Original Research Article

The Role of Religiosity, Service Quality, and Financial Technology on Saving Intention Among Students at Indonesia

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ABSTRACT

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| --- |
| **Aims:** This study intends to examine the influence of religiosity, service quality, and financial technology on savingi intention, a case study of students who save at Islamic banks.**Study design: Explain the research design…** This research using a quantitative approach with primary data obtained through questionnaires in the form of a google form. All items of questionnaires for this study were measured using a Likert scale of 1 to 5. This study used a purposive sampling technique. Justify…**Place of Study:** The population is students of Universitas Muhammadiyah Purwokerto. Explain the sample determination of this study…..**Methodology:** This study refers to Roscoe's theory and decided to use 120 samples. Data processing with the SmartPLS 3 application uses the Structural Equation Modeling-Partial Least Square (SEM-PLS) technique. Data analysis was conducted using loading factor, validity and reliability, Heterotrait-Monotrait (HTMT) test, R-Square, Q-square, F-Square, and hypothesis test with T-value and P-value. Justify…**Results:** The finding indicates service quality and financial technology positively affect on Saving Intention, while religiosity does not affect on Saving Intention (Contradict with result). Show the output of result to support the research findings.**Conclusion:** This research has theoretical and practical implications. Theoretical implications try to look deeper into how religiosity, service quality, and financial technology together influence students' Saving Intention in Islamic banks. For practical implications for Islamic banks, the results of this study can be a reference in increasing the number of customers and the quality of Islamic banks.**Contribution of study**…. |

*Keywords: Religiosity, Service Quality, Financial Technology, Saving Intention, Financial Stability*

Introduction

The majority of the population in Indonesia adheres to Islam, with the number of adherents reaching 245.93 million people or around 87.08% of the total population in the country (Ministry of Home Affairs, 2024). This fact creates a great opportunity for Islamic banking to become the main choice of people who want to make financial transactions in accordance with sharia principles. In its operations, Islamic banking prioritizes unique Islamic values, such as staying away from elements of usury (interest), avoiding excessive speculation such as gambling (*maysir*), rejecting transactions that are doubtful or contain uncertainty (*gharar*), and ensuring all activities are in accordance with *halal* principles (Kurniawan, 2020). With the superiority or application of Islamic values in Islamic banks, it can increase public Saving Intention at Islamic banks (Nurika *et al.,* 2021).

Saving Intention is the desire that arises in a person to take advantage of services or products, as well as saving money at a bank with specific goals (Ulya *et al.,* 2020). Saving is one of the keys to achieving financial stability and good financial planning. On a micro level, savings serve to maintain cons Universitas Muhammadiyah Purwokertotion levels in the future or even over time. Meanwhile, at a macro level, savings become an investment that encourages economic growth, both for individuals and society, in order to achieve prosperity and welfare (Suryani & Kurniawan, 2022).

For students, saving plays an important role in helping to meet educational needs, prepare for the future, and build good personal financial management habits. This study chose Universitas Muhammadiyah Purwokerto students as the object or sample of research because Universitas Muhammadiyah Purwokerto has characteristics relevant to this study, such as students with a background in religiosity that has the potential to influence their interest in Islamic banks. In addition, Universitas Muhammadiyah Purwokerto students represent a segment of the younger generation who are building financial awareness. By focusing on Universitas Muhammadiyah Purwokerto, this research is expected to produce data that is more focused and in accordance with the needs of Islamic bank development among the younger generation.

There are a number of factors that influence saving intention such as service quality (Bella *et al.,* 2023), religiosity (Khofifah *et al*., 2023), location (Akmal, 2021), product (Nurfitriani & Hidayati, 2021), financial technology (Haryanti *et al.,* 2023), and so on. Among these various factors, this study makes religiosity, service quality, and financial technology as X variables that affect saving intention as variable Y.

The first factor is religiosity, religiosity can be understood as a concrete manifestation of a person's belief system, which includes a deep understanding and meaningful appreciation of the values contained in religion (Firmansyah *et al.,* 2019). As an institution based on Islamic values, Universitas Muhammadiyah Purwokerto instills a religious culture in the daily lives of its students, both through formal learning and campus activities (Universitas Muhammadiyah Purwokerto, 2018). In the context of saving, religiosity can encourage Universitas Muhammadiyah Purwokerto students to choose financial instruments that are in line with sharia principles. The role of religiosity in assessing one's character has a significant impact on individual decisions to use Islamic bank products for saving. This is an important goal in people's lives related to economic aspects (Maharani *et al*., 2021). This religiosity affects individual attitudes and behavior, which can influence the decision-making process in life's perspective (Iryani & Kristanto, 2022). With high religious knowledge, it is possible that the Saving Intention at Islamic banks will increase. In the research of Ahmadi & Siswanto (2023), Khofifah et al. (2023), dan Maryanto *et al.* (2022) found that religiosity has a positive and significant effect on Saving Intention, but according to research by Hariyanto & Nafi’ah (2022), Putri et al. (2019), dan Sodik *et al.* (2022) show that religiosity does not affect saving intention.

The second factor of service quality can be interpreted as customer perceptions of the services they receive, which is the result of the accumulated satisfaction of various customers for the various service experiences they have undergone (Fatia, 2024). Students of Universitas Muhammadiyah Purwokerto, with a strong background of religiosity, have a potential interest in Islamic banks because of their conformity with Islamic principles. However, they also demand efficient, friendly, and transparent services, both in person and through digital applications, so that the service quality of Islamic banks plays a crucial role for savings interest. Service quality is measured by comparing the services provided with the desired services (Nengsih *et al.,* 2021). Research by Ahmadi & Siswanto (2023), Andika & Syahputra (2021), dan Faozan (2022) revealed that saving intention is positively influenced by service quality. But other results Musyaffa & Iqbal (2022) and Maharani *et al.* (2021) state the opposite, namely service quality has no effect on Saving Intention at Islamic banks.

The third factor, financial technology or often abbreviated as FinTech, is the latest innovation in the financial services sector. This innovation utilizes technological advances to improve financial services and streamline the financial system, thus creating a more efficient and effective process (Satriawan, 2022). Students of Universitas Muhammadiyah Purwokerto, as part of generation Z who grew up in the midst of rapid technological development, tend to be more familiar with technology-based services such as mobile banking applications, e-wallets, and other digital platforms. By using a technology-based financial management program, students can better manage their budget, which is one of the advantages of using financial technology Sirait et al. (2024). Therefore, the sophistication of financial technology can increase students' Saving Intention at Islamic banks, this is supported by research by Febriyanti et al. (2023), Haryanti et al. (2023), Sirait et al. (2024) which states that financial technology has a positive influence on saving intention. However, on the other hand, the results studied by Satriawan (2022) reveal that financial technology has no influence on saving intention.

This research was conducted to overcome the inconsistencies that exist from the results of previous studies. Such as the results of Ahmadi & Siswanto (2023) which proved a significant positive influence between religiosity and service quality on saving intention, but on the contrary according to Musyaffa & Iqbal (2022) religiosity and service quality have no influence on saving intention. The difference between the results of this research and previous research is in the independent variables used, the selection of research objects, and the year of research implementation.

**The Research Objectives (RO) of Study**

Based on this background, this research aims to analyze how religiosity, service quality, and financial technology affect students' Saving Intention at Islamic banks.

i) RO1 : There is a strong relationship between religiosity with affect students’ saving intention at Islamic Banks.

ii) RO2 : There is a strong relationship between service quality with affect students’ saving intention at Islamic Banks

iii) RO3 : There is a strong relationship between financial technology with affect students’ saving intention at Islamic Banks

**Literature Review**

**i.Theory of Planned Behavior**

Theory of Planned Behavior (TPB) demonstrates that individual attitudes, perceived social pressures, and perceived control play an important role in shaping a person's intentions, which ultimately influence their actions (Ajzen & Fishbein, 2005); Maslim & Andayani (2023). This theory suggests that attitude toward behavior is a key factor that can predict a person's actions. However, it is also necessary to consider individuals' attitudes in assessing subjective norms as well as evaluating their perceptions of behavioral control. When someone has a positive attitude, is supported by support from the surrounding environment, and feels easy to act without obstacles, their intention to carry out the behavior will increase (Ajzen, 1991). The more powerful the attitudes, perceived social pressures, and sense of control a person has, the more likely they are to be interested in saving. The connection between the theory of planned behavior and the variables examined in this study is that religiosity and service quality may affect attitudes and subjective norms regarding intentions, whereas a higher level of religiosity and service quality can increase a person's Saving Intention. Then, financial technology (FinTech) can affect the perception of behavioral control in saving at Islamic banks, so that the increasing financial technology will also increase a person's Saving Intention.

**ii. Religiosity on Saving Intention**

Universitas Muhammadiyah Purwokerto was chosen as the object of research because it has characteristics that are relevant to this study. As an Islamic-based university, Universitas Muhammadiyah Purwokerto has students with religious backgrounds that could potentially influence their interest in Islamic banks. In addition, Universitas Muhammadiyah Purwokerto students represent a segment of the younger generation who are building financial awareness, making it a relevant object to understand factors such as religiosity, service quality, and the use of financial technology in making savings decisions at Islamic banks. With a focus on Universitas Muhammadiyah Purwokerto, this research is expected to produce data that is more focused and in accordance with the needs of Islamic bank development among the younger generation, especially in an Islamic-based educational environment. Religiosity refers to the attitude or awareness that comes from an individual's belief in a religion (Putrawardana *et al.,* 2021). With a deeper understanding of the concept of halal and haram regarding economic transactions, it is hoped that people will be more aware of the importance of transactions in accordance with sharia principles. This awareness is expected to increase their Saving Intention at Islamic banks. Therefore, the greater a person's religiosity attitude, the more their Saving Intention will increase. This statement is in line with the theory of planned behavior which explains that religiosity can influence attitudes and subjective norms related to saving intentions. This statement is also in line with the research of Ahmadi & Siswanto (2023), Khofifah *et al.* (2023), Maharani et al. (2021), Nuraini & Hamzah (2022), dan Siregar *et al.* (2021) which state that there is a significant positive relationship between religiosity and Saving Intention. Thus, the first hypothesis is as follows:

**H1: Religiosity positively affects Saving Intention**

**iii. Service Quality on Saving Intention**

Service quality can be defined as the alignment between user needs and expectations, which is obtained through continuous improvement. This includes meeting customer needs from the start consistently, which aims to provide customer satisfaction (Andika & Syahputra, 2021). According to Widiapraja et al (2021), good service has a positive effect on Saving Intention at Islamic banks, because when the services received are in line with expectations, this not only encourages them to return to transactions but also encourages them to recommend the bank to people around them. If the service received is in accordance with expectations, then the quality is considered good and satisfying. However, if the service provided is lower, then the service quality will be considered poor (Andika & Syahputra, 2021). This statement is supported by the theory of planned behavior because service quality can influence attitudes and subjective norms on saving intentions. In line with the research of Bella *et al.* (2023), Faozan (2022), Hariyanto & Nafi’ah (2022), dan Winda & Sofyan (2021) that there is a significant positive relationship between service quality and Saving Intention. Based on this, this hypothesis is formed as follows:

**H2: Service quality positively affects Saving Intention**

**iv. Financial Technology on Saving Intention**

Financial Technology (FinTech) is a combination of the financial sector and technology with the aim of producing new changes in financial services and improving the efficiency and quality of services provided by the sector (Sirait et al., 2024). The concept of financial technology integrates technological advances with the financial sector, especially in banking institutions. The aim is to simplify the financial transaction process, making it more practical and modern. This also includes digital-based

financial services which are now growing rapidly in Indonesia. (Haryanti et al., 2023), of course with the sophistication of financial technology this can increase Saving Intention. This is in line with the theory of planned behavior because financial technology can influence the perception of behavioral control in saving at Islamic banks. This statement is in line with Febriyanti et al. (2023), Haryanti et al. (2023), and Sirait *et al.* (2024) which state that there is a positive influence between financial technology on saving intention. Thus, forming the following hypothesis:

**H3: Financial technology positively affects Saving Intention**

Religiosity

(X1)

Service Quality

(X2)

Financial Technology

(X3)

Saving Intention

(Y)

H1+

H3+

H2+

**Figure 1. Theoretical & Hypothesis Framework**

**RESEARCH METHODOLOGY**

This research was designed using a quantitative approach with primary data obtained through a questionnaire in the form of a Google form. This questionnaire applies a five-point Likert scale for measurement, where 1 indicates “strongly disagree” to 5 indicates “strongly agree” (Aulia & Indra, 2023). The population of this study consisted of students of Universitas Muhammadiyah Purwokerto using a purposive sampling technique (Turner, 2020).

To determine the sample size in this study refers to Roscoe's theory. Since the population is unknown, the research sample follows (Roscoe, 1975); *Amin et al.*, (2023) where for large populations, the appropriate sample size ranges from 30 to 500. In addition, the sample size should be at least ten times the number of variables studied if the study uses multivariate such as regression or correlation. Based on these guidelines, the minimum sample size required in this study is 40, given that there are 4 variables. However, this study decided to use 120 samples to make the results more representative, which far exceeds the minimum limit.

Data processing with the SmartPLS 3 application uses the Structural Equation Modeling-Partial Least Square (SEM-PLS) technique. The steps of the data processing are to create a measurement model that connects latern variables with indicator variables, by looking at the loading factor value (Yuhana *et al.,* 2024). Then, conduct validity and reliability tests, and test discriminants by looking at the heterotrait-monotrait ratio of correlations (HTMT) value. The next step is to review the inner model by looking at R-Square, Q-Square, and F-Square. The last step is to test the significance of the P-value and T-value through a bootstrap procedure to determine the results of hypothesis testing.

**2.1 Operation Variables**

Variable operations are as follows:

**Table 1. Operational Variables**

|  |  |  |  |
| --- | --- | --- | --- |
| **Research Variables** | **Definition** | **Indicator** | **Scale** |
| **Saving Intention (Y)**(Hariyanto & Nafi’ah, 2022) | 1. Interested in finding information about the product
 | I save at an Islamic Bank because of my own desire (MIM 1) | Likert |
| I am interested in saving at an Islamic Bank because of easy access to information (MIM 2) |
| I am interested in saving at an Islamic Bank because it is guaranteed (MIM 3) |
| 1. Considering buying
 | I believe in setting aside some money for very difficult days (MIM 4) |
| I save at an Islamic Bank because the service is satisfying with employees who look Islamic. (MIM 5)  |
| I believe that keeping money at home is more risky, it is better to keep it in the bank (MIM 6) |
| I immediately switched to saving at an Islamic Bank regarding the prohibition on usury (MIM 7) |
| 1. Interested in trying
 | I invite family and friends to save at an Islamic Bank (MIM 8) |
| I am interested in saving at an Islamic Bank because I trust its performance (MIM 9) |
| I am interested in saving at an Islamic Bank because I am satisfied with the services provided by the Islamic Bank (MIM 10) |
| 1. Want to know the product
 | I know the profit sharing ratio of savings offered by Islamic Banks (MIM 11) |
| I feel that banks provide many savings product options that suit my needs (MIM 12) |
| I am interested in saving at an Islamic Bank because of the many benefits I get (MIM 13) |
| 1. Want to own the product
 | I save money to achieve life goals. (MIM 14) |
| I save at an Islamic Bank because it uses a profit sharing system (MIM 15) |
| I feel that saving at an Islamic Bank can help me achieve my financial needs (MIM 16) |
| **Religiosity (X1)**Alfi & Yusuf, (2022) | 1. Religious knowledge
 | I read the Qur'an and literature books about my religion (REG 1) | Likert |
| I believe my religion is the most important thing in my life (REG 2) |
| 1. Religious practice
 | I actively participate in Qur'an study groups at the mosque (REG 3) |
| I favor religious activities over other social activities (REG 4) |
| I always pray in congregation at the mosque if there are no obstacles (REG 5)  |
| I advise others to do good and avoid evil (REG 6) |
| 1. Experience
 | I go to the mosque because it is a place to establish social relations (REG 7) |
| I am interested in religion because mosques have fun social activities (REG 8) |
| I visit my family or friends when they are sick (REG 9) |
| I read the Quran and do dhikr (REG 10) |
| I give alms for religious purposes (REG 11) |
| 1. Belief
 | I believe that the food and drinks consumed are halal (REG 12) |
| I pray five times (REG 13) |
| I always speak honestly (REG 14) |
| I pray five times a day (REG 15) |
| 1. Consequences
 | I feel uncomfortable if I miss the five daily prayers (REG 16) |
| I will be rewarded when I do a good deed to someone (REG 17) |
| **Service Quality (X2)**(Anwar *et al.,* 2023) | 1. Reliability
 | Bank Syariah officers treat their customers very comfortably and well (KEP 1) | Likert |
| Islamic banks have interiors and facilities that are complete, comfortable, clean, and well organized (KEP 2) |
| Islamic Bank officers provide information clearly and easily understood (KEP 3) |
| I always get the latest information regarding bank services and products by Islamic Bank officers (KEP 4) |
| 1. Responsiveness
 | Islamic Bank officers have competence in serving their customers (KEP 5) |
| Islamic Bank officers carry out the transaction process directly (KEP 6) |
| 1. Guarantee
 | Islamic Bank officers are polite and kind (KEP 7) |
| I feel safe and comfortable in making transactions (KEP 8) |
| Islamic Bank officers are willing to guide customers (KEP 9) |
| 1. Empathy
 | Islamic Bank officers communicate effectively and consistently when processing transactions (KEP 10) |
| Islamic Bank officers serve wholeheartedly (KEP 11) |
| Islamic Bank officers can maintain customer confidentiality regarding the amount of savings, PIN, account number so that it is not known to others (KEP 12)  |
| 1. Service form
 | Islamic Bank officers have a neat appearance (KEP 13) |
| Islamic Bank officers have modern banking equipment (KEP 14) |
| **Financial technology (X3)**(Satriawan, 2022) | 1. Benefits of use
 | I benefit from using Bank Syariah's financial technology (FIT 1) | Likert |
| Financial technology speeds up my transactions (FIT 2)  |
| Financial technology provides features that suit what I need (FIT 3) |
| 1. Easy to use
 | I find it easy to use financial products with financial technology (FIT 4)  |
| I am able to easily learn financial technology on my own without the help of others (FIT 5) |
| I feel more facilitated in making transactions with financial technology (FIT 6) |
| I opened an Islamic Bank account easily because it can be done online (FIT 7)  |
| 1. Display
 | I easily make transactions with the Mobile Banking feature (FIT 8) |
| I am interested in using Islamic Bank ATM machines (FIT 9)  |
| I am made easy by the Islamic Bank ATM feature (FIT 10) |
| I understand all the features provided on the Islamic Bank ATM machine (FIT 11) |
| 1. System availability
 | Automatic Teller Machine (ATM) of Islamic Bank is easy to use for transactions (FIT 12) |
| I can find Islamic Bank ATMs in many places (FIT 13) |
| 1. Privacy
 | Islamic Bank officers always maintain the security of customer data (FIT14) |
| Islamic Bank officers guarantee users and passwords so that they are not known by others (FIT 15) |
| 1. Security
 | I use Islamic Bank ATM machines, there are rarely interruptions when making transactions (FIT 16) |
| I feel safe using Bank Syariah Mobile Banking (FIT 17) |

3. RESULTS AND DISCUSSION

From the questionnaire results, there were 120 Roscoe, (1975); Amin *et al.,* (2023) students who became respondents, with the following data:

**Table 2.** **Research Respondent Data**

|  |  |  |  |
| --- | --- | --- | --- |
| TotalRespondents (N) |  | Demographics | Type Frequency (%) |
| 120 |  | Gender | males: 34 (28.3) |
|  |  |  | female: 84 (70.0) |
|  |  | Age | < 20: 17 (14.2) |
|  |  |  | 20-25: 102 (85.0) |
|  |  |  | 25-30: 1 (0.83) |

Source: Data processed (2024)

It was found that female respondents amounted to 84 respondents (70.0%) and males amounted to 34 respondent (28.3%). Then, students aged 20-25 years were 102 respondents (85.0%), <20 years were 17 respondents (14.2%) and 25-30 were 0.83%.

**3.1 Data Quality Results**

The research structural model is as follows:



Figure 2. Structure Model of the study

Source: Data processed (2024)

The test results show that there are 11 question items that have a value below 0.6. Therefore, according to the guidelines (Haryono, 2017) these items are removed.

**3.1.1 Validity and Reliability**

Based on data processing, the results of the validity and reliability tests are obtained in the following table:

 Table 3- Analysis of the validity and reliability test results

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Variable/indicator** | **Outer Loading**  | **AVE** | **Composite Reliability** | **Cronbach Alpha** |
| **Religiosity**(Alfi & Yusuf, 2022) |  |  |  |  |
| REG 2 | **0.671** | **0.511** | **0.880** | **0.842** |
| REG 7 | **0.713** |  |  |  |
| REG 8 | **0.758** |  |  |  |
| REG 10 | **0.709** |  |  |  |
| REG 11 | **0.755** |  |  |  |
| REG 16 | **0.637** |  |  |  |
| REG 17 | **0.755** |  |  |  |
| **Quality of Service**(Anwar *et al*., 2023) |  |  |  |  |
| KEP 1 | **0.789** | **0.660** | **0.964** | **0.960** |
| KEP 2 | **0.815** |  |  |  |
| KEP 3 | **0.780** |  |  |  |
| KEP 4 | **0.809** |  |  |  |
| KEP 5 | **0.813** |  |  |  |
| KEP 6 | **0.850** |  |  |  |
| KEP 7 | **0.803** |  |  |  |
| KEP 8 | **0.848** |  |  |  |
| KEP 9 | **0.880** |  |  |  |
| KEP 10 | **0.833** |  |  |  |
| KEP 11 | **0.795** |  |  |  |
| KEP 12 | **0.797** |  |  |  |
| KEP 13 | **0.820** |  |  |  |
| KEP 14 | **0.729** |  |  |  |
| **Financial Technology**(Satriawan, 2022) |  |  |  |  |
| KEP 1 | **0.739** | **0.572** | **0.958** | **0.953** |
| KEP 2 | **0.793** |  |  |  |
| KEP 3 | **0.815** |  |  |  |
| KEP 4 | **0.822** |  |  |  |
| KEP 5 | **0.712** |  |  |  |
| KEP 6 | **0.741** |  |  |  |
| KEP 7 | **0.731** |  |  |  |
| KEP 8 | **0.759** |  |  |  |
| KEP 9 | **0.790** |  |  |  |
| KEP 10 | **0.830** |  |  |  |
| KEP 11 | **0.728** |  |  |  |
| KEP 12 | **0.733** |  |  |  |
| KEP 13 | **0.622** |  |  |  |
| KEP 14 | **0.776** |  |  |  |
| KEP 15 | **0.772** |  |  |  |
| KEP 16 | **0.657** |  |  |  |
| KEP 17 | **0.798** |  |  |  |
| **Interest in Saving**(Hariyanto & Nafi’ah, 2022) |  |  |  |  |
| MIM 1 | **0.771** | **0.609** | **0.959** | **0.954** |
| MIM 2 | **0.765** |  |  |  |
| MIM 3 | **0.842** |  |  |  |
| MIM 4 | **0.662** |  |  |  |
| MIM 5 | **0.840** |  |  |  |
| MIM 6 | **0.721** |  |  |  |
| MIM 7 | **0.743** |  |  |  |
| MIM 8 | **0.760** |  |  |  |
| MIM 9 | **0.815** |  |  |  |
| MIM 10 | **0.837** |  |  |  |
| MIM 11 | **0.728** |  |  |  |
| MIM 12 | **0.817** |  |  |  |
| MIM 13 | **0.828** |  |  |  |
| MIM 15 | **0.722** |  |  |  |
| MIM 16 | **0.825** |  |  |  |

Source: Data processed (2024)

Based on table 3 there are several statements that are not accepted: REG 1, 3, 4, 5, 6, 9, 12, 13, 14, 15, and MIM 14. Obtained an outer loading value greater than 0.6. According to Ghozali & Latan (2015) the outer loading value is accepted if it exceeds 0.6, which means that the value is acceptable. The Average Variance Extracted (AVE) value for each research variable also shows a number above 0.5. As stated by Sekaran & Bougie (2016), the AVE value is considered good if it is above 0.5, so each variable in this study has met the requirements of convergent validity. Furthermore, the composite reliability and Cronbach's alpha values also reached above 0.7. This shows that all reliability testing as Universitas Muhammadiyah Purwokerto based on composite reliability and Cronbach's alpha have been met. As outlined by (Ghozali, 2016), the accepted value for these two measures is more than 0.7.

**3.1.2 Heterotrait-Monotrait (HTMT) Test**

According to (Henseler et al., 2015), the value of heterotrait-monotrait ratio of correlations (HTMT) is below 0.90 for all variables. In this study, we have eliminated several items that have a high correlation between financial technology and Saving Intention that are not in accordance with the provisions so that the HTMT value meets 0.90 (Handayani et al.,2023); (Henseler et al., 2015); (Kocyigit & Ringle., 2011). HTMT testing in the following table:

|  |
| --- |
| **Table 4. Heterotrait-Monotrait (HTMT) Test** |
|  | **Financial Technology (X3)** | **Service Quality (X2)** | **Saving Intention (Y)** | **Religiosity (X1)** |
| **Financial Technology (X3)** | **-** |  |  |  |
| **Service Quality (X2)** | 0.860 | - |  |  |
| **Saving Intention (Y)** | 0.899 | **0.793** | - |  |
| **Religiosity (X1)** | **0.817** | **0.842** | **0.773** | - |

Source: Data processed (2024)

The results at Table 4 of measuring the heterotrait-monotrait ratio (HTMT) show that all HTMT values are <0.9, meaning that all variables are said to be valid.

<0.9, meaning that all variables are said to be valid and reliable.

**3.2 Inner Model Results**

The purpose of measuring the inner model is to evaluate the extent to which the relationships between variables affect each other, as well as to assess the overall impact of the variables in the developed system. Several indicators, including the coefficient of determination (R-Square), Q-Square, and Effect Size (F-Square), were used in this study to examine the relationships between variables.

**3.2.1 R-Square dan Adjusted R-Square**

R-Squared is a value that shows the level of influence of the independent variable on the dependent variable. The level of influence between the independent variables on the dependent variable simultaneously is indicated by the R-Square value which is between 0 and 1. The grouping of R-Square values is divided into three categories (Hair et al., 1998). R-Squared values above 0.75 is included in the strong category, a value of 0.50 is included in the moderate category, and a value of 0.25 belongs to the weak category (Hair et al., 1998); (Rianto, 2023). The following is the R-Square test:

**Table 5.** **R-Square and Adjusted R-Square**

|  |  |  |
| --- | --- | --- |
|  | **R Square** | **Adjusted R Square** |
| **Saving Intention (Y)** | 0.732 | 0.725 |

Source: Data processed (2024)

The Adjusted R-Square value of saving intention (Y) is 0.725, meaning that all independent variables simultaneously have an influence of 72.5% on saving intention. while 27.5 influences by other variables.

**3.2.2 Q-Square**

Predictive relevance is a test to measure how accurate the observation values ​​produced by the blindfolding procedure are, by paying attention to the Q-Square value. The observation value is said to be good and has a positive predictive relevance level if the Q-Square value is greater than 0. Conversely, if the Q-Square value is less than 0 (Chin, 1998).The predictive relevance value is generated using the following formula: Q2 = 1 – (1 – R12) (1 – R22) …. (1 – Rn2) where the R-Square value of the endogenous model variables is represented by the values ​​of R12, R22… Rn2 (Hair et al., 1998). The Q-Square test is as follows:

**Table 6.** **Q-Square**

|  |  |  |
| --- | --- | --- |
|  | **R Square** | **Q2** |
| **Saving Intention (Y)** | 0.732 | 0.423 |

Source: Data processed (2024)

The result of the Q-Square calculation is 0.423 or 42.3%. So, this shows that the model used has relevant prediction capabilities and produces good observation values, considering the Q-Square value is above 0.

**3.2.2 F-Square**

F-Square is useful for assessing how significant the change in the coefficient of determination (R-Square) is when a particular construct is added or removed from the model. In other words, F-Square measures the level of influence of the independent variable on the dependent variable in the context of the model being analyzed. According to Hair et al. (2017), the F-Square value can be interpreted as 0.02 indicating a small influence, 0.15 a moderate influence, and 0.35 indicating a large influence. The F-Square test is carried out as follows:

**Table 7. F-Square**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **Financial Technology (X3)** | **Service Quality (X2)** | **Saving Intention (Y)** | **Religiosity (X1)** |
| **Financial Technology (X3)** |  |  | **0.438** |  |
| **Service Quality (X2)** |  |  | 0.025 |  |
| **Saving Intention (Y)** |  |  | - |  |
| **Religiosity (X1)** |  |  | 0.023 |  |

Source: Data processed (2024)

Based on Table 7, the effect of financial technology variables on saving intention is shown by the F-Square value of 0.438, which indicates a high effect size, meaning that the independent variable has a strong influence on the dependent variable. In contrast, the effect of service quality variables on saving intention has an F-Square value of 0.025, which shows a small effect size, meaning that the independent variable has a very small influence on the dependent variable. Similarly, the effect of the religiosity variable on saving intention is reflected in the F-Square value of 0.023, which shows a small effect size, meaning that the independent variable has little or almost no influence on the dependent variable.

**3.3 Hypothesis Test Results**

According to Hair et al. (2019), the reference value of p-value is <0.05 and T value> 1.96 for significant values, the hypothesis test is as follows

**Table 8. Results of T Value and P Value**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| H | Connection | Original Sample (O) | Sample Mean (M) | Standard Deviation (STDEV) | T Statistics (| O/STDEV |) | P Values | Results |
| 1 | Religiosity (X1) -> Saving Intention (Y) | 0,128 | 0.139 | 0.086 | 1.491 | **0.068** | **Rejected** |
| 2 | Service Quality (X2) -> Saving Intention (Y) | 0.155 | 0.161 | 0.078 | 1.996 | **0.023** | **Accepted** |
| 3 | Financial Technology (X3) -> Saving Intention (Y) | 0.622 | 0.615 | 0.096 | 6.508 | **0.000** | **Accepted** |

Source: Data processed (2024)

Table 8 shows that religiosity (X1) has no effect on Saving Intention (Y), so the first hypothesis is rejected. Then service quality (X2) has a significant positive effect on Saving Intention (Y), so the second hypothesis is accepted. Furthermore, financial technology (X3) has a significant positive effect on Saving Intention (Y), so the third hypothesis is accepted.

**Research Findings and Discussion**

**The Relationship between Religiosity and Saving Intention**

Based on data analysis, it can be stated that religiosity does not affect saving intention. This result is not in accordance with the theory of planned behavior because religiosity does not affect students' attitudes and subjective norms in saving intention. This happens because students' understanding of religion is good but their understanding of Islamic economics is still lacking Sodik *et al.* (2022), so it cannot increase their Saving Intention at Islamic banks. In addition, a person's level of religiosity does not always have a positive impact on Saving Intention at Islamic banks, because students who believe do not all practice Islamic sharia (Winda & Sofyan, 2021). Thus, a person's level of religiosity does not affect their Saving Intention at Islamic banks. Islamic banks need a system that emphasizes religiosity so that people are interested in Islamic banks because in Indonesia the majority of the population is Muslim so that the growth of Islamic banks in Indonesia is balanced with the growth of the Muslim majority population Putri et al. (2019). The results of this research are supported by research by Hariyanto & Nafi’ah (2022), Putri et al. (2019), dan Sodik et al. (2022) show that religiosity does not affect saving intention.

**The Relationship between Service Quality and Saving Intention**

The results of data processing show a significant positive effect on the relationship between service quality and Saving Intention. This statement is in line with the theory of planned behavior because service quality can influence students' attitudes and subjective norms on Saving Intention. This shows that the decision to save depends on the quality of service provided by the bank which basically includes the expectations and results that are desired and felt (Faozan, 2022). Quality services such as friendly, fast, and responsive can provide positive experiences and satisfaction to students, and this satisfaction is a driving factor that strengthens their desire to save at Islamic banks. The key difference between one bank and another is how fast and efficient the service is provided as a competitive advantage. The services provided by a bank greatly influence customer preferences in choosing a bank (Winda & Sofyan, 2021). So, the higher the quality of service, the higher the interest of students in saving at Islamic banks. Islamic banks need to continue to improve their services in order to attract more students and create customer loyalty. These results are supported by research by Bella et al. (2023), Faozan (2022), Hariyanto & Nafi’ah (2022), dan Winda & Sofyan (2021) stated that Saving Intention has a positive influence on service quality.

**Relationship between Financial Technology and Saving Intention**

Based on data processing, it can be concluded that there is a significant positive influence on the relationship between financial technology and Saving Intention. This result is in accordance with the theory of planned behavior because financial technology influences the perception of behavioral control related to the intention to save at Islamic banks. Financial technology presents more efficient and practical solutions, including the use of mobile banking applications, digital wallets, and other technologies to support financial transactions (Yunita *et al*., 2022). By using financial technology, students are able to monitor their finances and manage their expenses. With that, the increasing sophistication of financial technology can increase students' Saving Intention. Islamic banks can continue to improve the quality of financial technology services, improve financial education and system security in order to maximize the influence of financial technology on students' Saving Intention. The results of this study are supported by Febriyanti *et al.* (2023), Haryanti *et al.* (2023), Sirait *et al.* (2024). States that financial technology has a positive influence on Saving Intention

4. Conclusion

Based on this study, service quality and financial technology have a significant positive effect on Saving Intention, while religiosity has no effect on Saving Intention. The contribution of this research is useful for supporting the growth of Islamic finance and increasing its appeal to the younger generation. The limitations in this study are that there are still some data that are affected by outliers as a result of which the data obtained is less. In addition, the time to collect respondents is limited, which makes the results of the study less able to describe students who save in Islamic banks. Further researchers are advised to increase the number of respondents so that the data obtained is more representative and can reduce the influence of outliers on the results of the analysis.

5.Recommendation

5.1. Recommendations of study

5.2. Recommendations to the future researchers

Competing interests

The authors have declared that no competing interests exist.

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REVIEW FORM 3

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