

Attitude and Behaviour Intention of Muslim Z Generation to Save in Islamic Banks: The Role of Knowledge and Religiosity

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Abstract

This study aims to investigate the impact of knowledge and religiosity on attitudes toward Islamic banks and the saving intentions of Generation Z Muslims. Data were collected using a convenience sampling method from students at Islamic higher education institutions in Central Java, Indonesia. A total of 210 respondents aged 17-27 participated in the study. The data were analyzed using Structural Equation Modeling-Partial Least Squares (SEM-PLS). The findings reveal that both knowledge and religiosity significantly shape attitudes toward Islamic banks among Generation Z Muslims. Knowledge emerged as the most influential factor shaping attitudes. Attitudes, in turn, significantly influence the saving intentions of Generation Z Muslims at Islamic banks. This study further demonstrates that attitudes are the strongest determinant of the saving intentions of Generation Z Muslims at Islamic banks. Practically, this research provides valuable insights for Islamic bank marketers in formulating strategies to attract Generation Z Muslims to save in Islamic banks. Theoretically, this study affirms the importance of integrating cognitive, affective, and spiritual dimensions in consumer behavior analysis to better understand and predict behavior.

Keywords: Islamic Bank; Behavioral intention; Generation Z; Knowledge; Religiosity

Citation (APA):

Purwanto, P., Dasuki, A. I., Ghofur, A., & Abdullah, S. (2022). Attitude and Behaviour Intention of Muslim Z Generation to Save in Islamic Banks: The Role of Knowledge and Religiosity. *Economica: Jurnal Ekonomi Islam*, 13(2).
<https://doi.org/10.21580/economica.2022.13.2.11519>

Submitted: 23 May 2022

Revised: 26 Sep 2022

Accepted: 19 Dec 2022

Published: 30 Dec 2022

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Introduction

The latest data proves an increase in savings contribution to Third-Party Funds in Islamic Banks in Indonesia. In March 2019, savings contributed 29.82% to the composition of Third-Party Funds. The savings contribution to Third-Party Funds also increased in the March 2020 and March 2021 periods by 31.93% and 33.71%, respectively (Financial Services Authority, 2021). The increasing contribution of savings to Islamic Bank Party Funds in Indonesia is inseparable from the strategy adopted by Islamic banks in Indonesia to attract the younger generation's interest to become customers of Islamic banks. This condition is evidenced by the number of young generation customers who use Islamic banks to save, reaching 59.3% (Hasan, 2021). Thus, the younger generation has made a major contribution in increasing the amount of savings in Islamic banks.

This surge in savings among the younger generation is closely linked to their growing knowledge about Islamic banking. The increase in knowledge is influenced by the number of universities, especially Islamic universities in Indonesia, which have opened Islamic banking, sharia economics, and sharia accounting study programs (Nugraheni & Widyani, 2021), as this generation has now moved to college (Nguyen *et al.*, 2018). Moreover, technological developments have further enhanced the younger generation's understanding of Islamic banking. In addition to the level of knowledge, religiosity is also a significant factor that can attract the younger generation to Islamic banking. A study conducted by Hamid & Masood (2011) proves that one of the reasons young customers use Islamic banks is due to the sharia principles applied by these banks. In short, knowledge and religiosity can encourage young people to take advantage of Islamic banking.

As described in the Theory of Planned Behavior, behavior towards certain objects can be determined by attitude. Attitude refers to a psychological tendency that is expressed by a person through an evaluation of the likes or dislikes of certain behaviors (Ajzen, 1991). Thus, the younger generation with positive beliefs will have behavior intention. It shows a person's positive or negative beliefs, which ultimately influence his actions to engage or not engage in certain behaviors. Research on the analysis of saving behavior in Islamic banks has been widely conducted across various countries. For example, Ayyub *et al.*, (2020) explored saving behavior in Pakistan; Kardoyo *et al.*, (2020) investigated the same in Indonesia; Allah Pitchay *et al.*, (2020) focused on Malaysia; Han *et al.*, (2018) and Han, (2019) examined China; Alzadjal *et al.*, (2021) researched in Oman; Albashir *et al.*, (2018) studied Libya;

Echchabi & Azouzi, (2015) conducted their research in Tunisia; Aziz & Afaq, (2018); Aziz et al., (2018) explored Pakistan.

These studies have collectively demonstrated that behavioral intention to save can be significantly influenced by attitude. For instance, (Allah Pitchay et al., 2019; Ayyub et al., 2019; Kardoyo et al., 2020) illustrate how various factors impact saving behaviors in Islamic banking contexts, confirming that attitudes towards savings play a crucial role. Furthermore, previous research has also attempted to explore the relationships between knowledge and religiosity on attitudes towards saving. Studies such as those by Mbawuni & Nimako (2017); Oladapo et al. (2019); Permana (2019); Wardana et al. (2021) provide evidence that knowledge significantly influences attitudes towards Islamic banking. On the other hand, research by Bananuka, Kasera, et al. (2019); Charag et al. (2019); Maryam et al. (2022); Purwanto (2021); Sharma et al. (2017); Souiden & Rani (2015) offer insights into how religiosity affects attitudes towards adopting Islamic bank products. These studies underscore the role of religiosity as a significant factor in shaping consumer attitudes towards Islamic banking services. However, despite these insights, existing studies have largely overlooked the Generation Z Muslim population cohort. This gap highlights the need for further research specifically targeting this demographic to understand their unique saving behaviors and attitudes towards Islamic banks.

This study was conducted to fill in the limitations of the literature on behavioral intentions in the Muslim generation group to save in Islamic banks, which have been neglected so far. Whereas generation Z Muslim consumer groups have higher education (Chaturvedi *et al.*, 2020) and allow them to have better knowledge about Islamic banks, more research is needed regarding deposits in Islamic banks in the generation Z Muslim population cohort. Generation Z is important to pay attention to in developing the Islamic banking industry, especially in Indonesia, because Generation Z is a driver of innovation change and has enormous purchasing power (Verma *et al.*, 2021). Generation Z currently constitutes 40% of the global population (Chaturvedi *et al.*, 2020). Meanwhile, the population of Generation Z in Indonesia is also the largest with 71.51 million people or 26.5% of the total population of Indonesia (Central Bureau of Statistics, 2020). Thus, this research will greatly help Islamic banking industry players implement the right strategy to attract generation Z Muslims to save in Islamic banks. In addition, Generation Z is a very potential ecosystem for Islamic banking, because they have an estimated power of USD 2.45 trillion (National Development Planning Agency, 2018). Thus, research on the behavior of Generation Z in utilizing Islamic banking services is important to do.

Literature Review

Generational cohorts and behaviour saving

The contemporary consumer market can be segmented into distinct generational cohorts, each characterized by unique attributes and preferences. The Baby Boomer generation, encompassing individuals born between 1946 and 1964, represents one of the earliest segments (Chaturvedi *et al.*, 2020). Following them are Generation X, born between 1965 and 1975, and Generation Y, whose members were born from 1976 to 1994 (Chaturvedi *et al.*, 2020). The most recent cohort, Generation Z, includes those born from approximately 1995 to 2010, many of whom are currently pursuing undergraduate studies (Seemiller & Clayton, 2019). These generational distinctions manifest in varied consumer behaviors and preferences, necessitating that Islamic bank managers develop product offerings tailored to these age-based groups (Ltifi *et al.*, 2016).

Generational differences highlight significant variations in preferences for utilizing Islamic banking services. Age is a critical factor influencing consumer behavior, as it affects the specific needs and expectations of different demographic groups (Sen *et al.*, 2020). For instance, younger consumers, particularly those from Generation Y and Z, demonstrate a preference for bank services that are conveniently located, feature flexible operating hours, offer low fees, and provide efficient service (Sen *et al.*, 2020). In contrast, research by Ergec *et al.*, (2016) reveals that for customers over the age of 40, such as those in Generation X, religiosity is a predominant factor in their choice of Islamic banks. Conversely, for younger customers, specifically those under 30 years of age (Generation Y and Z), recommendations from friends and relatives, along with the principles of Sharia, competitive profit rates, and affordable pricing, are significant motivators for selecting Islamic banking services (Hamid & Masood, 2011). Prompt and efficient service, which can be facilitated through the provision of internet banking services, is increasingly important for Generation Z consumers (Hamid & Masood, 2011). Thus, understanding the behaviors and preferences of Generation Z is crucial for Islamic banks aiming to attract this demographic. This generational cohort's inclinations towards digital services and Sharia-compliant financial products underscore the necessity for Islamic banks to adapt their offerings and strategies in order to meet the evolving demands of this young, tech-savvy consumer group (Ltifi *et al.*, 2016; Seemiller & Clayton, 2019).

While existing literature extensively explores saving behavior in Islamic banks across various generations, a significant research gap persists in understanding Generation Z's unique saving behaviors and attitudes. Previous studies have primarily addressed general attitudes towards Islamic banking, the role of financial literacy, and religious beliefs across diverse age groups without a comprehensive examination of how these factors specifically affect Generation Z. Notably, there is a lack of research integrating knowledge and religiosity to elucidate their combined effects on Generation Z's attitudes towards Islamic banking (Ayyub et al., 2019; Ergec et al., 2016). Furthermore, the current body of literature insufficiently explores how Generation Z's distinct characteristics, such as digital nativity and evolving religious views, influence their saving behaviors in Islamic banks (Hamid & Masood, 2011; Sen et al., 2020). Additionally, there is a notable gap in investigating how the combination of Sharia principles and technological advancements, such as internet banking, shapes Generation Z's saving intentions (Chaturvedi et al., 2020; Seemiller & Clayton, 2019). Addressing these gaps, this research seeks to offer a nuanced understanding of Generation Z's saving behaviors and attitudes towards Islamic banking, thereby providing valuable insights for developing effective strategies to engage this emerging consumer group.

Theory of Planned Behaviour

This study adopts the Theory of Planned Behavior, briefly referred to as TPB, in examining the behavior of Generation Z to save in Islamic banks. TPB supports its use in predicting intentions and behavior related to purchasing one brand or product as well as in the choice between different brands or products (Ajzen, 2015). The TPB model explains that a person's actions or certain behaviors are determined by behavioral intentions (Maulana *et al.*, 2018) direct antecedents in determining actual behavior. TPB has been widely used to explain and predict behavior in many behavioral domains, including to predict saving behavior in Islamic banks for example (Ayyub *et al.*, 2020; Kardoyo *et al.*, 2020; Allah-Pitchay *et al.*, 2020; Han *et al.*, 2018; Alzadjal *et al.*, 2021; Albashir *et al.*, 2018; Han, 2019; Echchabi & Azouzi, 2015; Aziz & Afaq, 2018; Aziz *et al.*, 2018).

Conceptually in TPB, individual intentions are influenced by three factors, namely attitudes, subjective norms, and perceived behavioral control (Ajzen, 2020). The TPB framework has been used in many studies, including saving behavior in Islamic banks. Therefore, this study also uses the TPB framework to examine the role of knowledge and religiosity in explaining saving behavior in Islamic banks

among generation Z Muslims. As done by Kasri & Chaerunnisa (2022) and Maryam *et al.*, (2021).

This study seeks to fill these gaps by employing TPB to explore the role of both knowledge and religiosity in shaping saving behaviors among Generation Z Muslims. By focusing on this demographic, the research aims to provide a nuanced understanding of how TPB's components—attitudes, subjective norms, and perceived behavioral control—interact with Generation Z's unique characteristics and the specific features of Islamic banking, such as Sharia principles and internet banking (Chaturvedi *et al.*, 2020; Seemiller & Clayton, 2019). This approach not only addresses the under-explored aspects of Generation Z's saving behaviors but also offers valuable insights for developing targeted strategies to engage this emerging consumer group effectively.

Behaviour Intention of Muslim Z Generation to save in Islamic banks

The behavioral intention in the Theory of Planned Behavior is a central factor in behavior formation. Behavioral intentions are related to the existence of motivation that can influence behavior. In other words, the intention indicates how hard people are willing to try to make various efforts to realize behavior (Ajzen, 1991). The behavioral intention in TPB is a direct antecedent of behavior (Ajzen, 2015). According to Ajzen (2020), the intention of wrong behavior is influenced by attitude. Thus, a person's intention to do something can be determined by attitude. In this study, the concept of behavioral intention is used to predict the tendency of Muslim generation Z to save in Islamic banks.

This study seeks to address these gaps by applying the TPB framework to investigate how knowledge and religiosity jointly influence Generation Z's saving intentions in Islamic banks. By focusing on this demographic, the research aims to uncover the specific attitudes, subjective norms, and perceived behavioral controls that shape Generation Z's saving behaviors. Additionally, it explores how contemporary factors, such as digital banking features and Sharia principles, impact saving intentions among young Muslims. This approach not only bridges the gap in understanding Generation Z's unique saving behaviors but also provides actionable insights for developing targeted strategies to engage this emerging consumer group (Ajzen, 1991, 2020; Chaturvedi *et al.*, 2020; Seemiller & Clayton, 2019).

Hypothesis development

Knowledge and the attitude of Muslim Z Generation to save in Islamic banks

Knowledge is important for a study because before deciding to use a product or service, usually build knowledge or information about the offered product (Wardana et al., 2021). In the context of Islamic banking, knowledge is defined as information held by individuals about Islamic banks, which is obtained through learning or experience (Mbawuni & Nimako, 2017). Knowledge related to Islamic banks includes information about Islamic banking products, services, mechanisms, and activities (Nugraheni & Widyani, 2021). Thus, knowledge about Islam is important because consumer knowledge about a product can affect consumers' ability to recognize alternative products (Cakarnis & D'Alessandro, 2015). The current generation of Muslim Z can easily find out about Islamic banking because there are many universities that offer courses related to Islamic economics, including Islamic banking majors. In addition, information via the internet will make it easier for Generation Z Muslims to get information about Islamic banks.

Knowledge of Islamic banks is necessary because it can affect attitudes (Mbawuni & Nimako, 2017). Thus knowledge about Islamic banks can encourage generation Z to use Islamic banks to save. Previous studies have proven that knowledge has a positive effect on decisions to save in Islamic banks, such as research conducted by Wardana *et al.*, (2021); Mbawuni and Nimako (2017); Oladapo *et al.*, (2019); and Permana (2019). From empirical evidence regarding the existence of a significant relationship between knowledge about Islamic banks and attitudes, this study proposes the following hypotheses:

H1: Knowledge is positively related to attitude to save in Islamic banks among the Muslim Z generation.

Religiosity and the attitude of Muslim Z generation to save in Islamic banks

Religiosity is a person's level of adherence to certain religious beliefs, doctrines, and practices (David Lee et al., 2016). Compliance with religious teachings is what ultimately religiosity can affect a person's behavior (Alam *et al.*, 2011), including saving in Islamic banks. This is because Islamic banks in their operations are carried out on the principles of Islamic teachings, such as not applying interest, but adopting the principle of profit-sharing (Purwanto, 2021). To ensure compliance with the

implementation of sharia principles in their operations, apart from being supervised by the central bank and the government, Islamic banks also have a Sharia Supervisory Board, which is specifically tasked with managing that sharia bank products do not deviate from sharia principles (Salman & Nawaz, 2018). This proves that Islamic banks were indeed established to meet the needs of banking transactions following Islamic teachings (Nugraheni & Widyani, 2021). In this context, Generation Z Muslims with a high level of religiosity will have a positive attitude towards Islamic banks because Islamic banks do not conflict with Islamic sharia. This is also confirmed by Ltifi et al., (2016) which states that the higher the respondent's level of religiosity, the higher the positive attitude towards Islamic banks.

The studies conducted by Bananuka *et al.*, (2020); Sharma *et al.*, (2017); Souiden and Rani (2015); Maryam *et al.*, (2021); Purwanto (2021); Charag *et al.*, (2020); Boubker *et al.*, (2021); Nugraheni & Widyani (2020) have shown evidence of the relationship between religiosity and attitudes to adopting Islamic bank products. With the strong empirical evidence regarding the relationship between religiosity and attitude above, this study proposes the following hypotheses:

H2: Religiosity is positively related to attitude save in Islamic banks among the Muslim z generation.

Attitude and the intention of Muslim Z Generation to save in Islamic banks

Attitudes have long been instructive as constructs that guide future behavior or cause behavioral intentions (Kaakeh *et al.*, 2018). Attitude towards the extent to which a person has an appropriate or inappropriate assessment or behavior assessment (Ajzen, 1991). In the context of this study, attitude is the extent to which Muslim generation Z feels positive or negative towards Islamic banks. A positive attitude, in the end, will lead to the intention of the Muslim Z generation to save in Islamic banks.

In general, the more an individual has positive perceptions and evaluations of something, the more likely the individual is to want to engage in that behavior. In the context of this study, the behavior observed in this study is to use Islamic banks to save among generation Z Muslims. For example, previous studies (Ganesan *et al.*, 2020; Maryam *et al.*, 2021; Allah-Pitchay *et al.*, 2020; Nugroho *et al.*, 2017; Aziz & Afaq, 2018; Purwanto, 2021; Mbawuni & Nimako, 2017; Lajuni *et al.*, 2017; Han, 2019; Han *et al.*, 2018; Permana, 2019; Echchabi & Azouzi, 2015; Charag *et al.*, 2020)

found that attitudes had a significant effect on the intention to use Islamic banks. This study proposes the following hypotheses:

H3: Attitude is positively related to intention to save in Islamic banks among the Muslim Z generation.

Knowledge and behavioural intention of Muslim Z Generation to save in Islamic banks

Knowledge of banking products is also an important determinant of behavior (Ahmed et al., 2019). For Z generation Muslims to be motivated to save in Islamic banks, they need to understand their basic principles, activities, and operations. A study conducted Mbawuni & Nimako, (2017) shows that the low knowledge of Islamic banks among consumers in non-Islamic countries hinders the use of Islamic banks and even causes direct rejection of Islamic banks. Lack of knowledge about Islamic banking among Australian Muslims is one of the reasons for not using Islamic banks. This shows that Muslims need to increase their knowledge of Islamic banking (Nugraheni & Widyani, 2021). With adequate knowledge about Islamic banking, the Muslim Z generation intends to use it for saving. Studies conducted by Mbawuni & Nimako (2017); Nugraheni & Widyani (2020) and Kardoyo *et al.*, (2020) prove that knowledge about Islamic banks has a significant influence on intentions to use Islamic bank services. The strong empirical evidence regarding the relationship between knowledge and intention, then the hypothesis proposed in this study is:

H4: Knowledge is positively related to intention to save in Islamic banks among the Muslim Z generation.

Religiosity and behavioural intention of Muslim Z Generation to save in Islamic banks

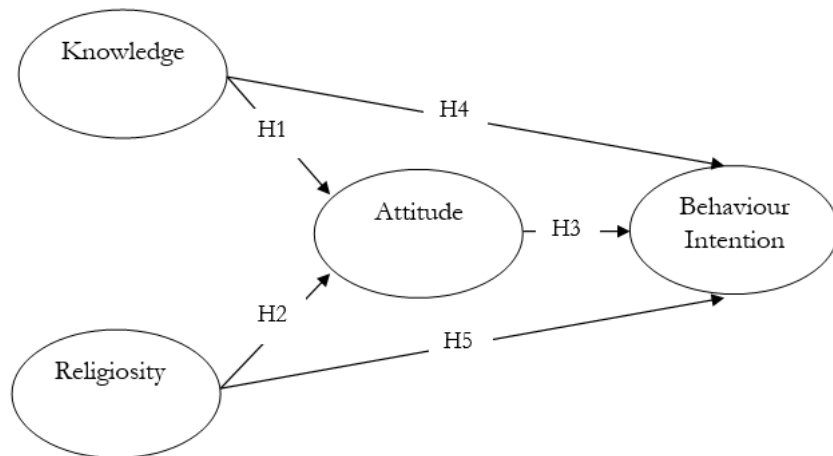
Religiosity has a big role in influencing a person's individual choices and behavior in a social environment. Islam is a religion that regulates human life where *aqidah* determines the beliefs of a Muslim, while *Sharia* regulates his practice and conduct. Thus, financial institutions that comply with *Sharia* standards can affect Muslims' intention to use their products (Ouafy & Chakir, 2015). The results of research conducted by Bananuka *et al.*, (2019); Alam *et al.*, (2012); Ibrahim *et al.*, (2017); Obeid & Kaabachi, (2016); Nugraheni & Widyani, (2020) and Sudarsono *et al.*, (2021) prove that religiosity has a positive and significant influence on intentions to use Islamic bank products. Thus, the following hypothesis can be proposed:

H5: Religiosity is positively related to intention to save in Islamic banks among the Muslim Z generation.

Research model

Based on the literature review and hypothesis formulation, the research model is presented in figure 1.

Figure 1. Research model



Methods

Sample and data collection

The target population in this study is Generation Z Muslims, namely the population group born around 1995-2010 (Chaturvedi *et al.*, 2020). The oldest members of the generation Z Muslim population have continued their education to college (Eberhardt, 2017). Therefore, this study was collected from undergraduate and postgraduate students from various Islamic universities in Central Java, using a questionnaire distributed online. The number of samples was determined using the inverse square method as recommended by Kock & Hadaya (2018). Kock & Hadaya (2018) suggested that the minimum number of samples in the SEM-PLS analysis is 160. However, the research data that has been collected is 210, this number exceeds the minimum sample determined by the inverse square root method. The sampling

technique in this study used the convenience sampling method because this method is easy to manage, efficient, and cost-effective efficient (Jeger *et al.*, 2017).

Measurement (Scaling and questionnaire research) and Data analysis technique

This study uses six primary constructs: INT, ATT, RG, and KN. The research variables were measured on a multi-item scale, which had previously been tested and validated in previous studies. Six items in assessing BI adapted from research conducted by Aziz & Afaq (2018); Hoque *et al.*, (2018); Effendi *et al.*, (2020); Al-Balushi *et al.*, (2018). The AT variable consists of six items adapted from the research of Aziz & Afaq (2018); (2018) and Effendi *et al.*, (2020); The RG variable in this study uses the dimension of religious consequences, which consists of five statement items and was adopted from the research of Usman *et al.*, (2017). Four items used to measure KN were adapted from the study (Ezeh & Nkamnebe, 2021). All research variables were measured using a five-point Likert scale: "strongly disagree = 1 to strongly agree = 5".

The analysis was carried out using the structural equation modelling partial least-squares (SEM-PLS) technique using SmartPLS software version 3.2.7. According to Henseler *et al.*, (2016), SEM-PLS is a statistical tool with good capabilities, even in studies with small samples. The use of SEM-PLS if the research is carried out to carry out prediction-oriented and variance-based tests (F. Hair Jr *et al.*, 2014). (SEM-PLS data analysis was carried out in two steps, the measurement model analysis and the structural model (Hair *et al.*, 2014).

Demographic profile of the respondent

Table 1 shows the demographic information for the respondents who participated in the study. Male and female respondents comprised 34.76% and 65.24% of the total respondents. The largest age group is respondents aged 20 years, with respondents reaching 20.48%. In terms of education level, most respondents are currently pursuing undergraduate education, with respondents getting 89.05%. The exciting thing is that most respondents in this study are presently carrying out education in Islamic economics, with the number of respondents reaching.

Table 1. Demographic profile of the respondents

Demographic		Frequency	(%)
Gender	Male	73	34.76
	Female	137	65.24
Age	17 yrs.	4	1.90
	18 yrs.	19	9.05
	19 yrs.	32	15.24
	20 yrs.	43	20.48
	21 yrs.	37	17.62
	22 yrs.	21	10.00
	23 yrs.	22	10.48
	24 yrs.	9	4.29
	25 yrs.	8	3.81
	26 yrs.	7	3.33
Educational	Bachelor's	187	89.05
	Master's	23	10.95
Field of study	Islamic economic	128	60.95
	Non-Islamic economic	82	39.05

Result and Discussions

Measurement model assessment

The measurement model in SEM-PLS can be assessed by looking at the loading factor, Cronbach alpha, Composite reliability, average variance extracted (AVE), and discriminant validity. Table 2 shows composite reliability (CR) and loading factor exceeding the recommended value of 0.7 (Hair et al., 2011). The results showed that the average variance extracted (AVE) was higher than the recommended value of 0.5 by (Hair et al., 2019). Overall, these results show that the research model has an adequate measurement model. Table 3 shows that the AVE value for each latent construct is more than 0.50, resulting in good convergent validity (Hair et al., 2019). According to Fornell and Larcker criteria, the square root of AVE is greater than the correlation between the respective constructs. As shown in the items in bold diagonally in Table 3, the square root of the AVE for all variables exceeds the intercorrelation, indicating sufficient discriminant validity (Hair *et al.*, 2019).

Table 2. Internal consistency, convergent validity, composite reliability, AVE and cronbach's Alpha

Construct	Code	Items	Loading Factor	Composite reliability	AVE	Cronbach's Alpha
Religiosity (Usman et al., 2017).	RG1	Transactions in Islamic banks are guaranteed to be halal	0.751	0.910	0.670	0.875
	RG2	Islamic bank products are guaranteed to be halal	0.896			
	RG3	Islamic bank profits are guaranteed to be halal	0.892			
	RG4	Application of the contract	0.796			
	RG5	Security guarantee	0.746			
Knowledge (Ezeh & Nkamnebe, 2021)	KN1	Knowledge of service	0.824	0.927	0.760	0.895
	KN2	Knowledge of operational foundation	0.864			
	KN3	Knowledge of differentiating factors	0.925			
	KN4	Knowledge of operational systems	0.872			
Attitude (Aziz & Afaq, 2018) (Effendi et al., 2021)	AT1	Profitable	0.748	0.893	0.582	0.861
	AT2	Good idea	0.778			
	AT3	Products provide the best solution	0.735			
	AT4	Worth considering	0.714			
	AT5	The product provides many benefits	0.818			
	AT6	Wise action	0.780			
Behaviour Intention (Aziz & Afaq, 2018; Hoque et al., 2018; Effendi et al., 2020); Al-Balushi et al., 2018)	INT1	Seriously considering	0.742	0.900	0.601	0.869
	INT2	Planning to use	0.757			
	INT3	Recommend others	0.713			
	INT4	Have the intention to remain a customer	0.786			
	INT5	Service usage intensity	0.810			
	INT6	Inviting others to use Islamic banks	0.838			

Table 3. Discriminant validity: average variance extracted and construct correlations

Construct	AT	INT	KN	RG
Attitude (AT)	0.816			
Behaviour Intention (BI)	0.763	0.775		
Knowledge (KN)	0.718	0.763	0.872	
Religiosity (RG)	0.600	0.603	0.494	0.819

Note: The square root of the AVEs are on the diagonal and construct correlations are below the diagonal

Results of the structural model and hypotheses testing

The analysis of the structural and measurement models in this study was carried out with the help of Smart PLS 3. The direct and indirect effects were analyzed according to the research objectives. Table 4 shows the hypothesis (H1-H5) is accepted because it has a p-value smaller than 0.05. Table 5 reveals the values of R Square, Q Square, and f Square. R Square shows how the independent variable contributes to the dependent variable. The religiosity and knowledge variables contributed 0.596 or 59.6 percent to the attitude variable, which was included in the moderate category (Hair et al., 2019). Meanwhile, religiosity, knowledge, and attitude variables contributed to the behavioral intention to save in Islamic banks by 0.743 or 74.3 percent, which was included in the substantial category (Hair et al., 2019). In addition, Table 5 also shows the magnitude of the value of Q Square, which is the value used to assess the predictive model. The religiosity and knowledge variables contributed 0.321 or 32.1 percent to the attitude variable included in the medium category (Hair et al., 2019). Meanwhile, religiosity, knowledge, and attitude variables contributed to the behavioral intention to save in Islamic banks by 0.431 or 43.1 percent, also included in the medium category (Hair et al., 2019).

In addition, Table 5 reveals the output of f square. Large effect when the f square value is 0.35, 0.15 is moderate, and 0.02 reflects a small effect. In this study, the value of the f square for the knowledge variable has a large effect on attitude, while religiosity has a medium impact on attitude. The attitude variable has a large effect on behavior intention, while the knowledge variable has a small effect, and religiosity has a medium effect on behavior intention.

Table 4. Structural Model Assessment

Hypo thesis	Relationship	Path coefficient	T Statistics	P Values	Decision
H1	Knowledge --> Attitude	0.558	10.084	0.000	Supported
H2	Religiosity --> Attitude	0.325	5.132	0.000	Supported
H3	Attitude --> Behavioural intention	0.479	6.870	0.000	Supported
H4	Knowledge --> Behavioural intention	0.348	5.309	0.000	Supported
H5	Religiosity --> Behavioural intention	0.143	3.234	0.001	Supported

Table 5. Q Square, R square value (R2) and Effect size of (f^2)

Relationship	R Square	Q Square	F Square	Effect size f ²
Knowledge ----> Attitude	0.596	0.321	0.581	Large
Religiosity ----> Attitude			0.197	Medium
Attitude ----> Behavioural intention	0.743	0.431	0.362	Large
Religiosity ----> Behavioural intention			0.050	Small
Knowledge ----> Behavioural intention			0.266	Medium

Discussion and implications

This study supports the H1 hypothesis, namely that there is a significant influence between knowledge on attitudes toward Islamic banks. This is evidenced by the analysis results, which show the t-statistical value of 10.084 and the β value is 0.558. This study proves that knowledge becomes the spirit of how Muslim generation Z determines attitudes towards Islamic banks. Knowledge that is constructed by indicators of knowledge of services, knowledge of operational foundations, knowledge of differentiating factors and knowledge of operational systems becomes the consideration of Generation Z Muslims to determine their attitude. These results support the results of previous studies, which also prove that knowledge has a positive effect on attitudes, such as research conducted by (Wardana *et al.*, 2021; Mbawuni and Nimako, 2017; Oladapo *et al.*, 2019; and

Permana, 2019). Religion plays an important role in determining the attitude of Generation Z Muslims towards Islamic banks.

This study supports hypothesis H2, a significant influence between religiosity and attitude toward Islam. This is evidenced by the analysis results, which show the t value is 5.132 and the β value is 0.325. Junaidi *et al.*, (2021)) stated that there are two reasons why the religiosity factor plays an important role in the behavior of using Islamic banks. First, religiosity and Islamic banking are components that cannot be separated in the financial sector. This indicates that individuals with higher levels of religiosity may have a positive attitude. Second, religiosity is an important factor in determining consumer preferences. Generation Z Muslims are attracted to the Islamic banking system because of the essence of Islamic teachings. The results of this study support the results of studies conducted by previous researchers such as (Bananuka *et al.*, 2020; Sharma *et al.*, 2017; Souiden and Rani, 2015; Maryam *et al.*, 2021; Purwanto, 2021; Charag *et al.*, 2020) has shown evidence of a relationship between religiosity and attitude.

This study supports the H3 hypothesis, which is that there is a significant influence between attitude and behavioral intention. This is evidenced by the analysis results, which show the t value is 6870 and the β value is 0.479. Attitude towards the extent to which a person has an appropriate or inappropriate assessment or behavior assessment (Ajzen, 1991). In the context of this study, attitude is the extent to which Muslim generation Z feels positive or negative towards Islamic banks. The results of this study indicate that Muslim generation Z has a positive attitude towards Islamic banks. This positive attitude can ultimately affect the behavior to save in Islamic banks. This study supports the results of previous studies, for example (Ganesan *et al.*, 2020; Maryam *et al.*, 2021; Allah-Pitchay *et al.*, 2020; Nugroho *et al.*, 2017; Aziz & Afaq, 2018; Purwanto, 2021; Mbawuni & Nimako, 2017; Lajuni *et al.*, 2017; Han, 2019; Han *et al.*, 2018; Permana, 2019; Echchabi & Azouzi, 2015; Charag *et al.*, 2020) found that attitude had a significant effect on behavioral intention to take advantage of Islamic banks.

This study supports the H4 hypothesis, significantly influencing knowledge and behavioral intention. This is evidenced by the results of data analysis showing that the t value is 5.301 and the β value is 0.348. In addition to influencing attitudes, the knowledge of Generation Z Muslims in this study also has the potential to directly influence the behavior of saving in Islamic banks. The results of this study support the results of research conducted by Mbawuni & Nimako (2017); Nugraheni &

Widyani (2020) and Kardoyo *et al.*, (2020) yang which prove that knowledge about Islamic banks has a significant effect on intentions to use Islamic bank services.

This study also supports hypothesis H5, which significantly influences religiosity and behavioral intention. This is evidenced by the results of data analysis showing that the t value is 3.234 and the β value is 0.143. In addition to influencing attitudes, the religiosity of Generation Z Muslims in this study also has the potential to directly influence the behavior of saving in Islamic banks. The results of this study support the results of research conducted by Bananuka *et al.*, (2019); Alam *et al.*, (2012); Ibrahim *et al.*, (2017); Obeid & Kaabachi, (2016); Nugraheni & Widyani, (2020) and Sudarsono *et al.*, (2021) who prove that religiosity has a positive and significant influence on behavioral intention to use Islamic bank products.

This study provides information that knowledge and religiosity can determine attitudes toward Islam. The Muslim Z generation who knows about Islamic bank services, the operational basis, is different from conventional banks (interest-based), knows how the operational system (according to Islamic sharia) will automatically have a positive attitude towards Islamic banks. So the level of knowledge of the Muslim Z generation about Islamic banks can form a positive attitude towards Islamic banks, this positive attitude is ultimately able to increase the behavioral intention to save in Islamic banks. Furthermore, the Muslim Z generation with good religiosity has a positive attitude towards Islamic banks, because Islamic banks guarantee halalness in terms of transactions, products, profits, applied contracts and security guarantees. Will have a positive attitude towards Islamic banks.

Conclusion

This study uses Structural Equation Modeling-Partial Least Squares (SEM-PLS) to assess data reliability and validity and to examine how religiosity and knowledge influence the saving behavior of Generation Z Muslims in Islamic banks. The results show that both factors shape attitudes, with knowledge having a more significant effect than religiosity. These attitudes, in turn, strongly influence behavioral intentions, aligning with the Theory of Planned Behavior (TPB) and previous research. Thus, the study demonstrates the integration of knowledge and religiosity into the TPB framework through the formation of attitudes.

The findings suggest that fostering knowledge and religiosity can encourage positive attitudes toward Islamic banks. This research also reinforces earlier studies indicating that these factors directly impact behavioral intentions, highlighting attitudes as a critical variable in this process.

Practically, these insights are valuable for Islamic banks and financial educators. For banks, the greater influence of knowledge over religiosity implies that enhancing financial literacy should be a priority. Targeted educational initiatives focusing on Islamic finance principles and the benefits of Islamic banking, especially through digital platforms, can effectively engage Generation Z. For educators, incorporating both knowledge and religiosity into curricula can help students understand Islamic finance in real-life contexts, promoting positive attitudes toward Islamic banking.

However, the study's sample may not fully represent the diverse Generation Z Muslim population in Central Java. Future research should use a larger, more varied sample, including students from both Islamic and non-Islamic universities, to provide a comprehensive understanding. Additionally, a mixed-methods approach integrating qualitative data, such as interviews or focus groups, could offer deeper insights into Generation Z's attitudes and saving behaviors in Islamic banks.

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