

Knowledge, Religiosity, and Saving Intention: The Mediating Role of Attitude in Islamic Banks

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Abstract

Research originality: This study extends the Theory of Planned Behavior (TPB) by positioning knowledge and religiosity as explicit antecedents of attitude and clarifying the psychological pathways underlying Islamic saving decisions.

Research objectives: This study investigated the role of knowledge and religiosity in shaping attitudes and evaluated the extended TPB model's effectiveness in predicting saving intentions and actual behavior.

Research methods: Data from 392 banking customers in Central Java, Indonesia, were analyzed using Structural Equation Modeling – Partial Least Squares (SEM-PLS) to test the hypothesized structural relationships.

Empirical result: Knowledge and religiosity significantly influenced attitudes. Attitude fully and partially mediated the knowledge-intention and religiosity-intention links, respectively. Saving intentions, driven primarily by attitudes and subjective norms, significantly affected actual behavior.

Implications: Policymakers should focus on integrated financial-religious education and simplified access to banking to cultivate positive attitudes and effectively convert intentions into actual participation in Islamic banking.

Keywords:

knowledge; religiosity; saving behavior; Islamic banks; theory of planned behavior.

How to Cite:

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INTRODUCTION

The collection of Third-Party Funds (DPK) by Islamic banks in Central Java has grown remarkably and consistently over the past three years, signaling increasing public engagement with sharia-compliant financial services. For instance, DPK managed by Islamic banks in Central Java increased from IDR 23.276 trillion in 2021 (Financial Services Authority, 2021) to IDR 25.925 trillion in 2022 (Financial Services Authority, 2022), escalating to IDR 27.710 trillion in 2023 (Financial Services Authority, 2023). This consistent upward trend is closely linked to two key factors: growing public awareness of Islamic banking and the community's deeply rooted religiosity (Bilal & Sulaiman, 2021; Bananuka et al., 2020). Despite this growth, fully understanding the behavioral mechanisms that translate these factors into actual saving behavior remains crucial for the sustainable development of the Islamic finance sector.

This study uses the widely applied Theory of Planned Behavior (TPB) to comprehensively understand the intricate saving behavior, where human behavior is primarily driven by internal factors, particularly attitudes, subjective norms, and perceived behavioral control (PBC) (El Hafidy et al., 2024). The stronger the behavioral intention, the more likely people are to engage in the behavior (Charag et al., 2020).

Although TPB is well established, its application in faith-based financial contexts has sparked significant academic debate due to persistent inconsistencies. Empirical results have not yielded consistent conclusions across studies, suggesting that the conventional TPB model may be underspecified when addressing complex socio-religious motivations. For example, studies have shown conflicting results on the influence of intention (Maulana et al., 2018; Wardana et al., 2021), attitude (Baber, 2018; Maulana et al., 2018), subjective norms (Bananuka et al., 2019; Ayyub et al., 2020), and PBC (Zinser, 2019) on the use of Islamic banking services. This lack of consensus shows a critical theoretical tension between the universal assumptions of TPB and the unique psychological drivers of Muslim consumers, necessitating a more nuanced investigation into the factors that stabilize the predictive relationships.

This persistent gap stems from the conventional TPB model's limited ability to capture domain-specific factors crucial to faith-based financial decisions. Although religiosity and knowledge correlate with Islamic banking adoption, the precise psychological pathway through which external values are internalized remains unresolved. Relatively few studies have explicitly challenged or re-specified the framework by systematically examining how crucial external antecedents integrate into the core TPB structure. Existing studies often treat these factors as direct predictors of intention, which can lead to contradictory results because the context bypasses the foundational role of attitude in shaping a consumer's evaluative disposition.

To address this gap, this study offers a significant contribution by re-specifying and expanding the TPB framework through a mediation-based approach. This method moves beyond traditional applications by explicitly incorporating knowledge and religiosity as foundational antecedents that shape the attitude component. In Central Java, the

intersection of increasing financial awareness and strong religious values necessitates a model that moves beyond correlation toward causal explanation.

The novelty lies in deconstructing the mediating mechanism of attitude, showing that knowledge and religiosity influence saving intention through a transformative evaluative process. It clarifies how external cognitive (knowledge) and value-driven (religiosity) factors influence saving behavior by specifying the causal pathway. This study addresses the urgent need to reconcile the fragmented empirical landscape of TPB's application in Islamic finance by providing a validated model that explains how socio-religious identity translates into economic action.

METHODS

This study used a quantitative, cross-sectional design and a survey methodology to collect data from individual respondents. Figure 1 shows the proposed model, which represents an extended TPB. This model integrates Knowledge and Religiosity as two important exogenous antecedents that directly influence Attitude towards saving behavior. According to TPB, Attitude, Subjective Norms, and PBC predict behavioral intention, which drives actual Saving Behavior. This extension aims to clarify the upstream mechanisms by which cognitive and spiritual factors shape the core psychological component of TPB.

The target population consists of individuals in Central Java who maintain active savings accounts. Central Java was purposively selected as the study locus because it had one of the largest Muslim populations in Indonesia and showed the most consistent growth in Sharia-compliant Third-Party Funds (DPK) over the last three years. To ensure data quality, the inclusion criteria for respondents were strictly defined as follows: (1) being at least 18 years of age to ensure financial decision-making autonomy, (2) residing in Central Java, and (3) possessing at least one active savings account in a Sharia or conventional bank for a minimum of six months. The respondents have sufficient experience and actualized behavior to provide meaningful insights into saving motives.

The Inverse Square Root Method is formulated by Kock & Hadaya (2018) to determine the required sample size for robust SEM-PLS analysis. The formula is expressed as follows:

$$n > \left(\frac{z_{1-\alpha} + z_{1-\beta}}{|\min|\gamma||} \right)^2$$

Where n is the sample size, $z_{1-\alpha}$ and $z_{1-\beta}$ are critical values for a given significance level and power, and $|\min|\gamma||$ is the minimum path coefficient expected in the model. Based on a 5% significance level and 80% power, the minimum required sample size for the model's complexity was 160. This study successfully recruited 392 respondents, significantly exceeding the minimum threshold, thereby enhancing statistical power and reducing potential bias.

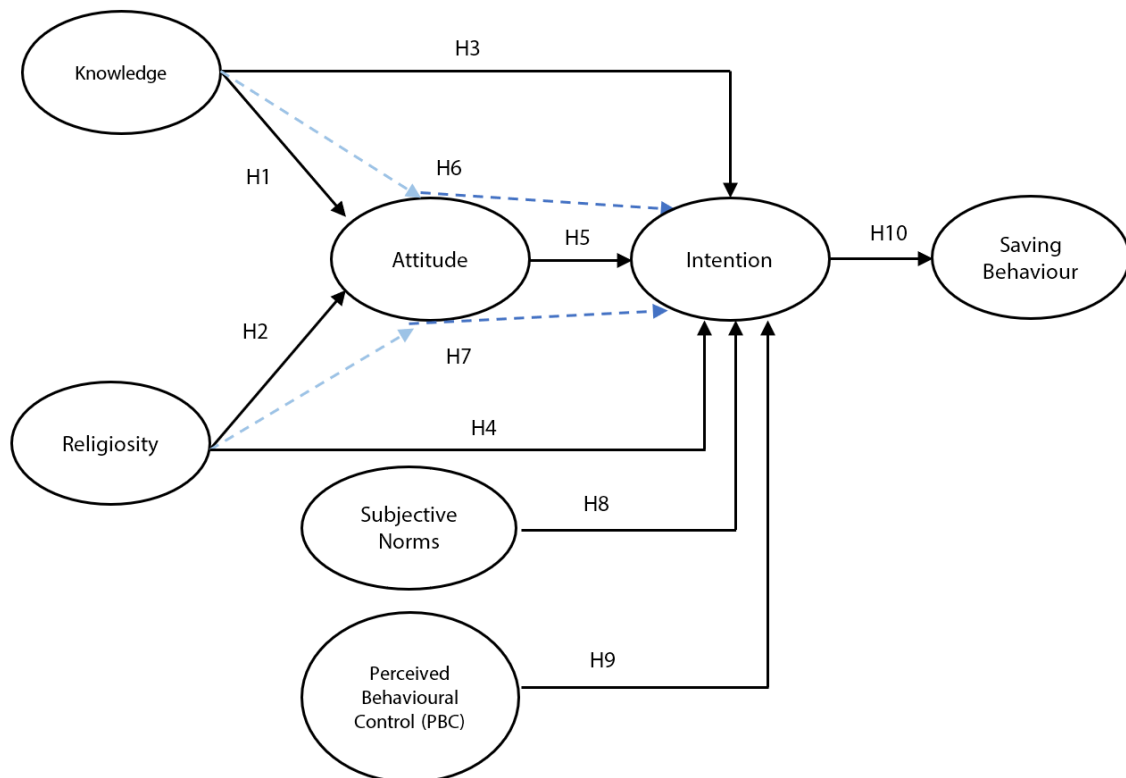
Central Java was selected as the study context for its unique characteristics. Firstly, the region boasts a substantial and highly religious Muslim population, providing an ideal setting to investigate the interplay between deeply ingrained religious values and modern financial decisions within Islamic banking. Second, Central Java has reported significant and consistent growth in Third-Party Funds (DPK) within Islamic banks in recent years, indicating an active and evolving market. Third, the region presents a dynamic landscape, with increasing general and specific Islamic financial literacy, allowing for a nuanced exploration of how knowledge shapes attitudes and behaviors. This blend makes the consumer base particularly interesting and offers generalizable insights for other developing economies striving to enhance financial inclusion and promote Islamic services.

The measurement instrument comprised several key constructs. Behavioral intention referred to an individual's conscious plan or decision to save money in Islamic banks. This variable is measured with four items adapted from Al-Balushi et al. (2018) and Aziz & Afaq (2018), using a semantic differential scale. Attitude represented an individual's overall positive or negative evaluation of saving money in Islamic banks, assessed with a five-point Likert scale (1=strongly disagree, 5=strongly agree), using four items adapted from Al-Balushi et al. (2018) and Aziz & Afaq (2018). Subjective norms pertained to an individual's perception of the social pressure from important referent groups (e.g., family, friends, religious leaders) to save in Islamic banks. This was measured using five items developed by Ajzen (2020) on a semantic differential scale. PBC relates to an individual's belief in their ability to save in Islamic banks, considering perceived ease or difficulty due to internal (e.g., skills, resources) and external (e.g., access, facilities) factors. The variable was measured using three items from Ayyub et al. (2020) on a Semantic Differential Scale. Saving behavior as a dependent variable was evaluated using three items from Ezeh & Nkamnebe (2018) on a semantic differential scale. Additionally, knowledge represented an individual's understanding and awareness of Islamic banking principles, products, and operations, assessed with two indicators based on Nugraheni & Widyani (2021) using a dichotomous scale (correct/incorrect) to capture factual understanding. Finally, Religiosity reflected adherence to Islamic beliefs, values, and practices that influence financial decisions and was measured with seven items from Mohd-Dali et al. (2019) on a Semantic Differential Scale.

For data analysis, the Structural Equation Modeling–Partial Least Squares (SEM-PLS) method was adopted using SmartPLS. This software was selected for its recognized robustness in predictive testing and its effectiveness with smaller sample sizes (Hair et al., 2019). The analysis was conducted in two stages. Firstly, the measurement model assessment evaluated the reliability and validity of the constructs. In this context, the items accurately reflected the intended variables. This stage relied on the normed fit index (NFI) and the standardized root mean square residual (SRMR) criteria, with an NFI of 0.90 and an SRMR of 0.08 indicating good model fit (Montoya & Edwards, 2021). Secondly, the structural model assessment tested the hypothesized relationships between the constructs to confirm their significance and predictive power.

Figure 1 shows the comprehensive conceptual framework, which re-specifies the conventional TPB by integrating domain-specific variables. The model is structured as a progressive behavioral pathway, starting with Knowledge and Religiosity as the foundational antecedents. In this context, the external factors are hypothesized to shape an individual's attitude directly, reflecting how cognitive literacy and spiritual values are internalized into a specific evaluative disposition toward Islamic saving. This leads to the core of the TPB model, where Attitude, subjective norms, and PBC are the primary drivers of saving intention.

Figure 1. Study Model



A critical feature of the model is its emphasis on attitude as a mediating mechanism. The model clarifies how knowledge and religiosity influence intention through the customer's attitude. Meanwhile, intention bridges internal dispositions and actual actions. The model examines how saving intention translates into actual behavior, completing the link from cognitive and value-driven origins to tangible economic outcomes. Figure 1 presents a structural attempt to move beyond simple correlations, offering a causal explanation of how socio-religious identity and financial awareness translate into financial behavior through a series of psychological stages.

RESULT AND DISCUSSION

Report the core empirical results before presenting the detailed demographic profile of the participants. The structural model analysis shows a high level of fit, providing a robust basis for hypothesis testing. Knowledge and religiosity significantly shape a positive attitude toward Islamic banks but do not directly influence Saving Intention. However, external factors operate entirely through Attitude, which acts as a critical mediator, providing full and partial mediation for the knowledge-intention and religiosity-intention links, respectively. The model explains 57.1% of the variance in Saving Intention, driven largely by attitude, subjective norms, and PBC. Saving intention is a powerful and significant predictor of actual behavior, with a strong effect size and explains 47.6% of the behavioral variance. These results collectively confirm that cultivating a favorable individual disposition is the primary psychological gateway through which knowledge and faith are transformed into tangible financial actions.

Table 1 presents the demographic information for the 392 respondents who participated in this study. The sample had a slightly higher proportion of male respondents (53.60%) than female respondents (46.40%). Geographically, respondents were primarily concentrated in Semarang City (29.30%), Kudus Regency (28.60%), and Surakarta City (23.50%), with smaller percentages from Banyumas Regency (9.40%) and Pekalongan (9.20%). A significant majority held higher educational qualifications, with 32.65% and 41.84% possessing Bachelor's and Master's degrees, respectively. In terms of occupation, educators (teachers and lecturers) formed the largest group (43.62%), followed by private employees (22.45%) and entrepreneurs (15.31%). The income distribution showed that most respondents (43.60%) earned between IDR 2,000,001 and IDR 4,000,000 per month.

Table 1. Demographics of Respondents (N=392)

	Category	Number	(%)
Gender	Female	182	46.40
	Male	210	53.60
Region	Semarang City	115	29.30
	Surakarta City	92	23.50
	Banyumas Regency	37	9.40
	Pekalongan City	36	9.20
	Kudus Regency	112	28.60
Education	Junior High School	6	1.53
	Senior High School	86	21.94
	Diploma	3	0.77
	Bachelor's Degree	128	32.65
	Master's Degree	164	41.84
	Doctorate	5	1.28

	Category	Number	(%)
Age	Less than 21 Years	26	6.63
	21 - 25 Years	73	18.62
	26 - 30 Years	79	20.15
	31 - 35 Years	74	18.88
	36 - 40 Years	79	20.15
	41 - 45 Years	34	8.67
	46 - 50 Years	18	4.59
	More than 50 Years	9	2.30
Occupation	Teacher/Lecturer	171	43.62
	Farmer	2	0.51
	Non-teacher Civil Servant	7	1.79
	Entrepreneur	60	15.31
	Private Employee	88	22.45
	Student	52	13.27
	Studying and Working	9	2.30
	Others	3	0.77
Income	Less than IDR 2,000,000	63	16.10
	IDR 2,000,001 - IDR 4,000,000	171	43.60
	IDR 4,000,001 - IDR 6,000,000	100	25.50
	IDR 6,000,001 - IDR 8,000,000	35	8.90
	IDR 8,000,001 - IDR 10,000,000	13	3.30
	More than IDR 10,000,000	10	2.60

At the initial stage of outer model testing, data quality was ensured through validity and reliability assessments. Convergent validity was evaluated by examining indicator loading factors and Average Variance Extracted (AVE). Indicators for each variable met convergent validity criteria when the loading factor exceeded 0.6 (Dash & Paul, 2021) and AVE exceeded 0.5 (Hair et al., 2019). As shown in Table 2, an indicator (NS4) from the Subjective Norm variable had a loading factor below 0.6 and was removed from the model to improve the fit. After this adjustment, the remaining indicators met the loading factor threshold, and the variables achieved an AVE greater than 0.5, indicating satisfactory convergent validity.

For reliability, Cronbach's α and Composite Reliability values were assessed. The study instrument met reliability criteria, as all constructs had Cronbach's α and Composite Reliability values greater than 0.7 (or above 0.6 for the exploratory study, Hair et al., 2019), as reported in Table 2. Discriminant validity was evaluated using the Heterotrait-Monotrait Ratio (HTMT). The results showed that all HTMT values were below the

recommended threshold of 0.85 (Law & Fong, 2020), confirming adequate discriminant validity among the constructs.

Table 2. Convergent Validity and Reliability Criteria

Variable	Code	Loading Factor	Composite reliability	AVE	Cronbach's Alpha
Saving Behaviour	PM1	0.889	0.908	0.766	0.848
	PM2	0.885			
	PM3	0.851			
Intention	NM1	0.847	0.908	0.711	0.865
	NM2	0.833			
	NM3	0.848			
	NM4	0.845			
Attitude	SK1	0.812	0.891	0.671	0.836
	SK2	0.807			
	SK3	0.845			
	SK4	0.812			
Subjective Norm	NS1	0.676	0.789	0.439*	0.671
	NS2	0.779			
	NS3	0.695			
	NS4*	0.385			
	NS5	0.706			
Perceived Behavioral Control (PBC)	KP1	0.845	0.894	0.738	0.823
	KP2	0.873			
	KP3	0.859			
Religiosity	RG1	0.874	0.932	0.666	0.914
	RG2	0.885			
	RG3	0.912			
	RG4	0.887			
	RG5	0.753			
	RG6	0.688			
	RG7	0.677			
Knowledge	KN1	0.878	0.850	0.740	0.649
	KN2	0.841			

Source: Smart PLS3 Output (2024)

* Removed from the model due to a loading factor less than 0.6

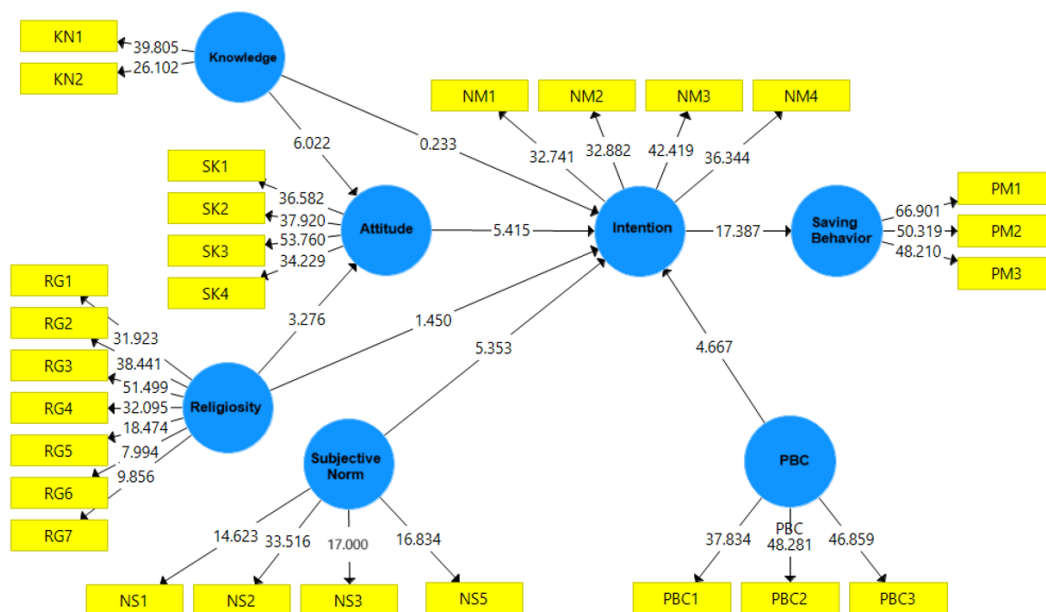
Table 3. Discriminant Validity with HTMT Ratio

	KP	NM	NS	KN	PM	RG	SK
Perceived Behavioral Control (PBC)							
Intention	0.725						
Subjective Norm	0.680	0.796					
Knowledge	0.366	0.411	0.534				
Saving Behaviour	0.639	0.803	0.614	0.352			
Religiosity	0.394	0.341	0.289	0.396	0.291		
Attitude	0.672	0.772	0.760	0.461	0.686	0.289	

Source: Smart PLS3 Output (2024)

The structural model was assessed for overall fit and the significance of the hypothesized relationships. The model achieved an NFI value of 0.928 and a standardized SRMR of 0.086. According to Montoya & Edwards (2021), a model showed Goodness of Fit when NFI and SRMR were 0.90 and 0.086, respectively. Therefore, the developed model meets the criteria and fits the data well. Figure 2 shows the visual representation of the final study model.

Figure 2. Final Study Model



The direct and indirect effects, in line with the study objectives, were rigorously tested. As summarized in Table 4, hypotheses H1, H2, H5, H8, H9, and H10 were accepted, showing p-values below 0.05. Conversely, hypotheses H3 and H4 were rejected since the p-values exceeded the 0.05 threshold.

Table 4. Hypothesis Testing of Direct Effects

	Hypothesis	Original Sample	T Stat.	P Values	Note
H1	Knowledge -> Attitude	0.291	6.022	0.000	Accepted
H2	Religiosity -> Attitude	0.168	3.276	0.001	Accepted
H3	Knowledge -> Intention	0.009	0.233	0.816	Rejected
H4	Religiosity -> Intention	0.064	1.450	0.148	Rejected
H5	Attitude -> Intention	0.330	5.415	0.000	Accepted
H8	Subjective Norm -> Intention	0.272	5.353	0.000	Accepted
H9	Perceived Behavioral Control (PBC) -> Intention	0.267	4.667	0.000	Accepted
H10	Saving Intention -> Saving Behavior	0.690	17.387	0.000	Accepted

Source: Smart PLS3 Output (2024)

Bootstrap PLS-SEM was applied to test indirect (mediation) effects, following Sarstedt & Moisesescu's (2024) methodology. Table 5 presents the results, as the mediation effects (H6 and H7) were significant (p-values < 0.05). This suggests that attitude toward Islamic banks mediates the relationship between knowledge and religiosity and saving intention.

Table 5. Hypothesis Testing of Indirect Effects

	Hypothesis	Original Sample	T Statistics	P Values	Note
H6	Knowledge -> Attitude -> Intention	0.096	3.763	0.000	Accepted
H7	Religiosity -> Attitude -> Intention	0.055	2.587	0.010	Accepted

Source: Smart PLS3 Output (2024)

A Variance Accounted For (VAF) analysis was conducted to determine the nature of the mediation effect for hypotheses H6 and H7. Attitude between knowledge and intention (H6), as well as religiosity and intention (H7), were classified as full (VAF = 0.946) and partial (VAF = 0.379) mediation, respectively.

Table 6. Mediation Role

	Hypothesis	VAF	Conclusion
H7	Knowledge -> Attitude -> Intention	0.946	Full mediation
H8	Religiosity -> Attitude -> Intention	0.379	Partial mediation

VAF >80%: full mediation; 20% < VAF > 80%: partial mediation; VAF <20%: no mediation.

Source: Smart PLS3 Output (2024)

The predictive relevance of the model was assessed through R-Square, Q-Square, and f-Square analyses, as presented in Table 7. Knowledge and religiosity contributed 14.2% (weak category, Hair et al., 2019) to attitude (R-Square). Attitude, subjective norm, and

PBC collectively explained 57.1% of the variance in intention. Saving intention explained 47.6% of the variance in saving behavior. The Q-Square values showed a low predictive level for knowledge and religiosity on attitude (0.092). A moderate predictive level was reported for attitude, subjective norm, and PBC on intention (0.394). Regarding effect size (f-Square), knowledge and religiosity exhibited a weak effect on attitude. Meanwhile, attitude and subjective norms showed a moderate effect on saving intention. From a critical perspective, saving intention suggested a strong effect (f-Square = 0.908) in determining saving behavior in Islamic banks.

Table 7. Q Square, R-squared value (R²), and Effect size (f²)

Correlations	R Square	Q Square	f Square	Effect size f ²
Knowledge -> Attitude	0.142	0.092	0.090	weak
Religiosity -> Attitude			0.030	weak
Knowledge -> Intention			0.000	weak
Religiosity -> Intention			0.008	weak
Attitude -> Intention	0.571	0.394	0.141	weak
Subjective Norm -> Intention			0.101	weak
Perceived Behavioral Control (PBC) -> Intention			0.100	weak
Saving Intention -> Saving Behavior			0.908	Strong

Source: Smart PLS3 Output (2024)

The empirical analysis of the extended TPB model obtained several key results crucial for understanding saving behavior in Islamic banks in Central Java. The study successfully validated the model's extension, confirming that Knowledge and Religiosity significantly and positively influence attitude. A central result and the primary contribution is the crucial mediating role of attitude, which fully and partially channels the influence of knowledge and religiosity onto saving intention. According to the TPB framework, attitude, subjective norms, and PBC are significant predictors of saving intention.

The analysis confirms the significant and positive influence of knowledge on attitude towards Islamic banks. The result shows the critical role of public understanding regarding Islamic banking services in improving a positive disposition. This is consistent with previous studies (Wardana et al., 2021; Oladapo et al., 2019; Permana, 2019), where higher levels of knowledge lead to more favorable attitudes. A deeper interpretation of the relationship is also provided within the Indonesian context. Knowledge acts as a collection of information and a fundamental trust-builder. In an environment where Sharia-compliant financial products are often viewed with skepticism, a granular understanding of the underlying Sharia contracts helps demystify the banking process. This cognitive clarity effectively reduces perceived risk and skepticism, transforming raw financial literacy into a stable, favorable evaluative disposition.

Religiosity has a significant and positive influence on individuals' attitudes toward Islamic banks. This supports the view that, in societies where Islamic values are deeply rooted, religious identity influences how people evaluate financial services (Junaidi et al., 2021). For Central Javanese consumers, saving can express religious identity. High religiosity therefore encourages a positive attitude toward interest-free banking, as consumers tend to prefer financial institutions that are consistent with their religious values.

A key contribution of this study is that attitude mediates the relationship between knowledge, religiosity, and saving intention. The absence of direct effects from knowledge and religiosity on saving intention, combined with significant indirect effects, shows that attitude plays an important psychological role. Knowledge affects saving intention entirely through attitude. This finding contrasts with the direct-effect models proposed by Ezech & Nkamnebe (2018) and Nugraheni & Widyani (2021). In the Central Java context, knowledge alone is not sufficient to create saving intention. Financial knowledge must be translated into a positive evaluation of the ethical and economic benefits of Islamic banking.

Religiosity affects saving intention mainly through partial mediation by attitude. This differs from Akhter & Azad (2023) and Purwanto (2021), who found a direct effect of religiosity on financial intention. Religious commitment to Sharia compliance may encourage saving, but it becomes stronger when individuals also view Islamic banks positively and perceive clear benefits. Overall, the findings show that attitude is the key bridge connecting knowledge and religiosity with saving intention. This provides a more complete and predictive explanation of Islamic financial behavior. Attitude significantly and positively influences saving intention in Islamic banks. This result is strongly supported by Tormala and Rucker (2026) and Charag et al. (2020), reinforcing attitude's role as a central psychological construct linking beliefs to behavioral inclinations. This study argues that an individual's favorable assessment is an integrated evaluation in which perceived advantages, ethical standards, and personal values converge. This strong consistency supports a resilient intention, suggesting that attitude serves as the primary internal anchor for financial decision-making in religious contexts.

Subjective norms significantly influence saving intention, highlighting the important role of social influence (Abdullahi & Othman, 2021). In Central Java, where collectivist values are strong, family, religious leaders, and peers often influence saving decisions. Their opinions provide social support and validate an individual's preference for Islamic banking. Thus, Islamic saving behavior is not purely an individual decision but is socially influenced. The effect of perceived behavioral control (PBC) is consistent with Wardana et al. (2021) but differs from Aziz and Afaq (2018). This difference may reflect the importance of external factors, such as access to Islamic bank branches and reliable digital banking services. PBC therefore acts as a situational factor that helps individuals turn their intentions into action when Islamic banking services are accessible, convenient, and user-friendly.

The study also supports the main TPB proposition that saving intention has a significant and positive effect on actual saving behavior. This finding is consistent with Fuchs-Schündeln, Masella, & Paule-Paludkiewicz (2020), showing that strong motivation can lead to greater saving. In Islamic finance, religious and ethical values may further strengthen this relationship by encouraging individuals to maintain their saving behavior despite financial or situational challenges. For Islamic banks, these findings suggest that strengthening positive attitudes, supportive social norms, and perceived control can increase actual deposits. Banks should focus not only on transactional incentives but also on building value-based relationships. Turning knowledge into commitment can help transform potential customers into loyal participants in the Islamic financial system.

CONCLUSION

This study examined how knowledge and religiosity influence saving behavior by extending the Theory of Planned Behavior (TPB) in the context of Islamic banking in Central Java, Indonesia. The findings show that knowledge and religiosity do not directly increase saving intentions. Instead, their effects operate through attitude: knowledge has a full mediating effect, while religiosity has a partial mediating effect. This suggests that information and religious values must first develop a positive attitude toward Islamic banking before they can encourage saving intentions.

These findings provide several practical implications. First, OJK and Islamic banks should move beyond information-based financial education and focus on building positive attitudes by highlighting the ethical, social, and spiritual benefits of Islamic banking. Second, Islamic banks should integrate religious features into digital banking, such as zakat and sadaqah calculators and Sharia-compliant financial planning tools, to connect customers' financial decisions with their religious values. Third, banks should improve perceived behavioral control (PBC) by making Islamic savings services as convenient as conventional banking through digital account opening, simple contracts, and reduced administrative barriers. Finally, Islamic banks should involve trusted local religious and community leaders to strengthen subjective norms and encourage wider acceptance of Islamic saving. Overall, promoting Islamic saving requires an integrated approach that combines knowledge, religiosity, positive attitudes, social influence, and digital convenience.

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