



Analysis of the Influence of Sharia Economic Literacy on Students' Interest in Using Sharia Financial Products

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ABSTRACT

This study aims to analyze the influence of Islamic economic literacy on students' interest in using Islamic financial products. Using a quantitative approach through an explanatory survey method, this study involved 400 active students from various public and private universities in Bandung, West Java. The research instrument consists of a structured questionnaire that measures Islamic economic literacy through three main dimensions: basic Islamic knowledge, knowledge of Islamic financial products, and the application of Islamic economics in daily life. Meanwhile, the variable of interest in using Islamic financial products was measured through the dimensions of behavioral intention, attitude towards Islamic products, and supporting factors. The results of the study indicate that Islamic economic literacy has a positive and significant influence on students' interest in using Islamic financial products, with a coefficient of determination (R^2) of 0.742, indicating that 74.2% of the variation in students' interest can be explained by Islamic economic literacy. This finding indicates that increasing students' understanding of Islamic principles, Islamic financial products, and their application in daily life significantly increases their interest in using Islamic-based financial services. This study provides an important contribution to the development of Islamic financial education strategies among students and the formulation of policies that support the improvement of Islamic economic literacy in efforts to expand the adoption of Islamic financial products in Indonesia.

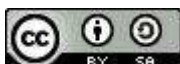
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INTRODUCTION

In this modern era, Islamic economic literacy is key to increasing public participation, especially students, in using Islamic financial products. With the rapid development of the Islamic financial industry, it is crucial to understand the factors influencing students' interest in utilizing Islamic financial products, such as savings, investments, and other Islamic banking services. (Apriantoro et al., 2023; Fachrozi et al., 2024) Sharia economic literacy encompasses an understanding of the basic principles of Islamic economics, Islamic financial products, and their benefits and mechanisms of use. The better students' literacy regarding Islamic economics, the more likely they are to participate in the Islamic financial system. Therefore, this study aims to analyze the influence of Sharia economic literacy on students' interest in using Islamic financial



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products and identify other factors that contribute to this interest.(Damayanthi et al., 2023; Septin et al., 2023).

Several previous studies have shown that Islamic economic literacy has a positive and significant influence on students' interest in using Islamic financial products. For example, in a study conducted by Larasati et al.(2024), found that improving Islamic financial literacy can increase students' interest in investing in Islamic investment galleries by up to 66.3%. This suggests that a better understanding of the concepts and benefits of Islamic financial products can encourage students to engage more deeply in Islamic-based investments. Another study by Nuraini & Cheumar(2023)also revealed that high levels of Islamic financial literacy can increase students' interest in using Islamic banking products by up to 53.2%. This finding confirms that Islamic economic literacy plays a significant role in shaping investment decisions and the use of Islamic financial products among students.(Ismuadi et al., 2024; Mulyani et al., 2024).

However, although Islamic financial literacy has a significant influence, other factors such as perceptions of Islamic products, religiosity, and social environment also play a significant role in shaping students' interests. Haerany & Aneza(2024)and Ilfita & Canggih(2021)found that in addition to literacy, positive perceptions of sharia products and personal experiences also significantly influence students' interest in investing in or using sharia financial services. Students who have a positive view of the fairness and compliance with sharia principles in financial products are more likely to use those services. Religiosity has also been shown to be an important supporting factor, as students with higher levels of religiosity have a stronger desire to comply with sharia principles in their financial transactions. Therefore, understanding the factors influencing student perceptions and decisions is crucial in designing more effective educational policies and marketing of sharia financial products.

On the other hand, low levels of Islamic economic literacy and limited access to Islamic financial products are the main obstacles in increasing student interest.(Agustin & Hakim, 2022; Hermansyah et al., 2023)Many students do not fully understand the basic concepts of Islamic economics and the benefits of Islamic financial products. This is exacerbated by the lack of easily accessible information about Islamic financial products, as well as minimal outreach by Islamic financial institutions. Despite the significant potential among students to utilize Islamic financial products, barriers to literacy and limited information discourage them from further involvement. Some students are even unaware of the types of Islamic financial products that suit their needs, leading to a lack of participation in the Islamic financial system.(Wartoyo et al., 2023; Widya et al., 2024).

To overcome these obstacles, improving Islamic economic literacy among university students is essential. This can be achieved through various educational efforts, both formal and informal. Integrating Islamic economic education into higher education curricula is an important first step in equipping students with basic knowledge of Islamic financial products. Educational activities such as seminars, workshops, and Islamic investment galleries have proven effective in enhancing students' understanding of the benefits and mechanisms of Islamic financial products. Furthermore, providing easily accessible information through digital platforms and social media can also help overcome the limited information available and increase student participation in using Islamic financial products.(Ernayani et al., 2024; Fakhira et al., 2025).

In addition to literacy, technology also plays a crucial role in facilitating students' access to Islamic financial products. The digitalization of Islamic financial products and services through mobile applications or online platforms has made it easier for students

to conduct transactions and invest. The use of technology allows students to access information about Islamic financial products quickly and conveniently, without having to visit a financial institution in person. Lubis et al.(2022)He stated that easy access through digital platforms plays a significant role in increasing student participation in sharia-compliant investments. With the right technology, students can easily select products that suit their needs and preferences, thus increasing their interest in investing in sharia-compliant financial instruments.(Harahap et al., 2021; Waningsih & Meirini, 2023).

One concrete example supporting this is the existence of Sharia-compliant fintech platforms that provide digital Sharia-compliant investment products. These platforms enable students to invest in Sharia-compliant stocks, mutual funds, and other financial products without requiring significant capital outlay. This provides an opportunity for students who may have previously felt excluded from capital markets to participate. Through these platforms, students can learn how to invest according to Sharia principles, which in turn can increase their interest in using other Sharia-compliant financial products.(Daulay et al., 2024; Lemiyana et al., 2024)Therefore, digitizing Islamic financial products not only simplifies access but also accelerates the process of financial education among students.

To increase student interest in Islamic financial products, collaboration between various parties, including Islamic financial institutions, universities, and the government, is necessary. This collaboration can result in more structured educational programs that are more relevant to students' needs. Suryadi(2024)emphasized that technology-based education and social media are effective tools for reaching the younger generation. Through social media and digital education platforms, information about Islamic financial products can be presented in a more engaging and easy-to-understand manner. Furthermore, investment galleries and workshops on Islamic financial products can provide students with hands-on experience in investing in accordance with Islamic principles.

The crucial role of education and outreach on Islamic financial products in improving literacy among students is key to encouraging their participation. With the growing number of digital platforms offering Islamic-based financial services, students can easily capitalize on this opportunity to invest in ways that align with their religious values. Education delivered through various channels, both online and offline, is essential to broaden students' understanding of the benefits and mechanisms of Islamic financial products. In the long term, these efforts are expected to create a more inclusive and sustainable financial ecosystem in Indonesia.

METHOD

This study uses a quantitative approach with an explanatory survey method to analyze the influence of Islamic economic literacy on students' interest in using Islamic financial products.(Sugiyono, 2019). The quantitative method was chosen because it is able to objectively measure the level of Islamic economic literacy and interest in using Islamic financial products on a representative scale and can test the causal relationship between variables. This study uses a cross-sectional design with a deductive approach to test the hypotheses formulated based on financial literacy theory and the Theory of Reasoned Action (TRA). The research instrument is a structured questionnaire consisting of three main parts: demographic characteristics, a scale of Islamic economic literacy, and a scale of interest in using Islamic financial products using a Likert scale of 1-5. The validity of the instrument will be tested through expert judgment and a pilot test, while reliability will be tested using Cronbach's alpha with a minimum value of 0.7.

This research was conducted in Bandung, West Java, focusing on active students from various state and private universities offering study programs in economics, business, or related to Islamic finance. Bandung was selected as the research location based on its status as an educational city with a large number of universities, the diversity of student backgrounds, and the significant development of the Islamic finance industry in the region. The study population was active students in semesters 4-8 aged 19-25 who had taken courses related to economics or finance. The research sample was determined using a stratified random sampling technique based on the type of university (state and private) and study program, with a total sample of 400 respondents calculated using the Slovin formula with a 5% margin of error. Inclusion criteria included: active students, aged 19-25, having completed at least 80 credits, and having basic knowledge of financial products.

Data collection was conducted using a structured questionnaire distributed directly on selected campuses and through digital platforms over a 10-week period. The Islamic economic literacy questionnaire consisted of 25 items covering basic knowledge of Islamic principles, Islamic financial products, and the application of Islamic economics in everyday life. The questionnaire on interest in using Islamic financial products consisted of 20 items measuring behavioral intentions, attitudes, and factors influencing student interest. Prior to the main analysis, classical assumption tests were conducted, including the Kolmogorov-Smirnov normality test, linearity test, and homoscedasticity test. Data were analyzed using descriptive statistics to describe respondent profiles and literacy levels, and inferential analysis using multiple linear regression to examine the effect of Islamic economic literacy on student interest. Additional analyses, including independent sample t-tests and ANOVA, were used to examine differences based on demographic characteristics such as gender, study program, and university of origin. Data processing was performed using SPSS 26 software with a significance level of 5% ($\alpha = 0.05$).

Table 1.Operationalization of Research Variables

Variables	Dimensions	Indicator	Item	Scale
Sharia Economic Literacy (X)	Basic Sharia Knowledge	Understanding the principles of halal-haram, the concept of usury and gharar, the principles of economic justice	8 items	Likert 1-5
	Knowledge of Islamic Financial Products	Understanding sharia contracts, types of sharia banking products, sharia investment instruments	9 items	Likert 1-5
	Sharia Economic Application	Application in daily life, Understanding zakat and waqf, Islamic business ethics	8 items	Likert 1-5
Interest in Using Sharia Financial Products (Y)	Behavioral Intention	Desire to use sharia products, Plan to open a sharia account, Interest in sharia investment	7 items	Likert 1-5
	Attitudes towards Sharia Products	Positive assessment of sharia products, Trust in the sharia system, Perception of the benefits of sharia products	7 items	Likert 1-5
	Supporting	Influence of social environment,	6	Likert

Variables	Dimensions	Indicator	Item Scale
	Factors	Family support, Ease of access to information	items 1-5

Table 2. Characteristics of Research Samples

Criteria	Category	Target Amount	Percentage
Type of College	Public universities	240 respondents	60%
	Private Universities	160 respondents	40%
Study program	Islamic/Sharia Economics	120 respondents	30%
	Management/Business	120 respondents	30%
	Accountancy	80 respondents	20%
	Economic development	80 respondents	20%
Semester	Semester 4-5	200 respondents	50%
	Semester 6-8	200 respondents	50%
Gender	Man	180 respondents	45%
	Woman	220 respondents	55%

RESULTS AND DISCUSSION

Respondent Characteristics

This study successfully collected data from 400 student respondents spread across various universities in Bandung City. Based on demographic characteristics analysis, the composition of respondents showed a representative distribution according to the established stratification. In terms of university type, 240 respondents (60%) came from state universities, while 160 respondents (40%) came from private universities. Distribution by study program showed that 120 respondents (30%) came from the Islamic Economics/Sharia study program, 120 respondents (30%) from the Management/Business study program, 80 respondents (20%) from the Accounting study program, and 80 respondents (20%) from the Development Economics study program. Based on gender, female respondents dominated with 220 respondents (55%), while male respondents numbered 180 respondents (45%). In terms of semester, there was a balance between students in semesters 4-5 and semesters 6-8, each with 200 respondents (50%).

Level of Sharia Economic Literacy

The descriptive analysis results show that students' sharia economic literacy level is in the moderate category with an average score of 3.42 on a scale of 1-5. The basic sharia knowledge dimension obtained the highest score with an average of 3.68, followed by the sharia economic application dimension with a score of 3.35, and the knowledge dimension of sharia financial products with the lowest score of 3.23. The distribution of literacy levels shows that 45% of respondents have sharia economic literacy in the moderate category, 32% in the high category, and 23% in the low category. These findings indicate that although students have a fairly good basic understanding of sharia principles, their knowledge of sharia financial products still needs to be improved.

Table 3. Level of Sharia Economic Literacy Based on Dimensions

Dimensions	Mean	Standard Deviation	Category
Basic Sharia Knowledge	3.68	0.84	Tall
Knowledge of Islamic Financial Products	3.23	0.92	Currently
Sharia Economic Application	3.35	0.78	Currently
Total Sharia Economic Literacy	3.42	0.73	Currently

Level of Interest in Using Sharia Financial Products

Analysis of students' interest in using Islamic financial products showed positive results with an average score of 3.57 on a scale of 1-5. The attitude dimension toward Islamic products obtained the highest score with an average of 3.74, followed by the behavioral intention dimension with a score of 3.52, and the supporting factors dimension with a score of 3.45. The distribution of interest levels showed that 48% of respondents had high interest, 37% had moderate interest, and 15% had low interest in using Islamic financial products. These results indicate that the majority of students have a positive attitude and a fairly high interest in Islamic financial products.

Table 4.Level of Interest in Using Sharia Financial Products Based on Dimensions

Dimensions	Mean	Standard Deviation	Category
Behavioral Intention	3.52	0.86	Tall
Attitudes towards Sharia Products	3.74	0.79	Tall
Supporting Factors	3.45	0.93	Currently
Total Interest in Using Sharia Financial Products	3.57	0.76	Tall

Hypothesis Test Results

The results of a simple linear regression analysis indicate that Islamic economic literacy has a positive and significant influence on students' interest in using Islamic financial products. The regression coefficient value of 0.861 with a significance level of 0.000 ($p < 0.05$) indicates that every one unit increase in Islamic economic literacy will increase interest in using Islamic financial products by 0.861 units. The coefficient of determination (R^2) value of 0.742 indicates that 74.2% of the variation in students' interest in using Islamic financial products can be explained by the Islamic economic literacy variable, while the remaining 25.8% is explained by other factors not examined in this study.

Table 5.Simple Linear Regression Analysis Results

Model	B	Std. Error	Beta	t	Sig.	R	R²	Adjusted R²
(Constant)	0.621	0.124	-	5,008	0,000	0.861	0.742	0.741
Sharia Economic Literacy	0.861	0.035	0.861	24,603	0,000			

Analysis Based on Demographic Characteristics

The results of the independent sample t-test showed a significant difference in the level of Islamic economic literacy based on gender, where male students had a higher literacy score ($M = 3.58$) than female students ($M = 3.29$) with a significance value of 0.003 ($p < 0.05$). However, there was no significant difference in terms of

interest in using Islamic financial products based on gender ($p = 0.127$). The results of the ANOVA test showed a significant difference in the level of Islamic economic literacy based on the study program ($F = 8.456$, $p = 0.000$), where students from the Islamic Economics/Sharia study program had the highest literacy level ($M = 3.82$), followed by Management/Business ($M = 3.41$), Accounting ($M = 3.25$), and Development Economics ($M = 3.18$).

Table 6. Differences in Literacy and Interest Based on Demographic Characteristics

Characteristics Category		Sharia Literacy	Economic Interest Use	in Sig.
Gender	Man	3.58 ± 0.71	3.62 ± 0.74	0.003*
	Woman	3.29 ± 0.73	3.53 ± 0.77	0.127
Study program	Islamic/Sharia Economics	3.82 ± 0.65	3.89 ± 0.68	0,000*
	Management/Business	3.41 ± 0.72	3.58 ± 0.73	0.001*
	Accountancy	3.25 ± 0.76	3.41 ± 0.81	
	Economic development	3.18 ± 0.78	3.35 ± 0.84	

*Significant at $\alpha = 0.05$

The results of this study confirm that Islamic economic literacy has a strong and significant influence on students' interest in using Islamic financial products. This finding aligns with previous research conducted by Larasati et al., which found that increasing Islamic financial literacy can increase students' interest in investing in Islamic investment galleries by up to 66.3%. The coefficient of determination of 74.2% in this study indicates an even stronger influence than the study by Nuraini & Cheumar, which reported a 53.2% increase in interest in using Islamic banking products. This difference can be explained by the increasingly mature Islamic financial ecosystem and students' increasing awareness of the importance of Islamic financial literacy in recent years.

The moderate level of students' Islamic economic literacy (3.42) indicates that there is still room for deeper understanding. The highest score for the basic Islamic knowledge dimension (3.68) indicates that students have a good foundation in fundamental Islamic principles in economics, such as the concepts of halal and haram (permissible and forbidden), usury (riba), and economic justice. However, the lower score for the Islamic financial product knowledge dimension (3.23) indicates that students' understanding of the specific instruments and mechanisms of Islamic financial products still needs improvement. This is in line with the findings of Wartoyo et al. and Widya et al., who highlighted limited information and minimal outreach as the main obstacles to increasing student participation in the Islamic financial system.

Student interest is in the high category (3.57) with a dominant attitude dimension towards sharia products (3.74), indicating that students have a positive perception of fairness and compliance with sharia principles in financial products. This finding supports research by Haerany & Aneza and Ilfita & Canggih, who found that a positive perception of sharia products is an important factor in shaping user interest. The high score on this attitude dimension also indicates that religious values are still an important consideration for students in choosing financial products, in accordance with previous research findings that show that students with high levels of religiosity have a strong desire to comply with sharia principles in their financial transactions.

The relatively lower score on the supporting factors dimension (3.45) indicates that social environmental support and ease of access to information are still suboptimal. This confirms the important role of technology in facilitating students' access to Islamic financial products, as found by Lubis et al., who stated that ease of access through digital platforms plays a significant role in increasing student participation in Islamic investment. The digitalization of Islamic financial products and services through Islamic fintech platforms, as proposed by Lemiyana et al. and Daulay et al., not only facilitates access but also accelerates the process of financial education among students.

The significant difference in literacy levels by gender, with male students scoring higher than female students, indicates a literacy gap that requires special attention in educational programs. However, the absence of significant differences in interest in using Islamic financial products by gender indicates that both groups have equal potential to become users of Islamic financial products. The significant difference by study program, with Islamic Economics/Sharia students having the highest literacy rate, demonstrates the importance of integrating Islamic economics education into the curriculum of various study programs, not just those directly related to Islamic economics.

The finding that students from the Islamic Economics/Sharia study program have the highest literacy and interest levels confirms the importance of formal education in developing an understanding of and interest in Islamic financial products. This aligns with the recommendations of Ernayani et al. and Fakhira et al., who stated that integrating Islamic economics education into the higher education curriculum is a crucial step in equipping students with basic knowledge of Islamic financial products. Educational activities such as seminars, workshops, and Islamic investment galleries have proven effective in enhancing students' understanding of the benefits and mechanisms of Islamic financial products.

The results of this study also emphasize the importance of collaboration between various parties in improving Islamic economic literacy. As Suryadi stated, technology-based education and social media are effective tools for reaching the younger generation. Through social media and digital educational platforms, information about Islamic financial products can be delivered in a more engaging and easy-to-understand manner. Collaboration between Islamic financial institutions, universities, and the government can result in more structured educational programs that are more relevant to students' needs.

The practical implications of this research suggest that efforts to improve Islamic economic literacy should focus on strengthening understanding of specific Islamic financial products, not just basic principles. Educational programs need to be designed comprehensively, utilizing digital technology to ensure information is easily accessible to students. Furthermore, providing a user-friendly and educational platform can help students better understand and engage with Islamic financial products. In the long term, systematic efforts to improve Islamic economic literacy are expected to create a more inclusive and sustainable financial ecosystem, in line with the vision for Islamic economic development in Indonesia.

CONCLUSION

This study successfully demonstrated that Islamic economic literacy has a positive and significant influence on students' interest in using Islamic financial products, with a coefficient of determination of 74.2%, indicating substantial influence. Students' Islamic economic literacy level is in the moderate category (3.42), with the basic Islamic knowledge dimension showing the highest score, while knowledge of Islamic financial

products still needs to be improved. Students' interest in using Islamic financial products is in the high category (3.57), dominated by positive attitudes toward Islamic products, indicating that religiosity and perceptions of the fairness of the Islamic system are the main driving factors. Significant differences were found based on gender and study program, with male students and students from Islamic Economics/Sharia study programs showing higher literacy levels. These findings emphasize the importance of developing comprehensive Islamic financial education programs, integrated into the higher education curriculum, and supported by digital technology to increase information accessibility. Strategic collaboration between Islamic financial institutions, universities, and the government is needed to design educational programs that are more effective and relevant to students' needs. This research provides an important contribution to the development of education-based marketing strategies for Islamic financial products, as well as the formulation of educational policies that support the improvement of Islamic economic literacy as a foundation for the development of a sustainable Islamic financial ecosystem in Indonesia.

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