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FINANCIAL LITERACY, CUSTOMER TRUST AND INTEREST IN SAVING IN THE CITY OF SOLO RAYA IN INDONESIAN ISLAMIC BANKS

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ABSTRAK

Tujuan dalam penelitian ini adalah mengetahui pengaruh literasi keuangan dan kepercayaan nasabah terhadap minat menabung di bank syariah Indonesia pada masyarakat kota Solo Raya. Penelitian ini menggunakan pendekatan kuantitatif, dimana alat ukur pengumpulan data dengan kuesioner. Populasi dalam penelitian ini adalah masyarakat kota Solo Raya yang berjumlah 6.220.863 jiwa, sedangkan sampel yang digunakan dalam penelitian ini sebanyak 100 responden. Teknik analisis data menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa variabel literasi keuangan berpengaruh signifikan terhadap minat menabung di Bank Syariah Indonesia. Hasil uji t diperoleh nilai t-hitung sebesar 8,305 dengan p-*value* sebesar 0,000 < 0,05 maka H1 diterima yang artinya ada pengaruh yang signifikan dari literasi keuangan terhadap minat menabung. Hasil uji t diperoleh nilai t-hitung sebesar 2,990 dengan p-*value* sebesar 0,004 < 0,05 maka H2 diterima yang artinya ada pengaruh yang signifikan dari kepercayaan nasabah terhadap minat menabung. Nilai koefisien determinan (R2) sebesar 0,525 yang berarti 52,5% variabel minat menabung dipengaruhi oleh literasi keuangan dan kepercayaan nasabah.

Kata Kunci : Literasi Keuangan, Kepercayaan Nasabah, Minat Menabung.

ABSTRACT

The purpose of this research is to determine the effect of customer financial literacy and trust on the interest in saving at the Indonesian Islamic Bank in the people of Solo Raya. This study uses a quantitative approach, were data collection measuring devices with questionnaires. The population in this study were the people of Solo Raya totaling 6,220,863 people, while the samples used in this study were 100 respondents. Data analysis techniques using multiple linear regression. The results showed that the financial literacy variable had a significant effect on the interest in saving in Indonesian Islamic banks. The t test results obtained a t-count value of 8,305 with a p-value of 0,000 <0.05 then H1 is accepted which means there is a significant influence of financial literacy on the interest in saving. The t test results obtained a t-count value of 2.990 with a p-value of 0.004 <0.05 then H2 was accepted which means there was a significant influence of customer trust on the interest in saving. The determinant coefficient value (R2) is 0.525 which means 52.5% of the variable interest in saving is influenced by financial literacy and customer trust.

Keyword : Financial Literacy, Customer Trust, Interest in saving.

INTRODUCTION

During this period, banking in Indonesia progressed and increased (Damayanti et al, 2023). Financial literacy is a series of activities to improve a person's skills and knowledge in managing finances, in 2022 OJK states that many intensive stimulate the public to recognize and know what products are in financial services (Aprilia, 2023). It is an understanding of financial knowledge and skills in the activities of managing personal finances to fulfill daily life, this is because financial literacy really helps individuals to be free from financial problems.

According to Hasibuan & Nurbaiti (2023), In maintaining existence, banks need trust from the public. Customer trust is one of the things that affects the interest in saving at Islamic banks (Ali & Raza, 2017). This starts from the bank's efforts to collect excess money from the public to then be channeled to the people who need the most funds (Candera et al, 2020).

Based on Islamic banking statistics in 2022, there were 12 Islamic commercial banks, 21 Islamic business units and 164 Islamic people's financing banks. Along with the development of Islamic banking in Indonesia, currently Islamic banks have spread in remote areas, one of which is in the city of Solo Raya (Putrawardana et al, 2020). The number of Islamic bank branches in Solo Raya now has 13 branches and 29 sub-branches of Islamic commercial banks. In addition, there are 10 Islamic financial banks and 5 Islamic business units. The problem of the influence of financial literacy and customer trust can be seen from people's interest in saving Solo Raya. In 2020 the population of the Greater Solo community has 522,364 people, with the advancement and increase in population we can see how many people are interested in becoming Indonesian Islamic bank customers (Setiawan, 2023).

From the results of the National survey report on financial literacy and inclusion (SNLIK) from OJK in 2022, it shows that the Islamic financial literacy index of Indonesian citizens faces an increase from 2019 of 8.93% to 9.14. The level of financial inclusion in 2019 from 9.10% increased to 12.12% in 2022. Related to high and low financial literacy will cause public interest in using Islamic bank products (Kamble et al, 2024; Sari & Pradesyah, 2023). Low literacy levels will make people less knowledgeable about Islamic bank products (Salma et al, 2023). Efforts to improve the literacy of the Indonesian population must be carried out fairly and cooperatively. This is also the same as in Solo City, this low literacy results in and has an impact on customer trust in Bank Syariah Indonesia. Therefore, the current financial literacy is still basically polemic; this can be seen from the absence of coherent theories or theories based on a few selected theories put forward by financial experts. Literacy is based on knowledge and experience that can help a person make effective decisions about their investments in order to increase their daily cash balance (Afandy & Niangsih, 2020). Therefore, a media is needed that is used as an auxiliary or booster, namely technology from the times in order to overcome some of the concerns raised by the public regarding Islamic banks (Khateeb et al, 2023 & Yusuf et al, 2023).

Saving is a way to familiarize a person to be able to save money to manage all their finances properly and ensure the fulfillment of future needs (Sari & Rokhmani, 2021). In this case the bank must be able to encourage the curiosity of a customer what products are available at Islamic banks (Adawiyah, 2021). Product marketing is something that economic pioneers should try to support the progress of Islamic banks in Indonesia. Saving also provides many benefits for the country in encouraging the development of investment in order to realize economic growth in a developed country (Leanita, 2022). Banks have a significant role in the economy of a country, especially in growing and developed countries, it is divided into two, namely commercial banks and Islamic banks (Tulwaidah et al, 2023). In Indonesia, users of mobile banking from BSI, namely BSI Mobile, have faced 32.80% growth until September 2023 or reached 5.90 million consumers. There is also a BSI Mobile business in that time span that has reached 266.29 million worth Rp. 338.22 trillion. With the number of people registered in 2023 demographic information around 280.73 Souls (Pramesty & Sukardi, 2024). Therefore, people who will determine themselves to use using Islamic bank products, banks need to be more able to give customers confidence (Andriani & Halmawati, 2019). The hope that people have a high interest in saving in Islamic banks has two things that can influence, namely social forces and mental strengths (Fironica, 2020). People must be able to be satisfied and believe in the products provided by the bank that have been received (Yusuf & Asytuti, 2022).

In research Nadila (2021), with the title "The Effect of Literacy on Student Interest in Using Islamic Bank Products" states that the level of Islamic financial literacy has a positive effect on the attention to using Islamic bank products. Islamic financial literacy has a positive and significant effect on student interest in using Islamic bank products. In research Leanita (2022), With the title "The Effect of Sharia Financial Literacy, Islamic Branding and the Social Environment on customer decisions to use Islamic banking products", argues that the level of Islamic financial literacy has a positive influence on respondents' attention in using Islamic bank products. In research Udin (2023) revealed that Islamic financial literacy and student trust together influence the attention to saving money in Islamic banks. In research Faizah & Sa'diyah (2022) confirmed that financial literacy and customer trust have a positive effect on interest in saving at Islamic banks.

Based on the background that has been described, researchers are interested in conducting research on this matter. In this study, researchers will try to identify the effect of financial literacy and customer trust whether it has an impact on saving decisions in Islamic banks. The object of research that distinguishes it from the previous one is that some research can be defined based on these problems, one of which is financial literacy and customer trust in the interest in saving in Islamic banks in the community in Solo Raya, there are no researchers who can analyze both simultaneously. From several previous researchers, many have examined the topic of financial literacy, but not many have examined the topic of customer trust. The similarities of some previous studies with this research are seen from many people who know financial literacy and interest in saving, while the difference lies in the research location. In this study, the respondents used are the people of Solo Raya, therefore the influence of financial literacy and customer trust on interest in saving at Islamic banks is important research that has added value. The purpose of this study is to determine whether financial literacy and customer trust affect the interest in saving in Indonesian Islamic banks in the people of Solo Raya city.

LITERATURE REVIEW

Financial Literacy

Financial literacy is an understanding of the knowledge to know what banking is, in this case financial literacy is needed in financial economic decisions (Kartini & Mashudi, 2022). Financial literacy affects the way a person invests, saves, manages and handles money (Rahmat et al, 2023). The level of financial literacy of each individual is different, this has an effect on a person in behavior, the function of financial literacy is to sensitize the public to financial services and convince the public so that people have a high level of literacy, especially in banking (Adiyanto & Dwi Purnomo, 2021). Financial literacy factors have several dimensions, namely general financial knowledge, savings and loans, insurance, and investment so that each individual must have knowledge and insight (Risnawati & Syaparuddin, 2021). The objective of the Financial Literacy improve the literacy of people who were previously less literate to well literate (Widiawati et al, 2023).

Customer Trust

Customer trust is very important because it can strengthen the relationship between the customer and the bank. Customer confidence is the honesty of the party that has been believed and the expertise to fulfill the contract (integrity), as well as the encouragement that can be believed to carry out the needs of what they believe (Krisdayanti, 2020). Customer trust will provide a sensation of security and comfort because it can depend on other parties who are convinced (Utama & Murti, 2021). In this case, customer trust is an important component to maintain the relationship between all parties involved in the business (Ermawati & Sidiq, 2021).

Strategies in building customer trust are refraining from making disparaging remarks about customers, providing information, being active and involved in the community (Trismaryati, 2021). Customer trust is built on a number of characteristics to maintain customer relationships that have trusted themselves with the company to have a good relationship, because good ties will have a beneficial impact on them both now and in the future.

Financial Literacy on interest in saving at Islamic Banks

Financial literacy is a person's ability to make decisions that have a relationship with finance in order to be more effective. The result of the research (Sugiharti & Maula, 2019) revealed that financial literacy has a positive influence on financial management. The result of the research shows that financial literacy has a positive influence on saving interest. According to Rikayanti & Listiadi (2020) from the results of his research revealed that financial literacy has a significant positive effect on the interest in saving singkohor people in Islamic banks. According to Nasution (2022) from the results of his research that has tried to present financial literacy in a simultaneous way has an important effect on the attitude of saving money of students. Based on the explanation above, researchers can formulate the following hypothesis:

H_1 = Financial literacy has an influence on interest in saving at Islamic banks in Solo Raya

Customer Trust on interest in saving at Islamic Banks

Customer trust is built by customers against a company and is realized because of a sense of belief, therefore customers will buy products produced by the company. Research that has been conducted by (Hidayat, 2022) explains that the effect of trust on interest in saving is significant, which means that when trust increases it can affect interest in saving at Islamic banks. According to Malik et al, (2021) from the results of his research stated that public trust has a significant effect on interest in saving at Islamic banks, with that the KCP Singkuh community has the trust to become customers in Islamic banks. According to (Mundhori & Rohmah, 2022) The results of his research emphasize that the trust of the Sumberrejo community has a significant influence on besscoming Islamic bank customers. According to Riyanti et al, (2023) From the results of his research, he argues that customer trust has a positive and significant influence on saving in Islamic banks. Based on the explanation above, the researcher can formulate the following hypothesis:

H_2 = Customer trust has an influence on interest in saving at Islamic banks in Solo Raya.

RESEARCH METHODS

This research uses quantitative methods, because the research comes from data that can be calculated, then analyzed using relevant theories and literature. The population used is the people of Solo Raya. Based on data obtained from the central statistics agency, the number of people in Solo Raya is 6,220,863. In sampling using random sampling techniques using the Slovin formula calculation so that the sample size is 100 respondents.

$$n = \frac{N}{1 + N(e)^2}$$

Description :

n = Number of samples sought

N = Total population

e = Error (%)

Then the calculation results with the Solvin formula are as follows :

$$n = \frac{N}{1+N(E)^2}$$

$$n = \frac{6.220.863}{1+6.220.863\ (0,1)^2}$$

$$n = \frac{6.220.863}{1+62.208,63}$$

$$n = \frac{6.220.863}{62.209,63}$$

n = 99,998 (rounded up to 100)

The data source used is primary data, including financial literacy, customer trust and interest in saving. The data collection method was carried out by distributing questionnaires via google from. While secondary data is obtained from other sources such as journals or books related to research. In this study using two independent variables and one dependent variable. The independent variables or independent variables in this study are Financial Literacy (X1) and Customer Trust (X2). While the dependent variable or non-free variable in this study is Interest in Saving at Islamic Banks (Y) (Harrison et al, 2020). The data analysis technique used is multiple linear regression using SPSS software, because it is to find out how the influence of two independent variables and one dependent variable (Ningsih & Dukalang, 2019).

RESEARCH RESULTS AND DISCUSSION

This study had 100 respondents. Of the 100 respondents, gender characteristics were obtained, namely 49 male respondents and 51 female respondents. The characteristics of the respondents are divided into three and are dominated by age > 30 years as many as 42 people, the rest < 20 years as many as 38 people, 20-29 years as many as 20 people. The characteristics of respondents based on the domicile of residence are dominated by the Sukoharjo area as many as 96 people, the rest of the Kartasura area is three people, the Pucangan area is one person.

Instrument Test Results

Validity Test

Based on the questionnaire items distributed as many as 100 respondents of the Greater Solo community population. The data is declared valid if the r-count > r-table value with a significance level of 0.05.

Tabel 1. Financial Literacy Item Validity Test Result

Item	R count	R table	Conclusion
1	0,857	0,3061	Valid
2	0,508	0,3061	Valid
3	0,429	0,3061	Valid
4	0,857	0,3061	Valid
5	0,677	0,3061	Valid
6	0,530	0,3061	Valid

Source : Processed Primary Data (2024)

Tabel 2. Customer Trust Item Validity Test Results

Item	R count	R table	Conclusion
1	0,361	0,3061	Valid
2	0,443	0,3061	Valid
3	0,513	0,3061	Valid
4	0,369	0,3061	Valid
5	0,526	0,3061	Valid
6	0,474	0,3061	Valid

Source : Processed Primary Data (2024)

Tabel 3. **Results of the Validity Test of Interest in Saving Items**

Item	R count	R table	Conclusion
1	0,373	0,3061	Valid
2	0,685	0,3061	Valid
3	0,665	0,3061	Valid
4	0,357	0,3061	Valid
5	0,736	0,3061	Valid
6	0,543	0,3061	Valid

Source : Processed Primary Data (2024)

Based on the results of the validity test in the table above, it shows that the question items regarding the financial literacy variable (X1), customer trust (X2), and interest in saving (Y) are declared valid.

Reliability Test

The reliability test is used to measure whether the instrument can be stable, accurate and consistent. The question instrument is declared reliable if the Cronbach alpha coefficient value is > 0.6.

Tabel 4. Reliability Test Result

Cronbach's Alpha	N of Items
0.775	18

Source: Processed Primary Data (2024)

Based on table 4, it can be concluded that all data items are declared reliable or consistent with a Cronbach alpha value of 0.775 > 0.6. So that it can be used as a research tool.

Classical Assumption Test

Normality Test

The normality test is used to test the regression model, confounding or residual variables in the normal distribution. The normality test method uses the Kolmogorov-Smirnov (KS) test. The application of Kolmogorov-Smirnov is that if the significance is below 0.05, it means that the data to be tested is not normal. Then Kolmogorov-Smirnov must be above 0.05 in order to qualify for normality.

Table 5. Normality Test Result

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.29717907
Most Extreme Differences	Absolute	.074
	Positive	.046
	Negative	-.074
Test Statistic		.074
Asymp. Sig. (2-tailed)		.194[c]

Source: Processed Primary Data (2024)

Based on the table above, it can be seen that the Asymp Sig value is 0.194 > 0.05. So it can be concluded that based on Kolmogorov-Smirnov, the regression model fulfills the assumption of normality.

Linearity Test

The linearity test is a test to determine whether there is a deviant relationship from the linear model between the independent variable and the dependent variable. The linearity test can be tested with deviation from linearity. If the result of deviation from linearity > 0.05 then it is declared not linear.

Table 6. Linearity Test Result

ANOVA

			Sum of Squares	df	Mean Square	F	Sig.
Interest in Saving * Financial Literacy	Between Groups	(Combined)	612.873	16	38.305	6.245	.000
		Linearity	551.416	1	551.416	89.894	.000
		Deviation from Linearity	61.457	15	4.097	.668	.808
	Within Groups		509.127	83	6.134		
	Total		1122.000	99			

Source: Processed Primary Data (2024)

Based on the table above, it can be seen that the result of deviation from linearity is 0.808 > 0.05, so it can be concluded that there is no linearity.

Multicollinearity Test

The multicollinearity test has the aim of testing the regression model to find a correlation or relationship between the independent variables. To determine the presence of deviations in the multicollinearity test is to look at the tolerance and VIF values of each independent variable, if the tolerance value > 0.10 and the VIF value < 10, it can be said that the data is free from multicollinearity test.

Table 7. Multicollinearity Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.589	1.595		2.250	.027		
	Financial Literacy	.534	.064	.619	8.305	.000	.864	1.157
	Customer Trust	.269	.090	.223	2.990	.004	.864	1.157

a. Dependent Variable: Interest in Saving

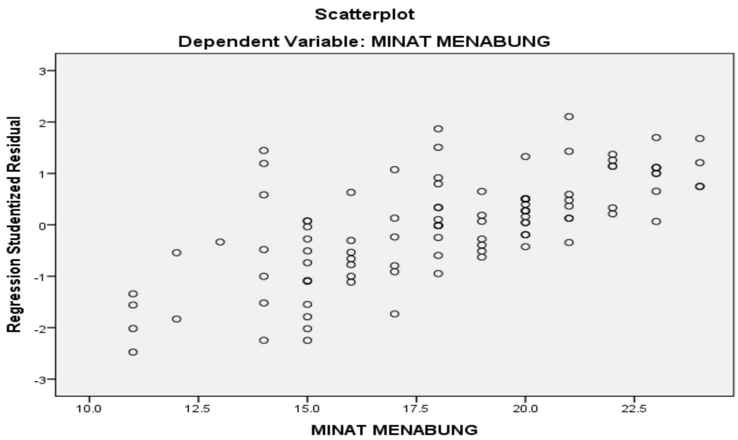
Source: Processed Primary Data (2024)

Based on the table above, the results of the calculation of Tolerance value and VIF value Financial literacy 0.864 and 1,157, Tolerance value and VIF value Customer trust 0.864 and 1,157. So it can be concluded that there is no multicollinearity between the dependent variables in the regression model.

Heteroscedasticity Test

Heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from residuals or other observations. In knowing whether there is heteroscedasticity or not, namely by looking at the plot graph between ZPRED and SRESID. It is said that there is no heteroscedasticity if there is no pattern and points that spread between the number 0 and the Y axis.

Figure 2. Scatterplot Graph



Source: Processed Primary Data, (2024) Based on the picture above, it can be seen that it does not form a clear pattern and the points spread at point 0 and the Y axis. this indicates that there is no heteroscedasticity.

Multiple Linear Regression Test

This analysis is used to test the effect of independent variables, namely financial literacy and customer trust on interest in saving at Bank Syariah Indonesia.

Table 8. Multiple Linear Regression Test Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.589	1.595		2.250	.027
	Financial Literacy	.534	.064	.619	8.305	.000
	Customer Trust	.269	.090	.223	2.990	.004

a. Dependent Variable: Interest in Saving

Source: Processed Primary Data (2024)

Based on the results of multiple linear regression analysis, the regression is obtained as follows:

Y = a + b1. X1 + b2.X2 + e or

Y= 3,589 + 0,534 + 0,269 + e

Meaning:

The constant of 3.589 means that the consistent value of the performance variable is 3.589. The X1 regression coefficient of 0.534 states that every 1% increase in financial literacy value, the value of financial literacy increases by 0.534. The X2 regression coefficient of 0.269 states that every 1% increase in customer trust value, the value of customer trust increases by 0.269. The regression coefficient is positive so it can be said that the direction of the influence of variables X1 and X2 on Y is positive.

Determinant Coefficient (R2)

This analysis is used to determine how the independent variables, namely financial literacy and customer trust, contribute to interest in saving at Bank Syariah Indonesia.

Table 9. Determinant Coefficient *(R^2)* Test Result

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.731[a]	.534	.525	2.321

a. Predictors: (Constant), Customer Trust, Financial Literacy

b. Dependent Variable: Interest in Saving

Source: Processed Primary Data (2024)

Based on the results of the table above, the analysis results obtained an Adjusted R Square value of 0.525, which means that it is known that the influence given by the independent variables of financial literacy (X1) and customer trust (X2) on interest in saving (Y) at Bank Syariah Indonesia is 52.5% while the remaining 47.5% is influenced by factors outside the variables studied. With the level of correlation it can be said that the correlation is moderate.

Hypothesis Test

Test f

The F test was conducted to determine the effect of financial literacy variables (X1) and customer trust (X2) on interest in saving (Y) at Bank Syariah Indonesia.

Table 10. F Test Result

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	599.574	2	299.787	55.662	.000[b]
	Residual	522.426	97	5.386		
	Total	1122.000	99			

a. Dependent Variable: Interest in Saving

b. Predictors: (Constant), Customer Trust, Financial Literacy

Source: Processed Primary Data (2024)

Based on the results of the table above, the analysis results obtained F-count of 55.662 with a p-value of 0.000<0.05, then H3 is accepted, which means that there is a significant effect of financial literacy variables (X1) and customer trust (X2) on saving interest (Y).

Test t

The t test is used to test the significance of the influence of the independent variables of financial literacy (X1) and customer trust (X2) on the dependent variable of interest in saving (Y).

Table 11. T Test Result

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.589	1.595		2.250	.027
	Financial Literacy	.534	.064	.619	8.305	.000
	Customer Trust	.269	.090	.223	2.990	.004

a. Dependent Variable: Interest in Saving

Source: Processed Primary Data (2024)

Based on the table above, the t test results can be concluded as follows:

a. Testing the effect of financial literacy on saving interest

Data t calculation SPSS t-table value worth 1.66071. The t-test results obtained a t-count value of 8.305 with a p-value of 0.000 < 0.05, so H1 is accepted, which means that there is a significant effect of financial literacy on saving interest.

b. Testing customer trust on interest in saving

Data t calculation spss t-table value worth 1.66071. The t-test results obtained a t-count value of 2.990 with a p-value of 0.004 < 0.05, so H2 is accepted, which means that there is a significant effect of customer trust on saving interest.

Table 12. Conclusion

Variables	t-statistics	t-table	Description
Financial Literacy	8,305	1,66071	Accepted
Customer Trust	2,990	1,66071	Accepted

Source: Processed Primary Data (2024)

Financial Literacy on interest in saving at Islamic Banks

Judging from the test results described in the partial t-test, it is explained that the t-value is 8.305 with a p-value of 0.000 < 0.05, so H1 is accepted, which means that there is a significant effect of financial literacy on interest in saving. Financial literacy is a person's ability to make decisions related to finance in order to be more effective. Financial literacy is not intended to complicate or restrain others in enjoying their lives, but with that financial literacy, individuals or families can enjoy their lives and can use all their financial resources appropriately.

Customer trust in interest in saving at Islamic Banks

Judging from the test results described in the partial t-test, it is explained that the t-value is 2.990 with a p-value of 0.004 < 0.05, so H2 is accepted, which means that there is a significant influence of customer trust on interest in saving. Customer trust is built by customers towards a company and is realized because of a sense of confidence, therefore customers will buy products produced by the company. So when trust increases, the interest in saving in Islamic banks will also be stronger and the decline in trust also weakens the interest in saving.

Financial Literacy and Customer Trust in Saving Interest in Islamic Banks

It can be seen from the previous data that the financial literacy and customer trust variables have significant and positive values. This indicates that high financial literacy and customer trust in banking will also increase the interest in saving, likewise if financial literacy and customer trust are negative or low, the lower a person's interest in saving.

CONCLUSION

Based on the results of the analysis and hypothesis testing, it can be concluded that the financial literacy variable partially has a significant effect on the interest in saving. This can indicate that the higher the financial literacy and public awareness of the importance of financial literacy, the higher the interest in saving. Then the customer trust variable partially has a significant effect on the interest in saving. This can indicate that the higher the customer's trust in banking and good banking performance, the higher the interest in saving. The financial literacy and customer trust variables simultaneously affect the interest in saving.

In this research process there are still some limitations so that it has shortcomings from the research results. The limitations in this research include research sources from previous researchers are still lacking to be used as reference sources. When collecting data, there were several respondents who found it difficult to fill in their opinions using the available question choices. Hopefully, future researchers will get better results. From the research that has been done, the author provides suggestions for further researchers to take more samples in order to obtain maximum and accurate data results, researchers must also conduct ongoing research over time and see how many people want to become customers of Islamic banks. The author really hopes that this article can add benefits to everyone and can be developed more perfectly.

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