

ABSTRACT

Even though Indonesia is a country with a majority Muslim population, sharia banking still lags behind conventional banking. Apart from that, the level of sharia financial literacy among the people is still lower than conventional financial literacy. However, in recent years sharia banking has continued to show positive results, which can be seen from the increase in market share and the number of sharia savings users. The increase in these indicators cannot be separated from the role of individuals, namely having good literacy regarding sharia banking, one of which is students. The aim of this research is to determine and explain savings literacy in Islamic banks and its impact on students in the Management study program, Faculty of Economics and Business, PGRI University, Palembang. This study uses a qualitative method. The data source in this research uses primary data, namely interviews with 9 informants using the Purposive Sampling method. The data checking and validity techniques used are source triangulation and time triangulation. The data processing techniques used are data reduction, data presentation, and drawing conclusions. The data analysis technique used is narrative analysis technique. Based on field findings with informants, this research shows that students have good literacy in saving at Islamic banks. Literacy in saving at sharia banks also has a positive impact on students in the Management study program, Faculty of Economics and Business, PGRI Palembang University.

Keywords: Literacy, Saving, Sharia Bank