

Determinants of Saving Behavior in Islamic Banks: The Role of Financial Literacy, Social Influence, and Moral Identity with Digitalization as Moderator

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Abstract

Purpose – This study examines the effects of Islamic financial literacy, social influence, and moral identity on saving behavior in Islamic banks, with Islamic bank digitalization as a moderating variable.

Methodology - This study employs a quantitative associative approach using primary data collected through an online questionnaire. A purposive sampling technique was applied, resulting in 209 respondents (n=209). Data were analyzed using Structural Equation Modeling–Partial Least Squares (SEM-PLS).

Findings - The results indicate that Islamic financial literacy, social influence, and moral identity have significant positive effects on saving behavior in Islamic banks. Islamic bank digitalization strengthens the relationship between Islamic financial literacy and saving behavior, but weakens the influence of moral identity. However, digitalization does not moderate the effect of social influence on saving behavior.

Implication - his study contributes to the literature on Islamic financial behavior by integrating cognitive, social, and moral factors with digitalization as a moderating variable. The findings highlight the importance of enhancing financial literacy, strengthening value-based approaches, and optimizing digital services to improve saving behavior in Islamic banks.

Keywords: Islamic financial literacy; social influence; moral identity; Islamic savings behavior.

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1. INTRODUCTION

Islamic banks are a financial system that operates based on the principles of justice and Sharia contracts, such as profit-sharing mechanisms. In Indonesia, as a country with a Muslim-majority population, Islamic banks actually hold significant potential. However, the level of utilization remains relatively low. Data from the Financial Services Authority (OJK) indicates that the market share of Islamic banks has indeed increased, from 7.09% in 2022 to 7.72% in 2024. However, this figure remains far below that of conventional banking (OJK, 2024). This situation suggests that the public's use of Islamic banking services has not yet reached its full potential. This phenomenon is closely tied to the public's financial behavior, particularly regarding saving. Savings, as part of Third Party Funds, play a crucial role in maintaining bank liquidity and supporting the disbursement of financing (Wardani, 2019). Islamic banks provide financing to distribute collected funds and then transfer them to those in need (not banks) based on Islamic law (Putri & Sukmaningrum, 2023). However, in reality, the saving behavior of the Indonesian public remains relatively low. This is evident from the public's tendency toward a more consumption-oriented lifestyle and a lack of consistency in setting aside income (Alfi & Yusuf, 2022). A GoodStats survey also indicates that only about 30.1% of the population saves regularly (Agnes Z, 2024). Furthermore, the level of Islamic financial inclusion still lags behind that of conventional finance (OJK, 2025). This highlights a gap between the significant potential of Islamic finance and the actual behavior of the public.

To understand this situation, saving behavior must be examined in light of several influencing factors. From a cognitive perspective, Islamic financial literacy is a key factor because it relates to the public's understanding of Islamic financial principles and products. Research by Thohari & Hakim (2021) indicates that Islamic financial literacy has a positive effect on financial behavior, including saving decisions. However, different results were found by Subaidi & Liyanto (2024), who stated that financial literacy does not have a significant effect. This discrepancy in results suggests that the role of Islamic financial literacy in influencing saving behavior remains inconsistent. Additionally, social factors cannot be overlooked. Influences from the environment such as family, peers, and coworkers can shape individuals' preferences and decisions regarding saving. Research by Suprpto et al (2022) and Pratama & Muljaningsih (2023) indicates that social influence affects saving behavior at Islamic banks. However, a study by Admaja & Kusnadi (2025) yielded different results, namely the absence of a significant influence. This suggests that social influence remains dependent on the respondents' circumstances and characteristics. On the other hand, psychological factors also play a significant role in shaping financial behavior. Previous research has generally focused more on motivation and attitudes, while moral identity has rarely been examined, particularly in the context of Islamic banking. In fact, values such as trustworthiness and responsibility are integral to the principles of Islamic finance. Research by Amri et al (2023) indicates that psychological factors significantly influence the choice of an Islamic bank, whereas Khairiyah et al (2022) found no significant results. This suggests that the role of psychological factors, particularly moral identity, warrants further investigation.

Along with technological advancements, the banking sector has also undergone a digital transformation, including Islamic banking. Digital services offer convenience, efficiency, and flexibility in transactions, thereby potentially influencing the public's saving behavior. Research by Azizah et al (2025) indicates that digitalization has a positive effect on saving behavior, while Suhada (2023) found that digital services do not have a significant effect. Furthermore, research examining digitalization as a moderating variable remains limited, particularly within the context

of Islamic banking. Based on the above discussion, several research gaps can be identified. First, research findings regarding Islamic financial literacy and social influence on saving behavior remain inconsistent. Second, studies on moral identity as a psychological factor are still limited. Third, the role of Islamic banking digitalization as a moderating variable has also rarely been investigated. Therefore, this study aims to analyze the influence of Islamic financial literacy, social influence, and moral identity on saving behavior in Islamic banks, as well as to test the moderating role of Islamic bank digitalization. This study is expected to contribute to understanding public financial behavior, particularly within the context of Islamic banking.

2. LITERATURE REVIEW

2.1 The Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is a theory developed by Ajzen (1991) that explains individual behavior as originating from a behavioral intention, which aims to explain and predict the various considerations involved in taking action. Ultimately, this leads to the actual behavior. This theory provides a framework for understanding the factors influencing an individual's decision-making process, leading to specific behaviors or habits, including economic behaviors such as saving at Islamic banks. For instance, the study by Suwarsinah & Simajuntak (2023) examines saving intentions at Indonesian Sharia Commercial Banks using the Theory of Planned Behavior and formulates managerial implications for these institutions. In the study by Norizan et al (2026), which explores the role of Islamic financial literacy in the intention to use Islamic savings in Malaysia, the Theory of Planned Behavior is used as a guide, viewed from the influence of attitudes, subjective norms, and perceived behavioral control. The Theory of Planned Behavior (TPB), an extension of the Theory of Reasoned Action (TRA), posits that the formation of behavioral intentions is influenced by three main components. The first component is Attitude Toward the Behavior, which refers to the attitude considered to be the intention behind the behavior. This represents each individual's belief regarding the consequences of the behavior in question. Second, Subjective Norms are the social pressure or influence that each individual feels to engage in a specific behavior. Finally, Perceived Behavioral Control refers to the individual's perceived ability to control their own behavior.

2.2 Sharia Financial Literacy

Financial literacy is the foundation of knowledge, skills, and beliefs that can influence attitudes and behaviors aimed at improving decision-making and financial management to achieve financial well-being. According to Setiawan (2023), financial literacy is the ability to understand products and understand the risks involved in making financial decisions, including making informed savings decisions. Sharia financial literacy provides a deeper understanding of financial management based on Sharia principles and avoiding elements of usury, gharar, and maysir. According to Aulia & Fasa (2021), Sharia financial literacy plays a significant role and has significant potential for Sharia banking products and services. Sharia financial literacy encompasses the basic principles of Sharia finance, Sharia financial products, Sharia financial management, and ethics and values within Sharia finance (A. I. Pratama & Nisa, 2024). Every individual is able to understand financial principles and instruments to manage their finances in accordance with Sharia principles, thereby contributing to a just and sustainable economy.

2.3 Social influence

Social influence is pressure or encouragement from the social environment to engage in a particular behavior, including family, friends, coworkers, and the community. This influence can influence beliefs, intentions, and behavior (Rahayu et al., 2024). Social influence plays a crucial role in motivating behavior. Therefore, this influence is a crucial dimension for individuals, who experience new experiences that may lead to behavioral changes to adapt to their surroundings. According to Yulianto et al (2024), social influence is the ability to influence or change an individual's thoughts, beliefs, attitudes, or behavior through various approaches, including persuasion and mind-change. In this case, social influence, from individuals or groups, can influence someone to change their behavior or beliefs. This is caused by habits that occur in the surrounding environment, which can result in similar behaviors and habits among family, friends, coworkers, communities, and others.

3.4 Moral identity

Moral identity is part of each individual's concept based on how important moral values are to their identity. According to Paruzel-Czachura & Blukacz (2021), moral identity is a person's sense of self that considers themselves to possess several moral traits, such as honesty and fairness. Individuals with a strong moral identity can experience various types of moral emotions, such as guilt, admiration, and empathy (Xu et al., 2024). According to Aquino & Reed II (2002), there are two dimensions to moral identity. The first is internalization, namely the extent to which one's moral values become a core part of one's identity. The second is symbolization, namely the extent to which moral values can be implemented through actions or behavior. Moral identity is inherent in every individual's behavior, including saving behavior in Islamic banks.

2.5 Islamic Bank Digitalization

Technological developments can transform all sectors, enabling them to participate in digitalization. This includes the banking sector. Islamic Bank Digitalization is the process by which Islamic banking services and operations are transformed into digital services while still adhering to Sharia principles (Fitria, 2025). Initially, Islamic Bank Digitalization was a feature of various transaction-based applications, but has now expanded rapidly to include services for opening savings accounts, cardless transactions, and various other financial transactions (Tiara et al., 2023).

According to Cherni & Ben Amar (2024), Islamic Bank Digitalization has transformed various financial services while ensuring compliance with Sharia principles. In this regard, Islamic banking has developed rapidly in digital transformation through the implementation of innovations. According to Fitria (2025), various aspects related to the implementation of Islamic Bank Digitalization include the following:

- a. Mobile and internet banking for Sharia transactions.
- b. Sharia Fintech and digital payment systems.
- c. The use of blockchain technology aims to ensure transparency and security in transactions.
- d. Artificial Intelligence (AI) aims to mitigate or manage risks.

2.6 Islamic Saving Behavior

Saving behavior is a positive action taken by someone to set aside a portion of their income for future goals and needs (Hasmaini & Siregar, 2024). This is done to address economic crises, emergencies, or to achieve specific goals. According to Van et al (2024), the importance of cultivating saving habits from an early age can influence positive habits for economic growth. In Islam, saving is taught as a preventative measure when facing financial difficulties and needs, as well as a form of preparation for the future and avoiding wastefulness (Nikmah & Ulfatun, 2025). This is stated in the Quran, Surah Al-Isra', verse 27, which states, "Indeed, the wasteful are brothers of Satan, and Satan is ungrateful to his Lord." The Tafsir al-Muyassar explains that those who live wastefully and spend their wealth are like Satan. Meanwhile, in al-Mukhtasar's interpretation, people who waste their wealth excessively are brothers of Satan.

The relationship between independent variables that influence the dependent variable and the independent variable (moderation). This can be seen in the following figure:

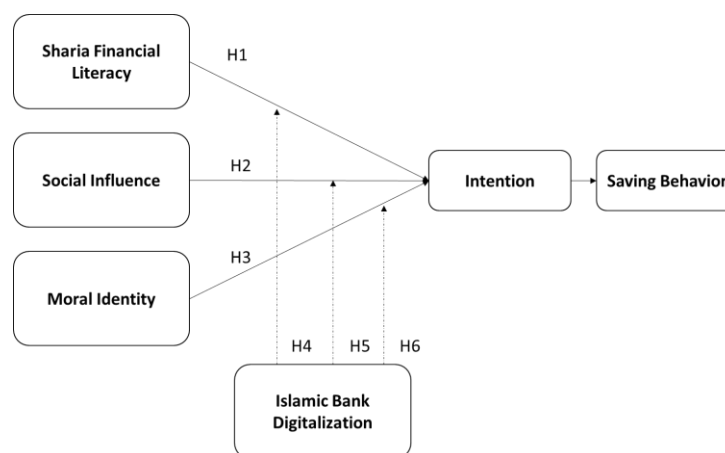


Figure.1 Framework
Source: Author (2026)

The following hypotheses can be formulated:

H1: Sharia financial literacy influences saving behavior in Islamic banks

H2: Social influence influences saving behavior in Islamic banks

H3: Moral identity influences saving behavior in Islamic banks

H4: Islamic bank digitalization moderates the effect of sharia financial literacy on saving behavior in Islamic banks

H5: Islamic bank digitalization moderates the effect of social influence on saving behavior in Islamic banks

H6: Islamic bank digitalization moderates the effect of moral identity on saving behavior in Islamic banks

3. METHODOLOGY

This study used primary data through a questionnaire distributed via Google Form to all residents of Surabaya who actively save at Islamic banks. The population in this study was not precisely known. Therefore, the sampling used non-probability sampling with a purposive sampling approach. This technique requires certain criteria to be met to be included in the research sample. The sampling criteria for this study were Islamic bank customers in Surabaya, aged 17-60 years, who had actively saved at Islamic banks (in the last six months). The variables were measured using a Likert scale of 1 to 5, as stated by Sugiyono (2019), with the lowest score (1) indicating the lowest level of agreement, and the highest score (5). The results obtained were a total of 209 respondents who met the research criteria and were used as the research sample. Then, they were analyzed using Structural Equation Modeling (SEM) analysis techniques.

The steps in SEM analysis include Outer Model Evaluation (Measurement Model). Includes Convergent Validity Test. In this test, the outer loadings or AVE (Average Variance Inflation) value is seen, with a value > 0.70 , and the AVE value must meet a value > 0.50 to be declared valid (Hair Jr et al., 2021). Next is the Discriminant Validity Test. In the discriminant validity test, it is usually seen based on the Fornell-Lacker value, which is said to be valid if the AVE root value of each variable is $>$ the construct correlation with other variables (Sekaran & Bougie, 2016). According to Hair Jr et al (2021), it is recommended to look at the heterotrait-monotrait ratio (HTMT) value in PLS, namely by looking at the HTMT value < 0.90 . Finally, the Reliability Test is seen from the value of the composite reliability variable and the Cronbach's alpha value on statement items that have a value > 0.70 (Hair Jr et al., 2021). The next stage is Inner Model Analysis (Structural Model). Aims to analyze the causal correlation relationship between latent variables. Includes Multicollinearity Test / VIF, R-square Analysis, Q-Square Test, Path Coefficient, Moderation Regression Analysis (MRA).

4. RESULTS AND DISCUSSION

The research results were obtained in two stages: the Outer Model (Measurement Model) and the Inner Model (Structural Model). First, the Outer Model (Measurement Model) can be seen in the figure.

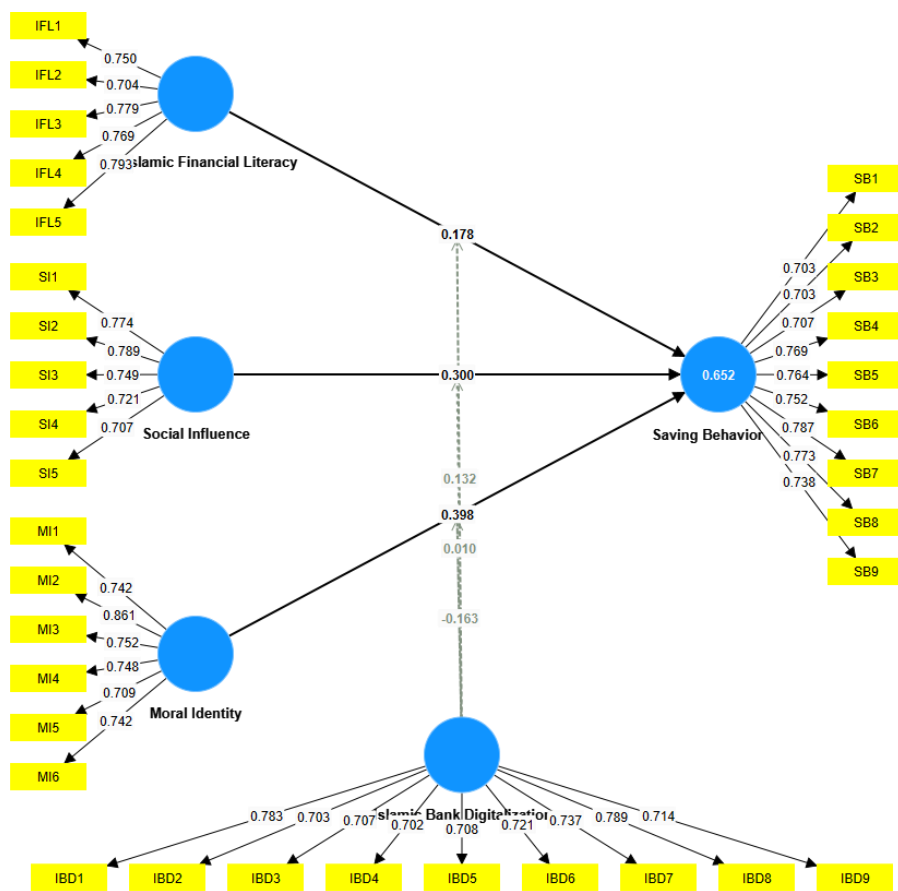


Figure 1 Framework
Source: Processed Data with SmartPls

The AVE value for convergent validity must meet the requirements, namely the requirement of an AVE value > 0.50 to be declared valid. The following AVE value results are shown in the table:

Table 1. Average Value

Variable	AVE (Average Variance Infation)
Sharia Financial Literacy	0.577
Social Influence	0.560
Moral Identity	0.578
Islamic Bank Digitalization	0.533
Saving Behaviour	0.554

Source: Author (2026), Processed Data with SmartPls

Hair Jr et al (2021) recommend examining the heterotrait-monotrait ratio (HTMT) in discriminant validity tests, with an HTMT value <0.90 being considered valid. The following table shows the results of the discriminant validity test.

Table 2. HTMT Value

Variable	<i>Islamic Bank Digitalization</i>	<i>Sharia Financial literacy</i>	<i>Moral Identity</i>	<i>Saving Behavior</i>	<i>Social Influence</i>
Islamic Bank Digitalization					
Sharia Financial Literacy	0.478				
Moral Identity	0.556	0.666			
Saving Behavior	0.540	0.566	0.813		
Social Influence	0.569	0.588	0.716	0.764	

Source: Author (2026), Processed Data with SmartPls

Furthermore, according to Hair Jr et al (2021), reliability is determined by looking at the composite reliability variable value and the Cronbach's alpha value for statement items with a value >0.70 , which is considered capable of measuring the consistency of the instrument within a variable. The results of the reliability test are as follows:

Tabel 3. Reliability

Variable	<i>Cronbach's alpha</i>	<i>composite reliability (rho_a)</i>	<i>composite reliability (rho_c)</i>	Keterangan
Sharia Financial Literacy	0.817	0.827	0.872	Reliable
Social Influence	0.805	0.813	0.864	Reliable
Moral Identity	0.853	0.857	0.891	Reliable
Islamic Bank Digitalization	0.891	0.895	0.911	Reliable
Saving Behavior	0.899	0.900	0.918	Reliable

Source: Author (2026), Processed Data with SmartPls

The next stage is the Inner Model Analysis (Structural Model), which can provide answers to the formulated hypotheses. Based on the results of the Path Coefficient test using the bootstrapping method, the following conclusions can be drawn:

Tabel 4. P-Values

Hypothesis	Relationship between Variables	P-Values	Information
H1	Sharia Financial Literacy \rightarrow Saving Behavior	0.057*	Influential
H2	<i>Social Influence</i> \rightarrow Saving Behavior	0.000**	Influential
H3	Moral Identity \rightarrow Saving Behavior	0.000**	Influential

Source: Author (2026), Processed Data with SmartPls

Based on Table 4, the results of the Path Coefficient test using the bootstrapping method can be concluded as follows, The first hypothesis, namely the effect of Islamic financial literacy on saving behavior, shows a P-value of 0.057*, which is less than $\alpha = 0.10$. This result indicates a significant effect of Islamic financial literacy on saving behavior. Therefore, the first hypothesis is accepted. The second hypothesis, namely the effect of social influence on saving behavior, shows a P-value of 0.000**, which is less than $\alpha = 0.05$. This result indicates a significant effect of social influence on saving behavior. Therefore, the second hypothesis is accepted. The third hypothesis, namely the effect of moral identity on saving behavior, shows a P-value of 0.000**, which is less than $\alpha = 0.05$. This result indicates a significant effect of moral identity on saving behavior. Therefore, the third hypothesis is accepted.

Tabel 5. MRA Test Results

Hypothesis	Relationship between Variables	Original Sample/Path Coefficient	P-Values	Information
H4	Islamic Bank Digitalization x Sharia Financial Literacy → Saving Behavior	0.132	0.023**	Moderate
H5	Islamic Bank Digitalization x Social Influence → Saving Behavior	0.010	0.848	Not moderate
H6	Islamic Bank Digitalization x Moral Identity → Saving Behavior	-0.163	0.011**	Moderate

Source: Author (2026), Processed Data with SmartPLS

Based on Table 5, the results of the MRA test using the bootstrapping method can be concluded as follows, The fourth hypothesis, namely that Islamic bank digitalization moderates the effect of Islamic financial literacy on saving behavior, shows a P-value of 0.023**, less than $\alpha = 0.05$, and a positive path coefficient of 0.132. These results indicate that it is able to moderate (strengthen) the effect of Islamic financial literacy on saving behavior. Therefore, the fourth hypothesis is accepted. The fifth hypothesis, namely that Islamic bank digitalization moderates the effect of social influence on saving behavior, shows a P-value of 0.848, greater than α . The path coefficient also shows a positive value of 0.010. These results indicate that it is unable to moderate the effect of social influence on saving behavior. Therefore, the fifth hypothesis is rejected. The sixth hypothesis, namely Islamic bank digitalization, moderates the influence of moral identity on saving behavior, shows a P-value of 0.011**, smaller than $\alpha = 0.05$, and the path coefficient shows a negative number of -0.163. These results indicate that it is able to moderate (weaken) the influence of moral identity on saving behavior. Therefore, the sixth hypothesis is accepted.

H1: The results of the hypothesis testing indicate that Islamic financial literacy has a significant effect on saving behavior. This finding is consistent with the research by Thohari & Hakim (2021), which states that Islamic financial literacy influences the decision to save at Islamic banks. Similar results were also found by Sari & Afandy (2024) and Chania & Farhani (2025), who showed that financial literacy influences the intention to save. Additionally, Kolistiawan et al (2024) found that financial literacy strengthens the relationship between the intention and behavior of saving, while Susriyanti et al (2022) emphasized that the higher the level of Islamic financial literacy, the better

an individual's ability to make financial decisions in accordance with Sharia principles. Sharia financial literacy provides an understanding of the basic concepts, products, and financial mechanisms that are free from *riba*, *gharar*, and *maysir*. Sharia Financial Literacy relates to decision-making, namely the ability to utilize financial knowledge in decision-making. Understanding also relates to individual well-being, such as in future financial planning. This is because financial problems arise not only from low income but also from a lack of financial management skills (Sumidartiny, 2025). This understanding fosters a positive attitude toward Islamic banks, as explained in the Theory of Planned Behavior by Ajzen (1991), where attitudes toward behavior influence individual actions. The higher the level of literacy, the more positive an individual's evaluation of Islamic banks, thereby encouraging saving behavior. Empirically, respondents demonstrated a good understanding of the differences between Islamic and conventional banking products, as reflected in the low level of agreement with the statement that the two are the same. Conversely, the highest scores indicated that respondents viewed Islamic banking products as aligned with the needs of Muslims. This suggests that financial literacy not only enhances knowledge but also promotes alignment between financial decisions and religious values. Furthermore, Islamic financial literacy influences saving behavior not only from an economic perspective but also from a religious awareness perspective. This reflects the principle of *hifz al-mal* (preserving wealth), which emphasizes the importance of financial management in accordance with Sharia values. Thus, the higher the level of Islamic financial literacy, the greater the tendency for individuals to save responsibly and in accordance with Sharia principles.

H2: The results of the hypothesis testing indicate that social influence has a significant effect on saving behavior. This finding is consistent with the research by (Prastiwi & Zuhdi, 2022; Haryanto & Wulandari, 2022; Uy et al., 2024; Suprpto et al., 2022), which indicates that social influence plays a role in driving savings decisions and behavior at Islamic banks. Additionally, Haryanto & Wulandari (2022) also found that social influence has a positive effect on the intention to save. From the perspective of the Theory of Planned Behavior proposed by Icek Ajzen (1991), social influence represents the component of subjective norms that is, social pressure originating from the environment, such as family, peers, and coworkers, which can shape intentions and ultimately drive behavior. This is also consistent with Albert Bandura (1977) social cognitive theory, which states that individuals tend to imitate the behavior of those around them. Empirically, respondents' level of agreement with the social influence variable was relatively high, indicating that support from the social environment plays a role in increasing people's tendency to save at Islamic banks. The fact that the majority of respondents were from the younger generation further reinforces this finding, as this age group tends to be more influenced by social interactions, particularly from peers and their social circles. From an Islamic perspective, social influence can be explained through the concept of *amar ma'ruf nahi munkar*, which is the call to do good and prevent evil. The encouragement from the social environment to use Islamic banks as a place to save reflects efforts to promote financial practices that are in accordance with Sharia (*ma'ruf*) and to avoid prohibited practices such as usury (*munkar*). Thus, social influence not only plays an external role but also reinforces ethical and religious values in saving behavior, which aligns with the concept of subjective norms in the Theory of Planned Behavior.

H3: The results of the hypothesis testing indicate that moral identity has a significant effect on saving behavior. This finding is consistent with the research by Nandy-Dutta & Das (2024), who found that moral identity plays a role in financial behavior. Additionally, Prastiwi & Zuhdi (2022) and Amri et al (2023) indicate that psychological factors, as internal factors, influence the choice

of Islamic banks. Moral identity reflects the extent to which moral values such as honesty, trustworthiness, and responsibility are integrated into an individual's identity. According to Karl Aquino & Reed II (2002), moral identity consists of two dimensions: internalization (moral values as a core part of the self) and symbolization (the implementation of moral values in behavior). Empirically, respondents indicated that the value of trustworthiness is a crucial component of self-identity that influences savings decisions, and this is reflected in savings behavior as a form of applying Sharia values in daily life. From an Islamic economic perspective, the value of amanah emphasizes that wealth is a trust that must be managed responsibly. Individuals with a strong moral identity tend to choose Islamic banks as a form of financial management that aligns with Sharia principles. This indicates that saving behavior is influenced not only by rational factors but also by moral values internalized within the individual. Furthermore, Nandy-Dutta & Das (2024) assert that moral identity is closely linked to financial behavior, while Akbar & Armansyah (2023) found that psychological factors may play a more dominant role than religious values and financial literacy in shaping saving behavior. Thus, moral identity becomes a crucial factor in fostering saving behavior at Islamic banks through the internalization of values and their implementation in concrete actions.

H4: The results of the hypothesis testing indicate that the digitalization of Islamic banks moderates the effect of Islamic financial literacy on saving behavior. This finding is consistent with the research by Mardani (2025) and Junia et al (2024), which states that digital transformation and financial technology strengthen the relationship between financial literacy and financial behavior, including saving behavior. Conceptually, Islamic financial literacy provides an understanding of the principles, products, and mechanisms of Islamic banking. However, this understanding does not always directly encourage saving behavior. In this case, digitalization acts as a bridge connecting knowledge with action, through ease of access, efficiency, and flexibility of banking services. Empirically, the majority of respondents who are members of the younger generation, particularly Generation Z demonstrate a high level of technology adoption. This reinforces the role of digitalization in enhancing the effectiveness of Islamic financial literacy in shaping financial behavior. Thus, Islamic financial literacy will be more effective in influencing saving behavior when supported by digital banking services that are easily accessible and user-friendly.

H5: The results of the hypothesis testing indicate that the digitalization of Islamic banks does not moderate the effect of social influence on saving behavior. This finding aligns with the research by (Prastiwi & Zuhdi, 2022; Haryanto & Wulandari, 2022; Uy et al., 2024), which states that social influence directly affects saving decisions and behavior without being influenced by digitalization factors. These findings suggest that social influence is formed directly through environments such as family, peers, and coworkers, and thus does not depend on the level of banking service digitalization. Empirically, respondents already possessed social motivation from the outset, so digital services serve merely as operational support tools rather than as factors that reinforce social pressure. Theoretically, in the Theory of Planned Behavior proposed by Icek Ajzen (1991), social influence represents the subjective norms component, which directly influences individual behavior through social pressure. Furthermore, in the UTAUT model, social influence is an independent construct that influences the intention and behavior of technology use, rather than being influenced by the technology itself, as explained by Momani (2020). This is also supported by Riandi et al (2024), who demonstrated that social influence can directly influence behavior without the moderating role of technology. Thus, the absence of a moderating effect indicates that

social influence operates independently in shaping saving behavior, regardless of the level of digitalization in Islamic banking.

H6: The results of the hypothesis testing indicate that the digitalization of Islamic banks moderates the effect of moral identity on saving behavior by weakening it. These findings suggest that the higher the level of digitalization, the weaker the role of moral values in driving saving behavior. This indicates that saving decisions in the context of digital services are based more on practical considerations, such as convenience and efficiency, than on moral values. Theoretically, these findings align with the Technology Acceptance Model proposed by Fred Davis (2013), which emphasizes that perceived ease of use and perceived usefulness are dominant factors influencing technology usage behavior. When digital services are perceived as easy to use and beneficial, individuals tend to use them without deeply considering moral values. Empirically, respondents demonstrated a high level of agreement regarding the ease of digital services, reinforcing the role of practical factors in driving saving behavior. Additionally, digital interactions with minimal social contact may reduce the activation of moral values, as found by Giroux et al (2022), who noted that interactions with digital systems tend to lower moral sensitivity compared to direct interpersonal interactions. Thus, digitalization does not eliminate the role of moral identity but shifts the focus of decision-making from moral considerations toward practical ones. Consequently, the higher the level of digitalization, the weaker the influence of moral identity on saving behavior at Islamic banks.

5. CONCLUSION

Based on the research findings, it can be concluded that saving behavior at Islamic banks is influenced by cognitive, social, and psychological factors, as well as contextually influenced by the advancement of digitalization. Specifically, Islamic financial literacy, social influence, and moral identity were found to have a significant impact on saving behavior. This indicates that the decision to save is driven not only by financial needs but also by an understanding of Sharia principles, social pressure from the environment, and moral values internalized within the individual. Furthermore, the digitalization of Islamic banks plays a dual role. On one hand, digitalization strengthens the influence of Islamic financial literacy on saving behavior by bridging knowledge into action through ease of access and service efficiency. On the other hand, however, digitalization does not moderate the influence of social influence, indicating that social pressure operates directly and independently of technological advancements. Furthermore, digitalization actually weakens the influence of moral identity, suggesting a shift from value-based considerations toward practical considerations in financial decision-making.

Based on the research findings, it is recommended that Islamic banks utilize digital services not only as a means of transaction but also as an educational medium to improve Islamic financial literacy. Furthermore, a balance is needed between technological convenience and the strengthening of Islamic values and principles in digital services. The government and regulators, particularly the Financial Services Authority (OJK), need to strengthen digital-based Islamic financial literacy programs and encourage community-based strategies to increase Islamic financial inclusion. For the public, it is crucial to continue improving their understanding of Islamic financial principles and maintaining moral values as the basis for financial management, despite the continued development of digital services. For further research, it is recommended to expand the scope of the research area and use mixed methods, such as surveys and interviews, to

obtain more comprehensive results. Theoretically, this study expands the Theory of Planned Behavior by integrating moral dimensions (moral identity) and technological factors (digitalization) to explain Islamic financial behavior. These findings confirm that saving behavior is influenced not only by attitudes and social norms but also by the interaction between moral values and technological advancements. Thus, this study contributes to the development of the literature on Islamic financial behavior by demonstrating that digitalization serves not only as an enabler but also as a factor capable of shifting the underlying considerations of individual behavior.

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