, this research underscores the interconnection between **knowledge, trust,**

and behavior within the framework of Islamic banking. To strengthen the sustainability and competitiveness of Islamic financial institutions, continuous investment in education, community engagement, and trust-building mechanisms is essential. Bank Mega Syariah, and other similar institutions, can play a transformative role in shaping a more inclusive and ethical financial ecosystem that aligns with the moral and economic aspirations of Indonesian society.

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