

ABSTRACT

Indonesia, as one of the countries with the largest Muslim population, holds significant potential for the development of Islamic finance. The country's banking system operates under a dual model, encompassing both conventional and Sharia banks. However, data from the Financial Services Authority (OJK) indicates that the market share of Sharia banks remains relatively small compared to conventional banks. Public interest in saving funds in Sharia banks is strongly influenced by financial literacy and the brand image of these banks.

This study aims to analyze the impact of financial literacy and brand image on the interest in saving funds in Sharia banks. Using a quantitative approach, the research employed non-probability sampling with a purposive sampling technique, selecting 100 respondents aged 18 and above who have an interest in Islamic banking services. The findings reveal that both financial literacy and brand image have a significant influence on the public's interest in saving funds in Sharia banks.

Keywords: Sharia bank, Financial Literacy, Brand Image, Saving Interest