

The Moderating Effect of Religiosity on the Effect of Digital Marketing and Brand Image on Student Savings Intention in East Java State Universities in Islamic Banking

Novi Kholifatul Mustaqfiroh^{1*}, Yayuk Sri Rahayu²

Maulana Malik Ibrahim State Islamic University

Corresponding Author: novikholidatul20@gmail.com Novi Kholifatul Mustaqfiroh

ARTICLE INFO

Keywords: Digital Marketing, Brand Image, Interest, Religiosity

Received : 2, February

Revised : 15, February

Accepted: 17, March

©2025 Mustaqfiroh, Rahayu : This is an open-access article distributed under the terms of the [Creative Commons Attribution 4.0 International](https://creativecommons.org/licenses/by/4.0/).



ABSTRACT

The background of this research is the low intention in saving of Islamic banking students. Using 4 variables, namely digital marketing, brand image, intention and religiosity. The research design used is a quantitative type analyzed using Partial Least Square (PLS) with the SmartPLS 4 software analysis tool. The sample in this study used 160 respondents. The results stated that digital marketing has a significant effect on student saving intention, brand image has a significant effect on student saving intention, religiosity cannot moderate the influence of digital marketing and brand image on student saving intention.

INTRODUCTION

The growth and evolution of Islamic banking in Indonesia is able to grow rapidly in a short time and is used as a benchmark for the success of the Islamic economy in Indonesia. Even when the world is hit by a financial crisis, Islamic banks remain stable, providing benefits and comfort to their customers. The existence of Islamic banking in Indonesia is still relatively low, having an average annual growth of only 14.14%. (*Statistik Perbankan Syariah, 2024.*)

The birth of Islamic banking, which can replace conventional banks, can be a chance for Muslims to make the most of banking services effectively. With this, Islamic students should be able to use Islamic bank services compared to using conventional bank services. In line with data from the Financial Services Authority (OJK), as of November 2020, there were 30.27 million Islamic banking customers, and the number of Muslims in Indonesia was 180 million. We can know that Islamic banking has the potential to develop its industry. (*Laporan Profil Industri Perbankan - Triwulan I 2022, 2022*)

Lubis, 2021 in Nst & Mujiatun, (2023) Currently, banking is very trusted and has become a very important need because it involves a lot of activities of channeling funds through banking institutions. Seeing this, banks are aggressively promoting to attract various groups to use the services they offer. (Ayu & Rahayu, 2022). Students are the main target of banking institutions to increase the number of customers, because students have an open and inclusive mindset and they often carry out financial transactions in their daily lives. However, in reality, we can see that students are less intentioned in choosing Islamic banks, they Favor traditional banks as the primary financial institution to carry out various transactions. This can also be seen through The portion of the market held by Islamic banking in accordance with the data provided by the OJK in September 2020 as follows :

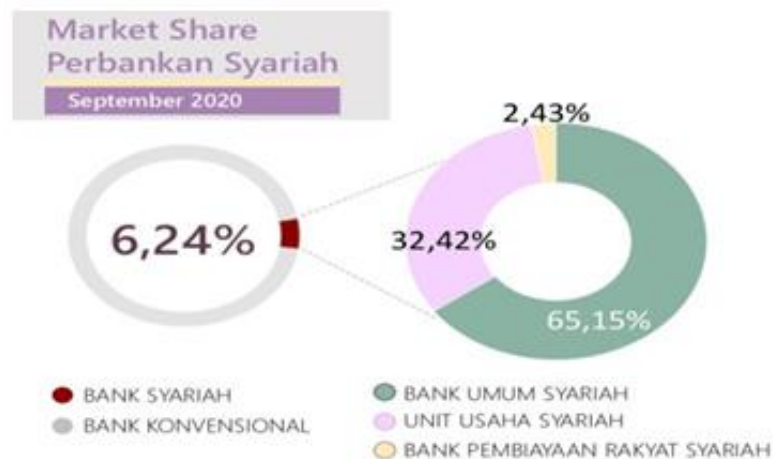


Figure 1. Market Share Perbankan syariah

According to data provided by OJK for The portion of the market held by Islamic banking as of September 2020, that Islamic banks only control 6.24% of the banking world, the rest is controlled by conventional banks. This problem refers to the lack of interest in Islamic banks. Students as a generation who are

updated about technology, therefore digital marketing is no stranger to them..
Setiawan *et al.*, (2023)

According to a research study carried out by the Indonesian Internet Service Providers Association (APJII), the level among People in Indonesia accessing the internet will reach 77.02% in 2021-2022, with students as the main group, we can see that digital marketing is the right strategy to introduce Islamic banking services to students who are familiar with technology. (Reza, 2022). Digital marketing bridges two-way marketing communication between businesses and consumers on a digital level, so that digital marketing can easily and quickly convey the message you want to convey to consumers.

In addition to digital marketing, brand image is also important to increase student intention in Islamic banking products. (Putri *et al.*, 2016). Brand image is a consumer's perception of a product or service based on their memories and experiences. According to Cotler (2000), the image of a company is not only decided by the company's own efforts, but also by various external factors.

Apart from external factors from students, there are internal factors, namely the religiosity of Islamic students themselves. Religiosity is one of the elements that affect consumer purchasing decisions. (Firmansyah *et al.*, 2019). Religiosity has a great opportunity to attract them by highlighting the advantages of products that align with religious principles.

There are many studies on intention when saving at Islamic banks, including research conducted by Subkhan & Yusli, (2021) results that digital marketing has no significant effect on intention while brand image has a significant effect on generation Z's interest in Islamic banks. Contrary to research Dafiq *et al.*, (2022) stated that digital marketing has a significant effect on generation Z's intention in Islamic banks but brand image has no significant effect on generation Z's intention in Islamic banks. Other research by Syaifullah & Priyatno, (2022) which results in brand image not having a significant effect on people's intention in saving at Islamic banks. This is in line with research conducted by Izzuddin & IlaHiyyah, (2022) results that brand image does not significantly affect the intention of generations Y and Z in using digital banks.

Given the background of the problems described and the results of previous studies showing variations in the findings obtained (research gap), thus encouraging intention in the idea of researchers using different variables from previous researchers. Researchers use digital marketing variables, and brand image as independent variables, with intention serving as the dependent variable, and religiosity as a moderating variable. Therefore, this research focuses on students at state universities in East Java.

LITERATURE REVIEW

Digital Marketing

Digital marketing involves strategies and actions aimed at promoting products or services the products or services of a company that includes branding and uses various technological media connected to the internet in various marketing strategies, where sellers can reach buyers or the goal is for you to communicate with potential buyers.(Sawhani & SE, 2021) Coviello cited

in Purwana *et al.* (2017) states that digital marketing is the application of marketing strategies through internet media to build two-way relationships with customers and promote products or services.

Marketing in line with sharia principles is expected to build and continue to maintain good relationships between marketers and customers, thereby increasing customer trust. There is no sharia marketing that contradicts the oath and principles of muamalah. All forms of marketing transactions are allowed as long as they do not deviate from the Islamic principles of muammalah.

According to Kim in Romadlon *et al.*,(2020) there are 4 indicators, including Interactive, Incentive programs, Site design, Cost. Research conducted by Dafiq *et al.* (2022) shows that digital marketing and brand image affect the intention in saving students at islamic banks. Based on the findings of relevant previous research the hypotheses put forward in this research are :

H1 : Digital marketing has a significant effect on student intention in saving at islamic banks.

Brand Image

Brand image is a consumer's perception or impression of a brand that is created through the accumulation of experience and information obtained during product use. According to Keller, brand image is a customer reaction through a brand based on what consumers remember about the brand, both good and bad. Saleem and Raja in Durmaz *et al.* (2018) said that brand image is the way customers remember a brand based on their experience with the brand. Simply put, brand image is essentially, The initial thought that arises when purchasing a product. Brand image has a significant impact on the decision to purchase a product, for this reason Islamic banking should have a good brand image, on the other hand, there is a need for Islamic branding.

Alserhan in Ilham & Firdaus, (2020) They wrote that Islamic branding can be associated as a form of using names and elements related to Islamic issues or as a product identity for both goods and services in accordance with Islamic law. Ogilvy Noor in his work entitled "What is Islamic Branding and Why is It Significant?" explains that Islamic branding has a fairly clear goal to attract Muslim consumers, and this goal starts from the actions taken and marketing communications.

According to Keller in Rahardjo, (2020) There are several indicators in measuring brand image, including Strength of brand association, of brand association, Uniqueness of brand association. Research conducted by Dafiq *et al.* (2022) shows that digital marketing and brand image affect the intention in saving students at islamic banks. Based on the findings of relevant previous research, the hypotheses put forward in this research are:

H2 : Brand image has a significant effect on student intention in saving at islamic banks

Intention

According to Whitrington in Siagian (2015) intention is a phenomenon in which a person feels more like and intentioned in an activity without any external encouragement. Intention is a drive within a person or component that

effectively attracts a person's intention or attention so that they choose something or activity that is profitable, enjoyable, and ultimately can cause a sense of satisfaction with oneself (Tarigan, 2019). Menurut Sardiman in Adiragama (2022) Intention is defined as a state in which a person sees aspects or meanings of conditions that relate to personal wants or needs. Intention according to the Big Indonesian Dictionary (KBBI), is a strong inclination, passion, or desire for something.

Intention directs a person to an object based on a sense of like or dislike. Like or dislike determines intention and a statement of like or dislike for an object can show intention in the object in question (Sukardi, 1994). Islam recognizes the existence of intention as a natural urge in humans. However, intention without real action is just wishful thinking. To realize intention, one needs to make consistent and directed efforts.

There are four indicators according to Ferdinand, as follows: transactional intention, referential intention, preferential intention, and exploratory intention.

Religiosity

The international psychological association American Psychological Association (2015) Describes religiosity as the degree or scope of an individual's religious experiences. This refers to the degree or nature of an individual's spiritual or religious encounter. Religiosity refers to a person's level of commitment to religion and its teaching. This commitment is addressed through attitudes and actions that are consistent with this commitment.

Furthermore, Islamic religiosity according to Tilliounie quoted from Suryadi & Hayat (2021) religiosity is a religious concept that has a special identity in the holy book Al-Qur'an and sunnah as taught by the prophet Muhammad SAW which includes five characteristics of religion, as follows: There is no god but Allah and Muhammad is the messenger of Allah, Worship is an obligation, Recognize the aspect of sincerity, Become an obligatory worship such as fasting for one month, Perform the pilgrimage at least once in a lifetime.

Stark R dan Glock, (1993) in Handayani *et al.* (2019) stated that measurement in religiosity involves five different dimensions, including: Dimensions of beliefs and ideology, dimensions of religious worship practices, dimensions of experience, dimensions of religious / intellectual knowledge, and dimensions of consequences. Research that has been conducted regarding intention in saving at Islamic banks, including research Mubarak, (2022) The research shows that religiosity is able to moderate the impact of knowledge on intention in saving at islamic banks. Based on the findings of relevant previous research, the hypotheses put forward in this research are:

H3 : Religiosity moderates the effect of digital marketing on student intention in saving at islamic banks

H4 : Religiosity moderates the effect of brand image on students intention in saving at Islamic banks.

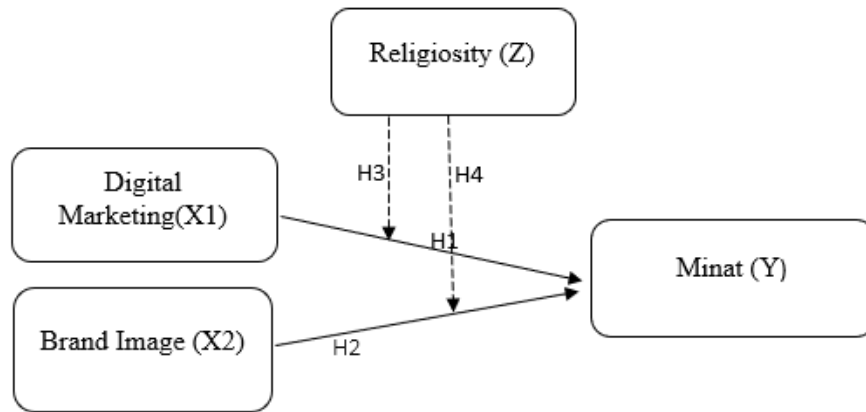


Figure 2. conceptual framework

METHODOLOGY

This study employs a research design with a quantitative type of associative approach. The location in this study was conducted at State Universities (PTN) in East Java with the object of student research in East Java. This research utilizes primary data collected in the form of questionnaires distributed to students of the research object.

The population in this study were Islamic students of state universities in East Java with a total population of 297,925 students. Given the limited time in data collection, researchers used the Slovin Formula. Which resulted in 157 samples as respondents.

$$n = \frac{297.925}{1 + 297.925 \cdot (0,08)^2}$$

$$n = 156,16$$

The data analysis was carried out utilizing the Partial Least Square (PLS) approach, implemented with SmartPLS version 4 software.

RESEARCH RESULT

Outer Model

Convergent Validity

Convergent Validity Analysis is viewed based on the worth or significance of the standardized loading factor. Ideally, a good loading factor value is above 0.7. However, values between 0.5 to 0.6 are also acceptable as evidence of convergent validity. (Ghozali, 2014)

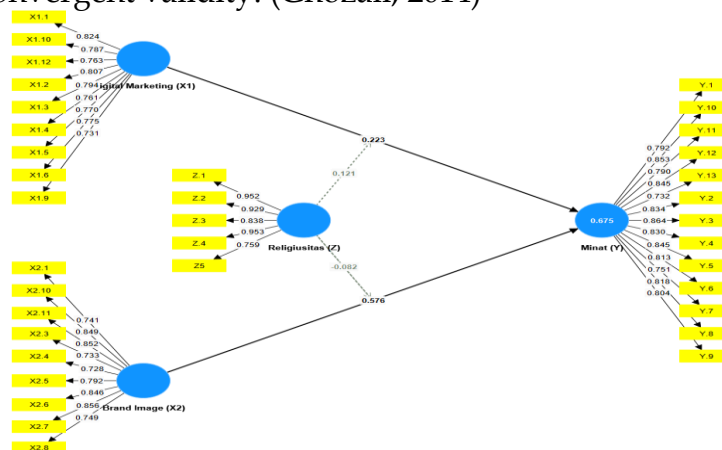


Figure 3. Outer Model

Table 1. Loading Factor

Item	Digital Marketing (X1)	Brand Image (X2)	Intention (Y)	Religiosity (Z)	Ket.
X1.1	0.824				valid
X1.2	0.807				valid
X1.3	0.794				valid
X1.4	0.761				valid
X1.5	0.770				valid
X1.6	0.775				valid
X1.9	0.731				valid
X1.10	0.778				valid
X1.12	0.763				valid
X2.1		0.741			valid
X2.3		0.733			valid
X2.4		0.728			valid
X2.5		0.792			valid
X2.6		0.846			valid
X2.7		0.856			valid
X2.8		0.749			valid
X2.10		0.849			valid
X2.11		0.852			valid
Y1			0.792		valid
Y2			0.834		valid
Y3			0.864		valid
Y4			0.830		valid
Y5			0.845		valid
Y6			0.813		valid
Y7			0.751		valid
Y8			0.818		valid
Y9			0.804		valid
Y10			0.853		valid
Y11			0.790		valid
Y12			0.845		valid
Y13			0.732		valid
Z1				0.952	valid
Z2				0.929	valid
Z3				0.838	valid
Z4				0.953	valid
Z5				0.759	valid

According to the findings from the convergent validity test of 160 respondents, it is known that each indicator of each variable in this study, namely digital marketing, brand image, intention and religiosity, has an outer loading value of > 0.7, this means that the item is declared valid. *Hair Jr et al.*,

(2021) However, it can be seen that there are still Various signs that possess an outer loading value <0.7 , namely the question items X1.7, X1.8, X1.11, X2.2, X2.9, this means that the item is declared invalid, so the item is removed from the model.

Discriminat Validity

Based Ghozali & Latan, (2014), To ensure the validity of an indicator, the cross loading factor value of the indicator on the latent variable must exceed the cross-loading factor value on other latent variables.

Table 2. Cross Loading Factor

	Variable			
	Digital Marketing (X1)	Brand Image (X2)	Intention (Y)	Religiosity (Z)
X1.1	0.824	0.620	0.617	0.458
X1.2	0.807	0.576	0.512	0.428
X1.3	0.794	0.636	0.493	0.350
X1.4	0.761	0.526	0.514	0.346
X1.5	0.770	0.501	0.508	0.283
X1.6	0.775	0.681	0.606	0.417
X1.9	0.731	0.677	0.603	0.452
X1.10	0.787	0.621	0.525	0.444
X1.12	0.763	0.578	0.539	0.447
X2.1	0.644	0.741	0.581	0.381
X2.3	0.559	0.733	0.585	0.413
X2.4	0.525	0.728	0.454	0.350
X2.5	0.575	0.792	0.636	0.487
X2.6	0.612	0.846	0.681	0.452
X2.7	0.591	0.856	0.692	0.412
X2.8	0.652	0.749	0.656	0.365
X2.10	0.662	0.849	0.650	0.431
X2.11	0.732	0.852	0.681	0.474
Y1	0.488	0.575	0.792	0.461
Y2	0.556	0.637	0.834	0.404
Y3	0.582	0.669	0.864	0.439
Y4	0.534	0.627	0.830	0.495
Y5	0.583	0.682	0.845	0.437
Y6	0.572	0.626	0.813	0.307
Y7	0.552	0.696	0.751	0.417
Y8	0.575	0.716	0.818	0.431
Y9	0.586	0.677	0.804	0.487
Y10	0.611	0.694	0.853	0.378
Y11	0.647	0.646	0.790	0.427
Y12	0.613	0.628	0.845	0.417

Y13	0.559	0.557	0.732	0.418
Z1	0.471	0.494	0.501	0.952
Z2	0.438	0.430	0.440	0.929
Z3	0.445	0.473	0.427	0.838
Z4	0.453	0.490	0.491	0.953
Z5	0.505	0.451	0.451	0.759

Shows that the cross loading factor the value for every indicator in relation to its latent variable is higher than the cross loading factor value on other latent variables. Thus, it can be inferred that these indicators has met the criteria for discriminant validity.

Average Variance Extracted (AVE)

Table 3. Average Variance Extracted (AVE)

Variable	AVE	Criteria	Ket.
Digital Marketing	0.608	>0.50	valid
Brand Image	0.633	>0.50	valid
Intention	0.663	>0.50	valid
Religiosity	0.791	>0.50	valid

This figure shows that the latent variable we studied has a strong relationship with its indicators. That the Average Variance Extracted (AVE) value each variable is assigned a value of > 0.5. This shows that each of these variables can be declared valid. The highest AVE value in the religiosity variable is 0.791.

Composite Reliability

Tabel 4. Composite Reliability

Variable	Composite Reliability	Criteria	Ket.
Digital Marketing	0.933	>0.70	reliabel
Brand Image	0.939	>0.70	reliabel
Intention	0.962	>0.70	reliabel
Religiosity	0.949	>0.70	reliabel

Based on Ghozali & Latan, (2014), a variable is considered reliable if its composite reliability value is more than 0.7. That the digital marketing, band image, intention and religiosity variables have a composite reliability value> 0.70. This indicates that each variable can be considered as reliable and valid.

Cronbach Alpha

Table 5. Cronbach Alpha

Variable	Cronbach Alpha	Criteria	Ket.
Digital Marketing	0.919	>0.70	reliabel
Brand Image	0.927	>0.70	reliabel

Intention	0.957	>0.70	reliabel
Religiosity	0.932	>0.70	reliabel

Ghozali & Latan, (2014) states that a variable is considered reliable if the composite reliability value is > 0.7. That the digital marketing, brand image, intention and religiosity variables have a value of > 0.70. It can be said that each variable can be declared reliable and valid.

Inner Model

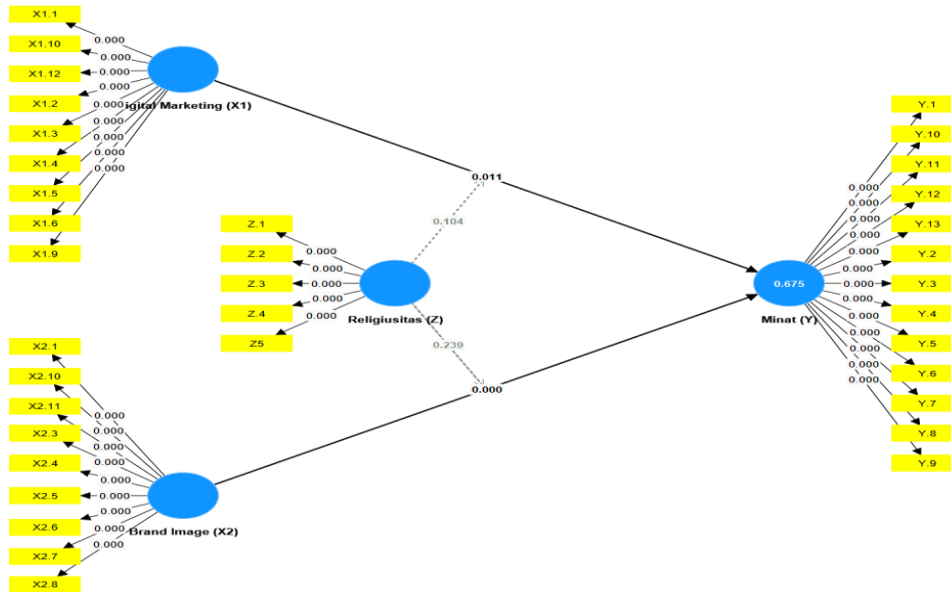


Figure 4. Inner Model

Coefficient Determination or R-Square

Table 5. R-Square

Variabel	R-Square	R-Square Adjusted
Intention (Y)	0.675	0.664

Hair Jr *et al.*, (2021) in Ghozali & Latan, (2014) There are three groupings in the R-Square value category, namely 0.75 strong category, 0.50 medium category and 0.25 weak category. Endogenous variables, namely digital marketing and brand image, can explain the exogenous variable, namely intention by 67.5% and the rest 32.5% is influenced by other factors not investigated in this study. The value of 67.5% is the amount of digital marketing and brand image variables affecting saving intention, this value cannot be much because there are still other variables that can affect student saving intention. The effect of digital marketing and brand image of 0.675 is included in the moderate category, because it is at a value of > 0.50 and <0.75, this makes the value fall into the moderate category.

Table 6. Bootstrapping

	Original Sampel	Sample Mean	Standart Deviation	T-Statistic	P Values	Ket
X1 -> Y	0.223	0.225	0.088	2.531	0.011	Accepted

X2 -> Y	0.576	0.578	0.088	6.538	0.000	Accepted
X1.Z -> Y	0.121	0.123	0.075	1.625	0.104	Rejected
X2.Z -> Y	-0.082	-0.081	0.070	1.779	0.239	Rejected

DISCUSSION

Analysis of the Effect of Digital Marketing on Intention

According to the data findings analysis shows that digital marketing has a p-value of 0.011 or <0.05 . So it can be ascertained that hypothesis one (H1) is accepted so that it can be explained that digital marketing is proven to have a significant effect on the intention in saving students of State Universities (PTN) in East Java in Islamic banking. According to Kotler & Armstrong, digital marketing is marketing that uses Digital technologies, including email, websites, online forums, newsgroups, interactive TV, and mobile communication, enhance product marketing efforts and transactions between sellers and buyers.

This research is in accordance with what was done by Dafiq *et al.*, (2022) states that digital marketing has a significant effect on generation Z's intention in Islamic banks and contradicts research by Subkhan & Yusli, (2021) which states that digital marketing has no significant effect on generation Z's intention in islamic banks.

Although there is no exact data, it can be estimated that digital promotion will be very effective in attracting students to islamic banking products. This is because students today are very tech-savvy where they are very active on social media and tend to be responsive to online marketing. The potential of digital marketing to reach students is very large, because students prefer to do activities in cyberspace. For this reason, digital marketing will be more effective in increasing students intention in islamic banking, the concept of saving.

Analysis of the Effect of Brand Image on Intention

According to the findings of data analysis, it shows that brand image has a p-value of 0.000 or <0.05 . H2 is accepted, so it can be ascertained that hypothesis two (H2) is accepted so that it can be explained that brand image is proven to have a significant effect on the intention in saving public university students (PTN) in East Java at islamic banks. According to Kotler & Keller, brand image is the perception that consumers hold in their minds regarding a brand. that arises based on consumer experience of a brand, giving rise to a brand image that resides in the perceptions of consumers. Brand image refers to the impression of consumers in the product's quality, service or form offered.

This research is in accordance with what was done by (Subkhan & Yusli, 2021) which states that brand image has a significant effect on generation Z's intention in islamic banks. The results are in line with research conducted by Said, (2016) stated that there was a positive and significant influence between

brand image on intention in saving at BMT in Demak Regency and contradicted research by Dafiq *et al.*, (2022) stated that brand image does not have a significant effect on Generation Z's intention in Islamic banks.

The more positive the brand image in Islamic banks, the more likely students will have Islamic bank products because they believe that Islamic banks are more trusted and safe in their implementation. With this, a positive brand image will be able to influence students' intention in saving in Islamic banking. It can be interpreted that the better the brand image owned by Islamic banks, the more intention in saving by students of State Universities (PTN) in East Java in Islamic banking will increase. A strong brand image will simplify the process for students to assess a product. This means that the better the brand image owned by Islamic banks, the more intention Islamic students in Indonesia will have in becoming Islamic bank customers.

Moderation Analysis of Religiosity on the Effect of Digital Marketing on Intention

Based on the results of data analysis, it has a p-value of 0.104 or > 0.05 , it can be concluded that H_0 is accepted and H_3 is rejected. This result means that religiosity as a moderating variable cannot moderate the effect of digital marketing on the intention in saving state university students in East Java in Islamic banking. This study supports the hypothesis that the religiosity variable is a predictor moderation type, which This implies that religiosity cannot act as a moderating factor on the effect of digital marketing on student intention in saving. The implication is that an increase in digital marketing of an Islamic bank, even though it is accompanied by a high level of religiosity, does not automatically guarantee an increase in one's savings (Mubarak, 2022)

This can be explained by Violita & Sos, (2023) that university students as the current young generation have different values and priorities from the previous generation. Religious values may not be as strong in shaping the consumption behavior of the younger generation. Students as a young generation have different priority values than the previous generation. They will tend to focus more on convenience and efficiency in making transactions offered by digital marketing, without involving religiosity.

Students as a young generation who have different priority values from the previous generation. They will tend to focus more on convenience, and efficiency in making transactions offered by digital marketing, without involving religiosity. This is seen in the condition of East Java State University students who are respondents, there are 24% of 160 students who do not yet have Islamic banks, this market condition students may be more open to conventional bank products that offer convenience and familiarity, so religiosity does not change preferences to have savings in Islamic banks. Students of State Universities in East Java, the majority of whom are Muslim, do not use their backgrounds that have Islamic religious knowledge in choosing for financial matters, because they prioritize personal preferences in choosing financial matters such as ease of access and services needed.

The variable religiosity cannot moderate is also found in research Lestari, (2021) which has the result that religiosity cannot be a moderating variable on e-

wom, brand image and knowledge on public intention in becoming customers of Islamic banks.

Moderation Analysis of Religiosity on the Effect of Brand Image on Intention

Based on the results of data analysis, it shows that the p-value is 0.239 or > 0.05 , it can be concluded that H_0 is accepted and H_4 is rejected. This result means that religiosity cannot moderate the impact of brand image on the intention in saving of state university students in East Java in islamic banking. The findings of this study support the hypothesis that religiosity is a type of moderation predictor (predictor moderation). Religiosity cannot moderate the impact of brand image on saving intention. The implication is that an increase in a bank's brand image, although accompanied by a high level of individual religiosity, does not automatically guarantee an increase in a person's intention in saving.

Nasrullah, (2015) in Mubarak, (2022) which explains that the Indonesian people are more inclined to fulfill their desires than to fulfill their basic needs, and have not fully implemented religious values in their daily lives. Changes in social values today greatly affect everything including the intention factor in saving at islamic banks. Students as the younger generation are currently more influenced by trends and more practical social values, so that the brand image of a bank is prioritized over existing religiosity considerations. A positive brand image will be able to create a strong trust and preference among students, this is also a consideration for students in choosing to save.

The limited awareness of student religiosity is also one of the factors, many understand religiosity but still do not apply it in everyday life, especially with regard to finance. On the other hand, a social environment that supports the practice of saving in Islamic banks can encourage people to be more interested in using Islamic banking services, with this the brand image of a bank is very important because religiosity does not moderate the effect of brand image on student interest in saving.

This research is in accordance with research conducted by Mubarak, (2022) which states that religiosity does not moderate the influence of brand image on the interest in saving at islamic banks for people in Banjarmasin City..

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Based on the results of the analysis and discussion related to the formulation of research problems in the form of a moderating effect of religiosity on the influence of digital marketing and brand image on the interest in saving students of State Universities (PTN) in East Java in Islamic banking, the following conclusions can be drawn :

1. Partially digital marketing has a significant effect on the intention in saving state university students in East Java in Islamic banks. This means that digital marketing carried out by Islamic banks is able to attract intention in saving state university students in East Java and is able to change their preferences from conventional banks to islamic banks.

2. Partially, brand image has a significant effect on the intention in saving state university students in East Java in islamic banks. This means that the better the brand image of Islamic banks, the more intention in saving by students of state universities in East Java in islamic banks will increase.
3. Religiosity does not moderate the effect of digital marketing on the intention in saving students of State Universities (PTN) in East Java in islamic banking. The implication is that an increase in digital marketing of an Islamic bank, although accompanied by a high level of religiosity, does not automatically guarantee an increase in student savings.
4. Religiosity does not moderate the effect of brand image on the intention in saving students of State Universities (PTN) in East Java in Islamic banking has no significant effect. The implication is that an increase in the brand image of an Islamic bank, even though it is accompanied by a high level of religiosity, does not automatically guarantee an increase in student savings.

Recommendations

1. For further researchers, they can develop the variables used in this study and can be adjusted to the existing circumstances. Thus, this research can be the basis for identifying new variables that are relevant and can contribute to understanding the intention in saving students in islamic banks. Future researchers also need to expand the existence of research objects.
2. Islamic banks are expected to consistently increase their digital marketing efforts to increase students' intention in saving. In addition, islamic banks should maintain a good name and good reputation is very important so that students continue to believe and make Islamic banks a financial institution that is trusted by students.

ADVANCE RESEARCH

Future research could explore additional moderating variables beyond religiosity, such as financial literacy, perceived trust, or social influence, to better understand the factors shaping students' intention to save in Islamic banks. A longitudinal study could also provide deeper insights into behavioral changes over time, assessing whether digital marketing and brand image have a lasting impact on students' financial decisions. Furthermore, employing a mixed-methods approach—combining quantitative surveys with qualitative interviews—could uncover nuanced motivations behind students' banking preferences. Expanding the scope to include private university students or different regions may also enhance the generalizability of the findings.

REFERENCES

- Adiragama, M. R. (2022). *Pengelompokan Minat Menonton Film Mahasiswa Program Studi Dko Universitas Pasundan Bandung Di Aplikasi Netflix Selama Masa Pandemi Covid-19 Menggunakan Algoritma K-Means Clustering*. Universitas Komputer Indonesia.
- Ayu, N. I., & Rahayu, Y. S. (2022). Pengaruh Islamic marketing mix terhadap keputusan menjadi nasabah dengan minat sebagai variabel mediasi. *Jurnal Tabarru': Islamic Banking and Finance*, 5(2), 326–337.

- Dafiq, B. I., Hidayati, A. N., & Habib, M. A. F. (2022). Pengaruh literasi keuangan, literasi digital, digital marketing, brand image dan word of mouth terhadap minat generasi z pada bank syariah. *Fair Value: Jurnal Ilmiah Akuntansi Dan Keuangan*, 4(11), 4971-4982.
- Durmaz, Y., Çavuşoğlu, S., & Özer, Ö. (2018). The effect of brand image and brand benefit on customer loyalty: the case of Turkey. *International Journal of Academic Research in Business and Social Sciences*, 8(5), 528-540.
- Firmansyah, F., Purnamasari, P. E., & Djakfar, M. (2019). Religiusitas, lingkungan dan pembelian green product pada konsumen generasi Z. *Iqtishoduna: Jurnal Ekonomi Dan Bisnis Islam*, 15(1), 57-70.
- Ghozali, I. (2014). *Structural Equation Modeling, Metode Alternatif dengan Partial Least Square (PLS)(Edisi 4)*. Semarang: Badan Penerbit Universitas.
- Ghozali, I., & Hengky, L.(2012). *Konsep, Teknik Dan Aplikasi Menggunakan Program Smart PLS 3.0*. Universitas Diponegoro. Semarang. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2014). *Konsep, Metode dan Aplikasi Menggunakan Program Warp PLS 4.0*. Semarang: Universitas Diponegoro.
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). *Partial least squares structural equation modeling (PLS-SEM) using R: A workbook*. Springer Nature.
- Handayani, A., Azman, H. A., & Ismail, I. (2019). Pengaruh Pengetahuan Dan Sikap Terhadap Perilaku Memilih Bank Syariah Dengan Faktor Religiusitas Sebagai Moderating Variable. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 3(1), 1-19.
- Ilham, M., & Firdaus, F. (2020). Islamic Branding dan Religiusitas Serta Pengaruhnya Terhadap Keputusan Pembelian Oleh Konsumen Pada Swalayan Al-Baik Kota Tanjungpinang. *PERADA*, 3(1), 29-48.
- Izzuddin, M. G., & Ilahiyyah, I. (2022). Pengaruh User Interface, Brand Image, dan Digital Literacy terhadap Minat Penggunaan Bank Digital. *Jurnal Maksipreneur: Manajemen, Koperasi, Dan Entrepreneurship*, 12(1), 144-163.
- Laporan Profil Industri Perbankan - Triwulan I 2022. (2022). Otoritas Jasa Keuangan. <https://www.ojk.go.id>
- Lestari, A. (2021). *Pengaruh E-Word Of Mouth, Brand Image Dan Pengetahuan Terhadap Minat Menjadi Nasabah Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi (Studi Kasus Masyarakat Kecamatan Bandungan)*.
- Mubarak, Z. (2022). Pengaruh Brand Image Dan Pengetahuan Terhadap Minat Menabung Masyarakat di Kota Banjarmasin Pada Bank Syariah Dengan Religiusitas Sebagai Variabel Moderasi. *Jurnal Ilmiah Ekonomi Islam*, 8(3), 2875-2881.
- Nasrullah, M. (2015). Islamic Branding, Religiusitas dan keputusan konsumen terhadap produk. *Jurnal Hukum Islam*, 13(2), 79-87.
- Nst, Y. S., & Mujiatun, S. (2023). Pengaruh Literasi Keuangan, Digital Marketing, Dan Word Of Mouth Terhadap Minat Generasi Z Menabung Pada Bank Syariah (Studi Kasus Masyarakat Binjai Kota). *Ekonomi Bisnis Manajemen Dan Akuntansi (EBMA)*, 4(1), 1506-1519.
- Purwana, D., Rahmi, R., & Aditya, S. (2017). Pemanfaatan digital marketing

- bagi usaha mikro, kecil, dan menengah (UMKM) di Kelurahan Malaka Sari, Duren Sawit. *Jurnal Pemberdayaan Masyarakat Madani (JPMM)*, 1(1), 1–17.
- Putri, W. S. R., Nurwati, N., & Santoso, M. B. (2016). Pengaruh media sosial terhadap perilaku remaja. *Prosiding Penelitian Dan Pengabdian Kepada Masyarakat*, 3(1).
- Rahardjo, N. A. (2020). Pengaruh Brand Image Dan Digital Marketing Pt Prudential Life Assurance Terhadap Minat Beli Masyarakat Di Surabaya. *Jurnal Strategi Pemasaran*, 7(2), 20.
- Reza, P. (2022). *Penetrasi Internet di Kalangan Remaja Tertinggi di Indonesia*. Databoks. <https://databoks.katadata.co.id/teknologi-telekomunikasi/statistik/d100bd73a8e3529/penetrasi-internet-di-kalangan-remaja-tertinggi-di-indonesia>
- Romadlon, A., Marlien, R. A., & Widyasari, S. (2020). *Pengaruh digital marketing, kepercayaan dan kualitas produk terhadap niat beli (Studi pada akun Instagram Kawaii Coklat)*.
- Said, A. (2016). *Pengaruh Brand Image, Word of Mouth, Dan Iklan, Terhadap Minat Menabung Di Bmt Se-Kabupaten Demak*. STAIN Kudus.
- Sawlani, D. K., & SE, M. (2021). *Digital marketing: brand images*. Scopindo Media Pustaka.
- Setiawan, Z., Rukmana, A. Y., Ariasih, M. P., Nurapriyanti, T., Suryaningrum, D. A., Ambulani, N., Sari, A., Subadi, S., Jasri, J., & Dewi, R. D. L. P. (2023). *Buku Ajar Digital Marketing*. PT. Sonpedia Publishing Indonesia.
- Siagian, R. E. F. (2015). Pengaruh minat dan kebiasaan belajar siswa terhadap prestasi belajar matematika. *Formatif: Jurnal Ilmiah Pendidikan MIPA*, 2(2).
- Statistik Perbankan Syariah*. (n.d.). Otoritas Jasa Keuangan. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/default.aspx>
- Subkhan, M., & Yusli, M. (2021). *Pengaruh Literasi Keuangan, Digital Marketing, Brand Image dan Word of Mouth terhadap Minat Generasi Z pada Bank Syariah (Studi Kasus di Bank Syariah Kabupaten Sleman)*.
- Suryadi, B., & Hayat, B. (2021). *Religiusitas Konsep, Pengukuran, dan Implementasi di Indonesia*. Bibliosmia Karya Indonesia.
- Syaifullah, I. A., & Priyatno, P. D. (2022). Pengaruh Literasi Keuangan, Brand Image, dan Religiusitas terhadap Minat Menabung Masyarakat Jabodetabek Pada Bank Syariah. *Syiar Iqtishadi: Journal of Islamic Economics, Finance and Banking*, 6(1), 55–74.
- Tarigan, N. T. (2019). Pengembangan buku cerita bergambar untuk meningkatkan minat baca siswa kelas iv sekolah dasar. *Jurnal Curere*, 2(2).
- Violita, M. D., & Sos, S. (2023). *Konsumerisme Masyarakat Urban: Konsep, Sejarah, dan Pengaruhnya terhadap Pola Gaya Hidup (Kajian Kritis Etika Deontologi Immanuel Kant)*. Nilacakra.