

THE INFLUENCE OF KNOWLEDGE, RELIGIOSITY, AND SOCIAL ENVIRONMENT ON INTEREST IN SAVING IN ISLAMIC BANKING

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ABSTRACT

Financial institutions have the function of channeling and collecting funds. There are various products to raise funds, one of which is savings products. Each individual has a determining factor in choosing a product to be used or to be purchased, such as factors of knowledge, religiosity, and social environment. This research was conducted in Wates Hamlet which is located in the Sidoarjo Regency, East Java, because the area is a cottage industry area. This study has the aim of identifying the effect of knowledge, religiosity, and social environment on interest in saving in Islamic banks. In this study, 97 respondents were obtained randomly using the solvin formula, where these respondents were residents or people of Dusun Wates. The type of this research is quantitative research that uses multiple linear regression method. The results of the study indicate that the variables of knowledge, religiosity, and social environment have an influence either partially or simultaneously on the interest in saving in Islamic banks which is shown at a significance level of less than 0.05 or 5%.

Keywords: Knowledge; Religiosity; Saving Interest; Social Environment

INTRODUCTION

The development of Islamic banks in Indonesia is carried out within the framework of a dual-banking system or a dual banking system within the framework of the Indonesian Banking Architecture (API), to present an increasingly complete alternative to banking services to the people of Indonesia. Taken together, the sharia banking system and conventional banking synergistically support the mobilization of public funds more broadly to increase financing capacity for sectors of the national economy. As the largest Muslim country in the world, the Islamic banking system is expected to be able to meet customer needs for a bank that is truly sharia compliant. The existence of Law No. 21 of 2008 concerning Islamic Banking which was issued on July 16, 2008, has made the development of the national Islamic banking industry increasingly have an adequate legal basis and will encourage even faster growth. With the impressive development progress, which has reached an average asset growth of more than 65% per year in the last five years, it is hoped that the role of the Islamic banking industry in supporting the national economy will be increasingly significant.

Schiffman and Kanuk (2010) say that consumer behavior is "The term consumer behavior refers to the behavior that consumers display in searching for, purchasing, using, evaluating, and disposing of products and services that they expect will satisfy their need". Consumer behavior is defined as the behavior that consumers display in searching for, buying, using, evaluating, and disposing of products and services that they expect will satisfy their needs (Sumarwan, 2015). As has been explained, that consumer behavior is influenced by several factors such as knowledge, environment, culture, technology, religiosity, and many other factors. Religiosity is defined as an attitude or awareness that arises on the basis of the belief or belief of each individual towards the religion adopted (Sahlan, 2011). Maghfiroh, (2018) about the influence of religiosity, income, and social environment on interest in saving in Islamic banks in Darush Shalihah Islamic boarding school students. In this study, it is shown that religiosity, income and social environment have a significant positive influence on interest in saving in Islamic banks. The social environment is a place where activities take place that can influence a person's decisions in behaving, behaving, and influencing one's desires, and religiosity is awareness and belief in religion that is believed and adhered to by individuals.

Wates is an area with a Muslim majority and is in a cottage industry environment, which causes the community to remain in the area for daily activities. On the occasion of observation,

the researcher saw that the majority of the people in the area were Muslim, but only a few owned and used Islamic banks, due to the lack of information about Islamic banking in the area or more precisely to the local population. Wates is located in Tanggulangin District in East Java. During the interview, several people who live in Wates have become individual savings and loan customers with the reason that they are easy to transact and are tempted by neighbors who have made savings transactions in savings and loans established by individuals who are not supervised by the authorities in the field, as well as the community. have the assumption that saving in individuals is more profitable. Wates is included in an industrial area located in Kedensari Village so that the majority of the people become employees in the industry, this area is the largest industrial area in Tanggulangin District. Therefore, researchers have the desire to conduct research to find out the real facts about how much influence knowledge, religiosity, and social environment have on interest in saving in Islamic banks. There are differences between previous researchers, the authors re-examine the factors with different research objects, and the authors want to add information that the knowledge and social environment factors are able to increase people's desire to save their funds in Islamic banks, with this market share and market share levels as well as third party funds. in Islamic banks increased. From the explanation it is interesting to discuss, the author will discuss further in the form of a thesis entitled: "The Influence of Knowledge, Religiosity, and Social Environment on Interest in Savings in Islamic Banks. The purpose of the study was to determine the effect of knowledge about Islamic financial institutions on the interest in saving the Wates community in Islamic banks, to determine the effect of religiosity on the interest in saving of the Wates community in Islamic banks, to determine the influence of the social environment on the interest in saving of the Wates community in Islamic banks and to determine the effect of knowledge on , religiosity, and social environment on interest in saving the Wates community.

LITERATURE REVIEW

Ilifta & Sophisticated, 2021, the results of this study indicate that financial literacy does not have a significant effect on interest in saving in Islamic banks partially, religiosity has a positive and significant influence on interest in saving in Islamic banks partially, perceptions have a positive and significant influence on partial interest in saving in Islamic banks. Meanwhile, simultaneously interest in saving in Islamic banks is influenced by financial literacy, religiosity, and perception. Rahayu, Ayuningtyas, & Maskudi, (2020), the results of this study indicate that religiosity has a positive but not significant effect on interest in saving in Islamic banks, knowledge has a positive and significant influence on interest in saving in Islamic banks, and income has a positive and significantly to interest in saving in Islamic banks.

Mujadid & Nugroho, (2019) about the influence of knowledge, reputation, environment and religiosity on the interest of vocational high school students in Islamic banking study programs in saving in Islamic banks. This research was conducted on students of SMKN 20 Jakarta, SMK Al-Hasra Depok, and SMK Muhammadiyah 1 Ciputat. The results of the study indicate that knowledge and environment do not affect the interest in saving in Islamic banks, while reputation and religiosity have an influence on interest in saving in Islamic banks. Where knowledge is an experience or something that has happened and is stored in human consciousness. Rosyid & Saidiah, (2016) about Islamic banking knowledge on the interest in saving students and teachers. In this study using a quantitative descriptive method with the results of research that knowledge of Islamic banking has an influence on interest in saving for students and teachers. This research was conducted on students and teachers of the Babus Salam Islamic Boarding School.

Mubarak, Wahjoedi, & Mardono, (2017) about knowledge of economics and the use of school mini-banks on the interest in saving students of class XI IPS SMA Negeri 2 Malang. The type of research carried out is explanation using quantitative methods, the results of the study show that knowledge of economics and the use of mini banks have a positive influence on students' interest in saving. Mulyaningtyas, Susatyo, & Sakti, (2020) on the effect of knowledge about Islamic banks and financial literacy on students' saving interest in Islamic banks. In collecting research data using quantitative methods, the data used are in the form of documentation and questionnaires. The results of the study indicate that knowledge and financial literacy simultaneously affect the interest in saving. Engel, Blackwell, and Miniard define

consumer behavior as an act directly involved in the process of obtaining, consuming, and disposing of products and/or services. including the decision precedes that precede and follow these actions" (Sumarwan, 2015). Consumer behavior is shown by each individual, different from one individual to another. Consumer behavior in an Islamic perspective is the behavior shown by consumers in searching for, buying, using, evaluating, and spending products and services that are expected to be able to meet needs by paying attention to and applying Islamic law. (Wigati, 2011). Knowledge is a fact or condition in which each individual knows something that is obtained from experience or conscious learning (Merriam, 2021). In Islam, all human beings are required to seek knowledge, both women and men, and it is never too late to seek knowledge, in order to create a generation of knowledge. As in the following hadith.

لَبِّ الْعِلْمِ فَرِيضَةٌ عَلَى كُلِّ مُسْلِمٍ

"Seeking knowledge is obligatory on every Muslim." (HR. Ibn Majah No. 224).

Religiosity is defined as a formalistic ceremonial approach, where a person has an attachment to God in accordance with what he holds and what he believes (Ahmad, 2020). In the Qur'an it has been explained that humans must believe and are forbidden to follow the path of the devil, this explanation is contained in the Qur'an Surah Al-Baqarah verse 208.

(٢٠٨) لَكُمْ عَدُوٌّ مُبِينٌ إِنَّهُ وَجَّيْتُهَا الَّذِينَ ءَامَنُوا ادْخُلُوا فِي السِّلْمِ كَآفَّةً وَلَا تَتَّبِعُوا خُطُوَاتِ الشَّيْطَانِ

"O you who believe, enter into Islam as a whole, and do not follow the steps of the devil. Verily, Satan is a real enemy to you."

The social environment is the interaction that exists between the community and the environment, in this environment consisting of several creatures such as humans and other living things. In shaping a person's personality, the social environment plays an important role in it. Someone first gets to know the social environment starting from the family environment, this environment becomes a person's first media to interact with other humans, and has an influence related to one's behavior, especially in a child (Bitar, 2021). Islamic banking is everything that includes institutions, business activities, as well as methods and processes related to Islamic banks and sharia business units. The main function of Islamic banks or banking has been implied in its meaning, namely collecting and distributing funds. While the purpose of Islamic banking is to want to prosper the entire community so that there is no gap between communities (Wangsawidjaja Z, 2012). Based on that, the conceptual framework is Figure 1.

Rosyid & Saidiah (2016) stated that Islamic bank knowledge has an influence on interest in saving for students and teachers. Tita Octavina, et al (2019) stated that the knowledge of Islamic banks for the students of the Al-Ittihad Islamic Boarding School Mojokerto influenced the interest in saving in Islamic banks. So, the hypothesis follows It is suspected that knowledge has an influence on interest in saving in Islamic banks. Then, Mujadid & Nugroho, (2019) stated that knowledge, reputation, environment, and religiosity affect the interest of Islamic banking study study vocational high school students in saving in Islamic banks. Next the hypothesis follows: It is suspected that religiosity has an influence on interest in saving in Islamic banks. Maghfiroh (2018) about the influence of religiosity, income, and social environment on interest in saving in Islamic banks in Darush Shalihah Islamic boarding school students. The results of this study indicate that the social environment has an influence on interest in saving in Islamic banks. And the hypothesis follows: It is suspected that the social environment has an influence on the interest in saving in Islamic banks. Maghfiroh (2018), shows that knowledge, religiosity, and social environment have a simultaneous influence on interest in saving in Islamic banks. So, the hypothesis follows: It is suspected that knowledge, religiosity, and social environment have an influence on interest in saving in Islamic banks.

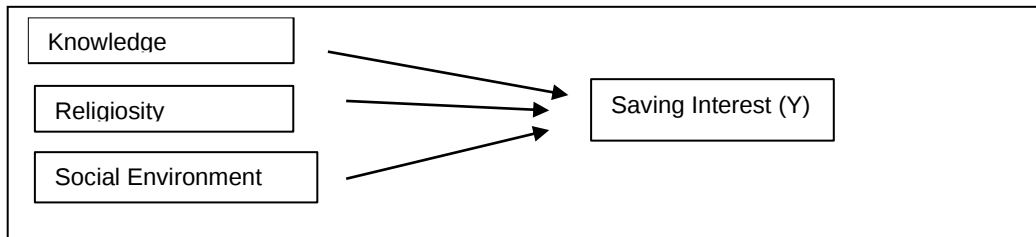


Figure 1. Conceptual Framework
Source: Author Analysis (2022)

METHODS

This research is a type of field research or field research using a quantitative approach. The population of this research is the residents of Wates who is 17 years old and over and has the right to vote who has been registered with the KPU, totaling 2515 people (KPU Sidoarjo, 2020). The sample is part of the population, to determine the number of samples used in the study, the authors use the solvin formula. The number of samples distributed is 97 randomly by simple random sampling.

RESULTS

This research uses primary data. The analysis uses several stages. The first stage ensures that the items in the questionnaire are valid and reliable. Instrument validity ensures that the instrument used is appropriate. Furthermore, a reliable measure indicates that the instrument can be trusted. The instrument validity is shown in Table 1. Next, the instrument reliability is shown in Table 2. The next step is to see the effect of each independent variable on the dependent variable. This research is to see the influence of knowledge, religiosity and social environment on saving interest. The partial effect test is shown in Table 3. While the simultaneous effect test is shown in Table 4.

DISCUSSION

Based on the significance value of the knowledge variable 0.001 which is smaller than 0.05 ($0.001 < 0.05$) which means accepting H1, it can be concluded that the knowledge variable partially has a positive and significant effect on saving interest in the Dusun Wates community in Islamic banks. This is supported by Rosyid & Saidiah (2016) which states that Islamic banking knowledge affects the interest in saving students and teachers. Knowledge is an experience or learning that is obtained consciously that is contained in every individual related to a fact or condition (Merriam, 2021). The knowledge referred to in this study is knowledge related to Islamic banks. When someone has information in the form of knowledge about Islamic banking, it can be said to have known Islamic banks either directly or indirectly. And someone who knows Islamic banking has a great desire to save in an Islamic bank.

Based on the significance value of the religiosity variable of 0.000 which is smaller than 0.05 ($0.000 < 0.05$) which means accepting H2, so it can be concluded that the religiosity variable partially has a positive and significant influence on the interest in saving the Wates Hamlet community. in Islamic banks. This is supported by Maghfiroh (2018) which shows that religiosity has a positive influence on interest in saving. In the Qur'an it has been explained that humans must believe and are forbidden to follow the path of the devil, this explanation is contained in the Qur'an Surah Al-Baqarah verse 208.

There are several factors that influence the interest in saving in Islamic banks, one of which is religiosity. The majority of the Wates community are Muslim, which results in the religiosity variable affecting the interest in saving the Wates community in Islamic banks. People who know the law of usury and apply it in their lives by turning to Islamic banks. If a person's level of

religiosity is higher, it will increase interest in saving in Islamic banks. There are several factors that influence the interest in saving in Islamic banks, one of which is religiosity. The majority of the people of Dusun Wates are Muslims, which causes the religiosity variable to affect the interest in saving the people of Dusun Wates in Islamic banks. People who know the law of usury and apply it in their lives by turning to Islamic banks. If a person's level of religiosity is higher, it will increase interest in saving in Islamic banks.

Based on the significance value of the social environment variable of 0.000 which is smaller than 0.05 ($0.000 < 0.05$), which means accepting H3, it can be concluded that the social environment variable partially has a positive and significant influence on the interest in saving the Wates community. in Islamic banks. This is supported by Maghfiroh, (2018) which shows that the social environment influences the interest in saving. The social environment is an interaction that exists between individuals with other individuals and individuals with the environment (Bitar, 2021). The social environment is an interaction between humans and the environment and still pays attention to the Shari'a so that there is no damage so that there is no split from one another. In accordance with the verses in the Qur'an (Quran Surah Ar-Rum 41-42 and Quran Surah Al-Hujurat 9). Quran Surah Ar-Rum verses 41-42

Table 1. Instrument Validity Test Results

Variable	Item	r count	r table	Description
Knowledge	1	0.883	0.2604	Valid
	2	0.878	0.2604	Valid
	3	0.799	0.2604	Valid
	4	0.866	0.2604	Valid
	5	0.879	0.2604	Valid
	6	0.875	0.2604	Valid
	7	0.884	0.2604	Valid
	8	0.800	0.2604	Valid
Religiosity	1	0.907	0.2604	Valid
	2	0.842	0.2604	Valid
	3	0.809	0.2604	Valid
	4	0.906	0.2604	Valid
	5	0.841	0.2604	Valid
	6	0.814	0.2604	Valid
	7	0.906	0.2604	Valid
	8	0.906	0.2604	Valid
	9	0.844	0.2604	Valid
	10	0.809	0.2604	Valid
Social environment	1	865	0.2604	Valid
	2	905	0.2604	Valid
	3	893	0.2604	Valid
	4	907	0.2604	Valid
	5	788	0.2604	Valid
	6	636	0.2604	Valid

Source: Author Analysis (2022)

Table 2. Variable Instrument Reliability Test Results

Variabel	Reliabilitas Coefficient	Alpha	Description
Knowledge	8 Item	0.948	Reliabel
Religiosity	10 Item	0.959	Reliabel
Social environment	6 Item	0.910	Reliabel
Saving Interest	5 Item	0.821	Reliabel

Source: Author Analysis (2022)

Table 3. T-Test Results Table (Partial Test)

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	5,671	,750		7,565	,000
1 Knowledge	,142	,040	,306	3,526	,001
Religiosity	,130	,032	,348	4,018	,000
Social Environment	,210	,043	,328	4,840	,000

Table 4. F Test Results Table (Simultaneous Test)

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	693,484	3	231,161	98,391	,000 ^b
Residual	218,495	93	2,349		
Total	911,979	96			

Source: Author Analysis (2022)

CONCLUSION

Knowledge affects the interest in saving in Islamic banks either partially or simultaneously. Religiosity affects the interest in saving in Islamic banks either partially or simultaneously. Social environment affects the interest in saving in Islamic banks either partially or simultaneously. Knowledge, religiosity, and social environment affect the interest in saving in Islamic banks simultaneously.

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