



RESEARCH ARTICLE

The Effect Of Financial Literacy And Lifestyle On Savings Interest Moderated By Gender Among State-Owned Bank Customers In Palangka Raya City

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Abstract

This study aims to examine the effect of financial literacy and lifestyle on saving interest, with gender as a moderating variable, among customers of state-owned banks (BUMN) in Palangka Raya City. The study is motivated by the phenomenon of low saving interest despite the increasing use of banking services. This research employs a descriptive quantitative approach. Data were collected through questionnaires distributed to active customers of Bank BRI, Bank Mandiri, Bank BNI, and Bank BTN in Palangka Raya City. The collected data were analyzed using the Structural Equation Modeling–Partial Least Square (SEM-PLS) method with the assistance of SmartPLS software. The results show that financial literacy has a positive and significant effect on saving interest. Lifestyle also has a positive and significant effect on saving interest. However, gender does not moderate the relationship between financial literacy and saving interest, nor the relationship between lifestyle and saving interest. These findings indicate that financial literacy and lifestyle play an important role in encouraging saving interest among customers of state-owned banks, regardless of gender differences. This study is expected to contribute to behavioral finance literature and provide practical insights for banking institutions in designing strategies to enhance customers' saving interest.

Keyword: Financial Literacy, Lifestyle, Gender.

Introduction

Saving is crucial for a region's economic development. Muharajabdinul et al. (2025) explain that community savings reflect an individual's ability to manage income and serve as a source of funds used by financial institutions to distribute productive loans. However, in recent years, savings interest among state-owned bank customers in Palangka Raya City has shown a fluctuating trend. According to a report by the Financial Services Authority (OJK, 2024), although the financial inclusion rate in Central Kalimantan has reached 74.9%, financial literacy is only around 62.4%. This indicates that the majority of the population has access to banking services but does not yet fully understand the benefits and functions of financial products. This phenomenon is evident in the behavior of Palangka Raya residents who are more active in using banking services for digital transactions such as transfers, bill payments, and e-wallet usage, rather than regularly setting aside funds in savings. Data from the Palangka Raya branches of Bank Rakyat Indonesia (BRI) and Bank Negara Indonesia (BNI) in 2023 shows that the growth in active accounts was not accompanied by a significant increase in the average savings balance. This indicates that people tend to use banks primarily as a means of transaction, rather than as a medium- to long-term savings facility. This low interest in saving is not only caused by economic factors such as income and living expenses, but also by non-economic factors such as financial literacy levels, lifestyle, and social characteristics like gender. Several previous studies have shown that financial literacy has a significant influence on individual financial behavior. Lusardi & Mitchell (2020) emphasized that sound financial knowledge helps individuals make rational decisions, including regarding saving and investing. Meanwhile, the OECD (2021) defines financial literacy as the combination of knowledge, attitudes, and behaviors necessary to make effective financial decisions to improve individual economic

well-being. Referring to previous research, Afania et al.'s (2025) study found that financial literacy significantly influences the savings behavior of students in Surakarta. This is certainly in line with an empirical study by Sobari & Tresnawati (2024), which showed that financial literacy influences individuals' intentions to save funds in formal financial institutions. Therefore, the greater an individual's understanding of financial concepts, the greater their tendency to save regularly. Besides financial literacy, lifestyle factors are also important aspects influencing financial behavior. In modern society, lifestyle is often associated with consumption patterns and the use of income to fulfill desires, rather than needs. According to Kotler & Keller (2016), lifestyle describes how a person spends their time and money, as well as how their personal values and activities are reflected in financial decisions. This is in line with research by Sari et al. (2023), which shows that a consumptive lifestyle can reduce the tendency to save, because individuals focus more on instant gratification than long-term financial planning. Not all research results show a consistent relationship between lifestyle and savings behavior. A study by Melisa (2025) found that lifestyle had no significant effect on Generation Z's financial management, while financial literacy had a positive effect. This inconsistency in findings indicates a literature gap, where the relationship between lifestyle and savings behavior can differ depending on a region's social, economic, and demographic context. In addition to these two factors, gender also has the potential to moderate the relationship between financial literacy, lifestyle, and savings intentions. Gender differences reflect not only biological differences but also social and cultural roles that influence how individuals make financial decisions. This is clearly stated in Ajzen's (1991) Theory of Planned Behavior, which states that a person's behavior is driven by intentions, which are formed from attitudes, social norms, and perceived behavioral control. Therefore, gender can influence all three aspects. Several studies, such as those conducted by Chen & Volpe (2021), also show that men tend to be more confident in taking financial risks, while women are more cautious and tend to save for future security. Judging from the results of previous studies, it appears that financial literacy and lifestyle have a strong influence on savings interest, but this relationship can vary depending on moderating factors such as gender. Most previous studies have focused on student groups or large urban communities in Java, while studies on state-owned bank customers in developing areas such as Palangka Raya are still very limited and rarely discussed.

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Method

Data analysis is an activity after data from all respondents or other data sources are collected. Activities in data analysis include grouping data based on variables and types of respondents, tabulating data based on variables from all respondents, presenting data for each variable studied, and performing calculations to test the hypotheses that have been proposed. Descriptive statistics are statistics used to analyze data by describing or depicting the collected data as it is without the intention of making conclusions that apply to the general public or generalizations. Statistical techniques used for populations, these statistics are suitable for use when samples are taken from a clear population, and the sampling technique from that population is carried out randomly. This study used Partial Least Squares (PLS) as a data analysis technique, a multivariate statistical analysis technique that can handle multiple response variables and explanatory variables simultaneously. According to Ghozali (2014), PLS is a soft modeling analysis method because it is not based on the assumption that data must be on a measurement scale, the data distribution is free, and the sample size can be small. The purpose of Partial Least Squares is to explain the existence or absence of a relationship between latent variables. This research required SmartPLS software to analyze the data due to the limited sample size. SmartPLS allows researchers to use random sampling or bootstrapping, eliminating issues when assuming normality. SmartPLS offers two models for analyzing data: the inner model, or structural model, and the outer model, or measurement model.

Results and Discussion

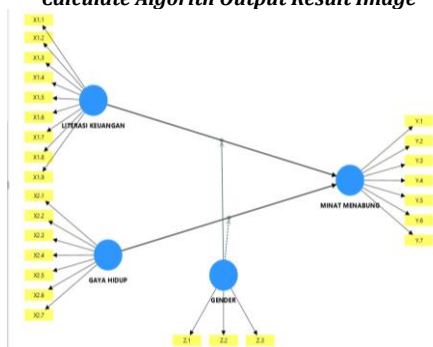
Data analysis

Partial Least Squares (PLS) is an analysis method included in *Structural Equation Modeling* (SEM). This technique is increasingly used due to several important advantages. PLS can work with various measurement scales, does not require large sample sizes, and is capable of processing complex research models, especially when creating multiple endogenous and exogenous variables (dependent and independent variables) with multiple indicators.

As a method emphasizing predictive ability, PLS does not require specific assumptions about data distribution in its parameter estimation process. This means that this technique does not rely on parametric procedures to assess parameter significance, thus the approach used is nonparametric. In the analysis process, PLS model evaluation is carried out through two main stages: an assessment of the outer model related to the indicators, and an assessment of the inner model that examines the relationships between latent variables. The following is the model structure built based on the research statements reviewed by the author:

Structural Model Drawing

**Figure 1 Measurement Model Test (Outer Model)
Calculate Algorithm Output Result Image**



Source: SmartPLS 4 2025 Data Processing Results

The figure above displays the results of the power tabulation model processed using the SmartPLS 4 application, then analyzed using a computational algorithm. Based on the measurement model output, the external model section is used to assess construct validity and instrument reliability. In this study, the measurement model evaluation was carried out through validity testing, which included convergent validity and discriminant validity, as well as reliability testing, which included composite reliability and

Cronbach's alpha. The following are the results of the measurement model that was tested using the SmartPLS 4 program.

Convergent Validity

The *convergent validity* of the measurement model can be seen in the correlation between the value of each indicator and the value of its construct (its loading factor). The loading factor value for each indicator must be greater than 0.70 to be considered valid. The P-value for each indicator must be below 0.50 to be considered significant. The following is the loading factor output.

Table 1 Loading Factor Table

Variable s	LK (X1)	GH (X2)	MM (Y)	Gender (Z)	Information
X1.1	0.872				Valid
X1.2	0.968				Valid
X1.3	0.835				Valid
X1.4	0.962				Valid
X1.5	0.972				Valid
X1.6	0.792				Valid
X1.7	0.934				Valid
X1.8	0.965				Valid
X1.9	0.935				Valid
X2.1		0.759			Valid
X2.2		0.798			Valid
X2.3		0.825			Valid
X2.4		0.760			Valid
X2.5		0.774			Valid
X2.6		0.847			Valid
X2.7		0.739			Valid
Y1.1			0.799		Valid
Y1.2			0.764		Valid
Y1.3			0.783		Valid
Y1.4			0.868		Valid
Y1.5			0.768		Valid
Y1.6			0.876		Valid
Y1.7			0.746		Valid
Z.1				0.881	Valid
Z.2				0.789	Valid
Z.3				0.730	Valid

Source: Data processed by researchers (2025)

Based on the table above, it can be seen that the loading factor value for all variables is greater than 0.7. All indicators, consisting of financial literacy, lifestyle, gender, and interest in saving, meet *convergent validity requirements* and are declared valid.

Discriminant Validity

Discriminant validity can occur when two different instruments used to measure constructs that are predicted to be uncorrelated produce uncorrelated scores. This test can be

performed by observing and using *cross-loading values* to check the validity of the instrument in reflecting latent variables. When the *cross-loading data* is proven to meet the requirements, the next stage is to test the validity with *convergent validity* by comparing the AVE (*Average Variance Extracted*) values. The AVE value is used to evaluate convergent validity by fulfilling the requirement, namely an AVE value greater than 0.50. The following are the AVE values for each construct used in a study.

Cross Loading Value

Discriminant validity testing is performed by examining the cross-loading values. An indicator is deemed to meet discriminant validity if its cross-loading value for the measured variable is higher than the cross-loading values for other variables. The following are the cross-loading values for each indicator for each research variable:

Table 2

Variables	Financial Literacy (X1)	Lifestyle (X2)	Interest in Saving (Y)	Gender (Z)
X1.1	0.872	0.464	0.468	0.299
X1.2	0.968	0.562	0.615	0.351
X1.3	0.835	0.443	0.458	0.303
X1.4	0.962	0.573	0.631	0.359
X1.5	0.972	0.585	0.643	0.364
X1.6	0.792	0.414	0.430	0.246
X1.7	0.934	0.548	0.598	0.363
X1.8	0.965	0.550	0.596	0.367
X1.9	0.935	0.513	0.557	0.372
X2.1	0.492	0.759	0.713	0.418
X2.2	0.455	0.798	0.662	0.353
X2.3	0.378	0.825	0.699	0.404
X2.4	0.459	0.760	0.693	0.424
X2.5	0.416	0.774	0.608	0.319
X2.6	0.397	0.847	0.73	0.398
X2.7	0.539	0.739	0.738	0.435
Y1.1	0.582	0.780	0.799	0.455
Y1.2	0.383	0.554	0.764	0.299
Y1.3	0.458	0.866	0.783	0.427
Y1.4	0.482	0.664	0.868	0.514
Y1.5	0.556	0.752	0.768	0.436
Y1.6	0.507	0.649	0.876	0.476
Y1.7	0.444	0.594	0.746	0.441
Z.1	0.398	0.494	0.562	0.881
Z.2	0.230	0.367	0.383	0.789
Z.3	0.220	0.312	0.332	0.730

Source: Data processed by researchers (2025)

The data in the table shows that the loading value of each indicator on its construct is higher than the cross-loading value on other constructs. This indicates that all constructs or latent variables have met good *discriminant validity*, as indicators on one construct have higher values for that construct than for other constructs.

Average Variance Extracted (AVE)

Average Variance Extracted (AVE) is the average percentage of the *Average Variance Extracted (AVE)* value of each question item or indicator within a variable, which serves as a summary of convergent indicators. If the AVE value is above 0.5, it can be considered to meet the criteria for a good value. *The Average Variance Extracted (AVE)* values in the data can be seen in the following table:

Table 3

Variables	Average Variance Extracted (AVE)	Standardized Value (AVE)	Information
Financial Literacy (X1)	0.619	> 0.50	Valid
Lifestyle (X2)	0.643	> 0.50	Valid
Interest in Saving (Y)	0.643	> 0.50	Valid
Gender (Z)	0.833	> 0.50	VALID

The data in the table above shows that all *Average Variance Extracted (AVE)* values for each indicator are above 0.5. Therefore, it can be concluded that *the Average Variance Extracted (AVE)* values in this study have met the criteria.

Reliability

The next test after the validity test is the construct reliability test, which can be measured by looking at two criteria: *Cronbach's alpha coefficients* and *composite reliability coefficients*. If *the Cronbach's alpha* and *composite reliability values* are greater than 0.7, then it indicates the level of reliability of each indicator group against the latent variable is met. The following are the results of the latent variable coefficients shown in the table below:

Table 4 Composite and Cronbach's Alpha Value Table

Variable s	Cronbach's Alpha	Composite Reliability	Standard	Information
Financial Literacy (X1)	0.897	0.919	> 0.6	Reliable
Lifestyle (X2)	0.73	0.843	> 0.6	Reliable
Gender (Z)	0.974	0.978	> 0.6	Reliable
Interest in Saving (Y)	0.907	0.926	> 0.6	Reliable

Source: Data processed by researchers (2025)

Based on the table above, it can be seen that all variables have met the *composite reliability criteria*. This is indicated by the *composite reliability* and *Cronbach's alpha values*, which have met the criteria, namely greater than 0.60. It can be concluded that all variables have met the *composite reliability criteria* and can be declared reliable.

Structural Model Test (Inner Model)

The structural model (*inner model*) is a model that describes the relationship between constructs (latent variables) which is evaluated using path coefficients, and the structural model is evaluated using R-square for the dependent variable.

R-Squeeze

R-square assesses endogenous constructs with PLS starting with the R-square value to determine how much influence the independent latent variable has on the dependent latent variable. According to Ghazali and Latan, an R-square value of 0.75 (indicates a strong model), 0.50 (moderate), and 0.35 (indicates a weak model).

Table 5 R-Square Value Table

Variables	R-Square	R-Square adjusted
Interest in Saving	0.812	0.802

Source: Data processed by researchers (2025)

The table above is the R-square test results table used to see how much the independent variable influences the dependent variable. Based on the table above, the adjusted R-square value is 0.812, so it can be concluded that the exogenous variables X1 (Financial Literacy), X2 (Lifestyle), are able to influence the endogenous variable Y (Savings Interest) by 81.2%, while the remaining 18.8% is influenced by other variables not included in this study.

F-Squeeze

The F-Square test is used to assess the level of goodness of fit of a model. F-Square values of 0.02, 0.15, and 0.35 can be interpreted as indicators of whether the predictors in the latent variable have a weak, moderate, or strong influence at the structural level (Ghozali & Latan, 2015).

Table 6

Variables	LK (X1)	GH (X2)	Gender (Z)	MM (Y)	Gender (Z) x LK (X1)	Gender (Z) x GH (X2)
LK (X1)				0.085		
GH (X2)				1,631		
MM (Y)						
Gender (Z)				0.038		
Gender (Z) x LK (X1)				0.006		
Gender (Z) x GH (X2)				0.015		

Source: SEM PLS (2025)

Path Coefficients

Hypothesis testing is conducted by observing the *Path Coefficient calculation* in the inner model test. The hypothesis testing process uses a measuring tool with a 95% confidence level. A hypothesis is declared accepted if the T-Statistic is greater than the T-table of 1.96 with an error limit ($\alpha 5\% = 0.05$). This means that if the T-statistic value for each hypothesis is greater than the T-table, then the hypothesis can be declared accepted or proven. Conversely, if the T-statistic value for each hypothesis is less than the T-table, then the hypothesis can be declared rejected. The following are the results of the hypothesis testing in this study:

Table 7 Hypothesis Value Table (Path Coefficients)

Path Coefficient	Original Sample (O)	T-Statistics	P-values
Financial Literacy => Interest in Saving	0.157	2,287	0.022
Lifestyle => Interest in Saving	0.732	11,669	0.000
Gender => Financial Literacy => Interest in Saving	-0.060	0.772	0.440
Gender => Lifestyle => Interest in Saving	0.037	0.56	0.575

Source: SEM PLS (2025)

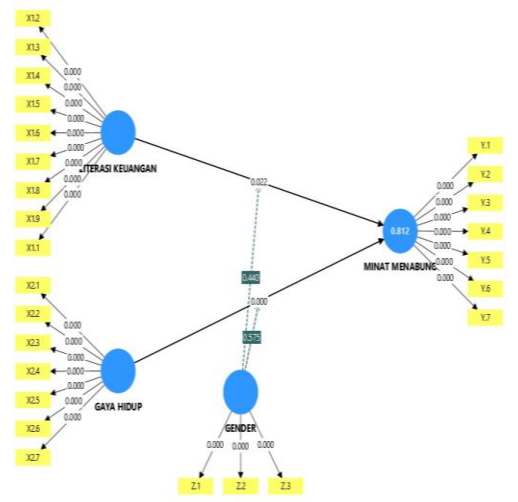
Based on the results of the hypothesis test in the previous table, it can be seen that the influence of Financial Literacy (X1) on Interest in Saving (Y) is shown by the T-statistic of 2.287 > 1.96 with a P-value of 0.022 < 0.05, which is 0.157. Furthermore, the influence of Lifestyle (X2) on Interest in Saving (Y) can be seen from the T-statistic value of 11.669 > 1.96 with a P-value of 0.000 > 0.05 of 0.732. For the influence of Gender (Z) on Interest in Saving (Y), the

results show a T-statistic of 1.770 < 1.96 with a P-value of 0.770 > 0.50 of 0.106. The influence of Gender (Z x X1) in moderating the relationship between Financial Literacy (X1) and Saving Interest (Y) is shown through the T-statistic 0.772 < 1.96 with a P-value of 0.440 > 0.05 of -0.060. Furthermore, the influence of Gender (Z x X2) in moderating the relationship between Lifestyle (X2) Saving Interest (Y) is marked by a T-statistic value of 0.575 < 1.96 and a P-value of 0.575 > 0.05 of 0.037.

Hypothesis Testing

Hypothesis testing in this study was conducted by examining the T-statistic value obtained through the bootstrapping process. This value was then calculated based on degrees of freedom to produce a P-value (level of significance). The results of the hypothesis test are as follows:

Figure 2 Bootstrapping Output Result



- The first hypothesis is that Financial Literacy has a positive effect on Interest in Saving. Based on the results of the hypothesis testing, the Financial Literacy variable shows a positive influence on Savings Interest. This is evident from the P-value of 0.022, which is smaller than 0.05, so Ho is rejected and Ha is accepted. In other words, the higher the level of Financial Literacy, the higher the brand image, and vice versa. Therefore, it can be concluded that the second hypothesis in this study, which states that Financial Literacy has a positive effect on Savings Interest, has been met and proven true. This finding is in line with research conducted by Zulaika (2020) which found that students' savings interest is significantly influenced by financial literacy. If students have high financial literacy, their savings interest will also be higher.
- Based on the results of the hypothesis testing, Lifestyle has a positive influence on Savings Interest. This is evident from the P-value of 0.000, which is smaller than 0.05, so Ho is rejected and Ha is accepted. This means that the better the customer's perceived Lifestyle, the higher their Savings Interest, and vice versa. Thus, the second hypothesis in this study, which states that lifestyle has a positive effect on savings interest, is declared fulfilled and proven true. This finding is in line with research conducted by Krisdayanti (2020) that lifestyle has a positive and significant effect on savings interest.
- The test results show a coefficient value of -0.060 for Gender x Financial Literacy, a t-statistic of 0.772, and a p-value of 0.440. Since the p-value is > 0.005, this hypothesis is rejected. This means that gender does not influence the strength or weakness of the relationship between financial literacy and savings interest. For both men and women, financial literacy has the same influence on the desire to save. This finding is reinforced by research conducted by Izza, MY (2020) which found that gender cannot moderate the effect of financial literacy on financial management behavior. This indicates that there is no significant difference between men and women in knowing financial knowledge for their financial management behavior.

- The analysis results show that the Gender x Lifestyle interaction has a coefficient value of 0.037, a t-statistic of 0.560, and a p-value of 0.575. Because the p-value > 0.05, the hypothesis is rejected. This means that gender does not moderate the relationship between lifestyle and interest in saving. This research is supported by research conducted by Risakotta, KA (2023), which shows that gender is unable to moderate the relationship between lifestyle variables and financial management.

Conclusions and Recommendations

- Financial literacy has been proven to have a positive and significant influence on the savings interest of state-owned bank customers in Palangka Raya City.
- These findings indicate that the higher a customer's understanding of financial concepts and management, such as savings, loans, insurance, and investments, the greater their tendency to save. Good financial literacy encourages individuals to be more aware of the importance of financial planning and wise income management. Lifestyle has a positive and significant influence on the savings interest of state-owned bank customers in Palangka Raya City.
- The results of this study indicate that customers' activity patterns, interests, and outlook on life play a role in shaping their financial behavior. A more controlled and rational lifestyle in managing expenses can increase savings, while a more consumptive lifestyle can potentially hinder savings habits. Gender plays a role as a moderating variable in the relationship between financial literacy and interest in saving.
- This suggests that gender differences influence the strength of the relationship between financial literacy and savings intentions. Differences in social roles, attitudes, and financial decision-making between men and women contribute to variations in how financial literacy influences savings intentions. Gender also moderates the influence of lifestyle on interest in saving.
- These findings indicate that the influence of lifestyle on savings interest is not uniform across all customers, but rather influenced by differences in gender characteristics. Thus, gender can either strengthen or weaken the relationship between lifestyle and savings interest.
- Overall, financial literacy and lifestyle contribute significantly to customers' interest in saving. The high coefficient of determination value indicates that most of the variations in savings interest of state-owned bank customers in Palangka Raya City can be explained by financial literacy and lifestyle, with gender as a variable that strengthens the relationship between these variables.

Based on the research results and conclusions that have been described, the researcher makes the following suggestions:

- For State-Owned Bank Customers**
Customers are expected to improve their understanding and knowledge of personal financial management to enable them to make more informed financial decisions. Furthermore, adopting a more balanced lifestyle between consumption needs and long-term financial planning is highly recommended to improve savings habits.
- For State-Owned Banks**
Banks are advised to continue developing easy-to-understand financial literacy education programs that reach all segments of society. Furthermore, banks should consider gender differences when designing marketing strategies for savings products and banking services to be more effective in encouraging customer interest in saving.
- For the Government and Related Authorities**
Regional governments and the Financial Services Authority (OJK) are expected to strengthen collaboration with banking institutions to implement sustainable financial literacy programs. These programs are expected to raise public awareness of the importance of saving as a means of achieving financial well-being.
- For Further Researchers**
Future researchers are advised to expand this study by adding other variables that could potentially influence savings interest, such as income, education level, age, or psychological factors. Furthermore, research could be conducted on a

broader audience and using different methodological approaches to obtain more comprehensive results.

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