

ABSTRACT

The development of Islamic banks in Indonesia has shown a positive trend in recent years. BSI (Bank Syariah Indonesia) is one of the most popular banks in Indonesia. Bank Syariah Indonesia's total assets reached IDR 353.62 trillion as of December 2023. This research aims to examine the factors that influence customers' savings decisions.

The method used in this research is Structural Equation Modeling (SEM) with Partial Least Square (PLS) technique using SmartPLS 4.0 analysis. Primary data was obtained through a questionnaire with 100 samples of customers using easy wadiah savings at Bank Syariah Indonesia (BSI) KCP Sukoharjo Slamet Riyadhi.

The test results show that Islamic Financial Literacy has a positive and insignificant effect. The other three variables, namely Attitude, Subjective Norm, and Perceived Behavioral Control, have a positive and significant effect. The attitude variable is the variable that has the strongest influence on saving decisions.

Keywords: Bank Syariah Indonesia, Islamic Financial Literacy, Attitude, Subjective Norm, Perceived Behavioral Control, Saving Decisions.