**P-ISSN: 2476-9851 / E-ISSN: 2541-3333**

# WHAT IS PERCEPTION, KNOWLEDGE AND RELIGIOUSITY ON INTEREST IN SAVING AND THE DECISION TO BECOME A BSI CUSTOMER?

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**ABSTRACT**
This research aims to test and analyze the influence of perspective, public knowledge, and religiosity on the interest in saving for Bank Syariah Indonesia (BSI) customers in Malang City. The research approach used is quantitative research. The sampling technique in this research uses a non-probability technique with a purposive sampling method. The required sample is 385 respondents who are Bank Syariah Indonesia (BSI) customers aged 17 years and over and domiciled in Malang City. The primary and secondary data used in this research are primary and secondary data. Data analysis in this research uses analytical tools like SMART PLS version 3.0 which aims to calculate statistical values such as data quality testing and hypothesis testing. The results of this research show that perspective (X1) has a positive and significant influence on interest in saving (Z), public knowledge (X2) has a positive and significant influence on interest in saving (Z), religiosity (X3) does not have a significant influence on interest in saving (Z), Interest (Z) has a positive and significant influence on saving decisions (Y). Perspective (X1) has a positive and significant influence on the decision (Y) through interest, public knowledge (X2) has a positive and significant influence on the decision to save (Y) through interest (Z), religiosity does not have a significant influence on the decision to save (Y) through interest (Z).

**Keywords:** Perception, Community Knowledge, Religiosity, Interest in Saving, Decision to Become a customer

## INTRODUCTION

The Indonesian government has implemented various steps to reduce the economic impact of the global crisis, one of which is through a people-oriented system. This goal is stated in the Preamble to the 1945 Constitution, which aims to "Improve the welfare of the people." As a developing country, Indonesia aims to achieve a just and prosperous society, both materially and spiritually.

The National Survey of Sharia Financial Literacy and Inclusion 2022 (SNLIK) was conducted from July to September 2022 in 34 provinces covering 76 cities/districts with 14,634 respondents aged between 15 and 79 years. As in 2016 and 2019, SNLIK 2022 also uses the same methods, parameters and indicators, namely the financial literacy index consisting of parameters such as knowledge, skills, beliefs, attitudes and behaviour. Meanwhile, the financial inclusion index uses usage parameters (Otoritas Jasa Keuangan, 2022). The following are the latest results from the National Survey of Sharia Financial Literacy and Inclusion, including data from 2023:

**Table 1. Comparison of Sharia Financial Literacy and Inclusion**

| Sharia Index | 2019 | 2022 | 2023 |
|---|---|---|---|
| Literacy | 8,93% | 9,14% | 39% |
| Inclusion | 9,10% | 12,12% | 12% |

**Source: Financial Services Authority, Central Bureau of Statistics (2024)**

Table 1 shows that the sharia financial literacy index of the Indonesian population increased from 8.93 percent in 2019 to 9.14 percent in 2022. Meanwhile, the level of Sharia financial inclusion also showed an increase to 12.12 per cent in 2022 from the previous 9 10 per cent in the 2019 survey period. Referring to data from the Central

Statistics Agency (BPS), the Sharia financial literacy index increased 30% from the previous year, reaching 39% in 2023. However, the level of sharia financial inclusion remains at 12%.

Financial literacy includes knowledge, skills and beliefs, which influence financial attitudes and behavior, enabling individuals to improve the quality of decision making and financial management to achieve prosperity. Meanwhile, financial inclusion refers to the availability of access for people to utilize financial products and services in formal financial institutions according to their needs and abilities, with the aim of realizing prosperity (Religiusitas et al., 2020).

**Table 2.:** Comparison of Literacy and Financial Inclusion Levels Based on Regional **Strata**

| Regional Strata | | 2019 | 2022 |
|---|---|---|---|
| **Literacy** | Urban | 41,41% | 50,52% |
| | Rural | 34,53% | 48,43% |
| | Gap | 6,88% | 2,10% |
| **Inclusion** | Urban | 83,60% | 86,73% |
| | Rural | 68,49% | 82,69% |
| | Gap | 15,11% | 4,04% |

**Source: Financial Services Authority (2024)**

Table 2. shows that the literacy and financial inclusion indices in urban areas are 50 percent and 86.73 percent, respectively, higher compared to rural areas, which are 48.43 percent and 82.69 percent. However, the financial literacy index gap has narrowed from 6.88 percent in 2019 to 2.10 percent in 2022, and the gap in the financial inclusion index has also narrowed from 15.11 percent in 2019 to 4.04 percent in 2022. As for 2023, researchers have not yet found concrete and valid data, so they are unable to elaborate on the results for that year. This aligns with the purpose of this research, which is to focus on urban areas as they show higher results.

The driving force/strengthening of the national economic sector is crucial to maintaining economic stability in a country, especially state-owned enterprises (BUMN) in the banking sector. Banking plays a significant role in Indonesia's financial system. The banking sector is an organization whose primary function is to act as a financial intermediary between debtors and creditors and to facilitate the flow of payment traffic (Sulistiyaningsih -Shul & Azkar, 2021).

The growth of Islamic banking in Indonesia has been marked by an increase in banking office networks as of 2023. According to data compiled by the Financial Services Authority (OJK) in the 2022 Islamic banking statistics, it is written as follows:

**Table 3. Increase in Sharia Commercial Bank Offices 2020-2023**

| 2020 | 2021 | 2022 | 2023 |
|---|---|---|---|
| **2.034** | **2.035** | **2.007** | **1.954** |

**Source: Financial Services Authority, Central Bureau of Statistics 2020-2023**

From Table 3, the growth of Sharia banking in Indonesia is marked by an increase in the Sharia banking office network in recent years. According to data compiled by the Financial Services Authority (OJK) in the 2022 Sharia banking statistics and data from the Central Statistics Agency (BPS), it was recorded that the number of Sharia Commercial Bank (BUS) offices increased in 2021 and decreased until 2023.

Indonesia is one of the countries experiencing the spread of the coronavirus, which has become a global pandemic (Jaya, 2020). Since 2020, growth in the number of physical Sharia banking offices has slowed due to changes in societal patterns after the COVID-

19 pandemic and the acceleration of digitalization of Sharia banking. Bank Syariah Indonesia (BSI) marks a new chapter in Indonesia's Islamic economics journey.
Indonesia, impacted by the global COVID-19 pandemic, has experienced a slowdown in the growth of physical Sharia banking offices since 2020 due to changes in post-pandemic society and accelerated digitalization. Bank Syariah Indonesia (BSI) reflects a new chapter in the journey of the Islamic economy in Indonesia. With the largest Muslim population in the world, Indonesia has great potential for the development of an Islamic economy.

The merger between Bank Syariah Mandiri, Bank BRI Syariah, and Bank BNI Syariah formed BSI, becoming the largest Sharia bank in Indonesia with total assets of IDR. 239.56 trillion. Weekend banking operations at 342 branches aim to provide convenient services, especially for business transactions. Research conducted in Malang City, East Java, reflects the public's perception of BSI. Even though it has potential, factors such as limited understanding of Islamic banking hinder customers' decisions to interact with BSI.

## LITERATURE REVIEW

### Perception

Perception is a process undertaken by individuals to organize and interpret their sensory impressions in order to provide meaning to their environment (Rusdianto & Ibrahim, 2016). Perception is important in the study of organizational behavior because people's behavior is based on their perception of what reality is and not about reality itself.
Individuals perceive the same object differently; this is influenced by several factors. First, the factors that exist in the perceiver (perceiver). The first factor includes attitudes, integrity or motives, interests or interests, experiences and individual hopes. Second, the actors in the object or target that is perceived include novelty, sound movement, size, background and proximity. Third, contextual factors of the situation in which the perception is carried out, which include time, work conditions/place and social conditions.

### Community Knowledge

Knowledge refers to the facts and desires known to consumers and can also be defined as knowledge gained by experience and learning (Rahman, dkk, 2015:151). Knowledge is divided into two, namely objective knowledge and subjective knowledge. Objective knowledge is accurate information about products stored in consumers' long-term memory. Meanwhile, subjective knowledge is people's perception of what and how much they know about a product based on subjective interpretation (Fadhilatul et al., 2019).

### Religiosity

Research conducted by Zuhirsyan & Nurlinda (2018), regarding "The Influence of Religiosity and Customer Perceptions on the Decision to Choose a Sharia Bank", shows that religiosity has a positive effect on the decision to choose a Sharia bank, or in other words good or high religiosity will have a higher influence on decision making in using sharia banking products. Apart from the level of community religiosity, the influence of community perspective on interest in saving in sharia banking will also be studied.

### Interest

Interest is a psychological aspect and does not only color a person's behavior in carrying out activities that cause a person to feel attracted to something (Rusdianto & Ibrahim, 2016). Apart from that, interest has a broad meaning, because interest will change something that is not yet clear into clarity.
On the other hand, actions or behavior carried out by customers to achieve and fulfill their needs in terms of use, consumption and disposal of goods and services, including the decision processes that precede and follow. Actions or behavior carried out by customers start by feeling a need and desire, then trying to get the desired product, consuming the product, and ending with post-purchase actions, namely feelings of satisfaction or dissatisfaction (Mulia Faijar, 2017).

**Decision**

The customer purchasing decision process is a positive customer behavior after searching for and evaluating various alternative product brands. At a certain point, the customer must decide between buying or not buying. Many people have difficulty making decisions about purchasing goods or services. Therefore, marketers must understand and master various things that influence the consumer purchasing decision process Mulia Faijar (2017) in (Sangadji and Sopiah, 2013).

## HYPOTHESIS

H1: There is an influence between perception and people's interest in saving.
H2: There is an influence between knowledge and people's interest in saving.
H3: There is an influence between religiosity on people's interest in saving.
H4: There is an influence between interest in saving on the decision to become a customer.
H5: There is an influence between perceptions on the decision to become a customer at Bank Syariah Indonesia through interest in saving.
H6: There is an influence between knowledge on the decision to become a customer at Bank Syariah Indonesia through interest in saving.
H7: There is an influence between religiosity on the decision to become a customer at Bank Syariah Indonesia through interest in saving.

## METHODS

This research approach uses quantitative methods, using data to analyze the influence of the variables Perspective, Knowledge, and Religiosity on Interest in Saving and its impact on the decision to become a customer of Bank Syariah Indonesia (BSI).

The research was conducted in September 2023 in Malang City. The researcher chose Malang City as the research location because Malang City is the second most populous city after Surabaya City in East Java Province. This is proven by data from the Central Statistics Agency (BPS) of Malang City in East Java Province in 2023, where Malang City ranks second after Surabaya City with a population density of 2.05% (846,126 people). Therefore, researchers chose Malang City as the research location.

The population in this study was the entire population of Malang City, totalling 846,126 individuals. However, due to the categorization of data carried out by the Central Statistics Agency (BPS) into age groups every five years, customer criteria (> 17 years) cannot be determined precisely. According to Supardi (2016), the research sample is part of the population selected as research subjects, functioning as a "representative" of the population members. The sample in this research consisted of Bank Syariah Indonesia (BSI) customers who resided/came from Malang City.

According to Somantri, (2021) in Silalahi, (2017), this technique is also known as judgment sampling because the sampling process is predetermined based on specific characteristics in accordance with the researcher's goal of providing the required information.The characteristics of the respondents in this study are as follows: 1) Malang City residents aged 17 years and over; 2) Bank Syariah Indonesia (BSI) customers located in Malang City.

Because the exact number of unidentified populations is unknown, this study uses the Lemeshow formula (Levy & Lemeshow, 2013) for calculations. The formula (1) is as follows:

$$n = \frac{Z^2 \times P \times Q}{L^2} \tag{1}$$

Explanation:
N = Sample Size
Z = Standard value of distribution = 1.96
P = Population proportion (0.5)
Q = Complement of P, that is Q = 1-P
L = Level of precision or margin of error (5%)

Based on the formula, then:

n=(1,96)^2.(0,5).(0,5))/(0,0025) = (0,9604)/(0,0025) = 384,16 =385

Based on the calculation above, the sample size taken in this study is 385 respondents.

The data obtained through the questionnaire was then processed and tested statistically using the Partial Least Square (PLS) method version 3. According Furadantin Natalia, (2018), a hypothesis can be accepted if the t-statistic value is > 1.96 (5% significance level) and if the t-statistic value is <1.96 (5% significance level), the hypothesis can be rejected.

## RESULTS

Invalidity testing, there are two tests to measure validity in the SmartPLS 3 program: convergent validity and discriminant validity.

**Convergent Validity**

The results of a series of validity tests include: The Loading Factor value shows the magnitude of the correlation between the latent variable and its indicators. In the PLS model, if the loading factor value is > 0.7 then it is considered valid, and if it shows a value of 0.5 – 0.6 Su'un et al., (2018), and does not change the AVE calculation results then it is considered valid too. The convergent validity results can be seen in the following table:

**Table 4.** Outer Loadings Convergent Validity

| Variable | Items | Loading Factor | Information |
|---|---|---|---|
| Perspective (X1) | X1.1 | 0,785 | Valid |
| | X1.2 | 0,805 | Valid |
| | X1.3 | 0,625 | Valid |
| | X1.4 | 0,696 | Valid |
| Knowledge (X2) | X2.1 | 0,663 | Valid |
| | X2.2 | 0,753 | Valid |
| | X2.3 | 0,736 | Valid |
| | X2.4 | 0,693 | Valid |
| Religiosity (X3) | X3.1 | 0,808 | Valid |
| | X3.2 | 0,825 | Valid |
| | X3.3 | 0,778 | Valid |
| | X3.4 | 0,742 | Valid |
| Interest (Z) | Z.1 | 0,727 | Valid |
| | Z.2 | 0,757 | Valid |
| | Z.3 | 0,767 | Valid |
| | Z.4 | 0,766 | Valid |
| Decision (Y) | Y.1 | 0,660 | Valid |
| | **Y.2** | **0,687** | **Valid** |
| | **Y.3** | **0,721** | **Valid** |
| | **Y.4** | **0,750** | **Valid** |
| | **Y.5** | **0,745** | **Valid** |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

Based on Table 4, the loading factor value for each item is > 0.5, so it can be concluded that all items tested produced valid values.

**Discriminant Validity**

The cross-loading value is used to test variables that have a higher cross-loading value than other variables. In the PLS model, if the cross-loading value for each variable is > 0.7, then each variable is considered to have good discriminant validity. If it shows a value of 0.5 - 0.6 Su'un et al., (2018), and does not change the results of the square root of AVE > correlation between latent constructs, then each variable can be considered to have good discriminant validity. The results of discriminant validity can be seen in the following table:

**Table 5.** Discriminant Validity

| Items | Perspective (X1) | Knowledge (X2) | Religiosity (X3) | Interest (Z) | Decision (Y) |
|---|---|---|---|---|---|
| X1.1 | **0,785** | 0,412 | 0,341 | 0,488 | 0,394 |
| X1.2 | **0,805** | 0,403 | 0,346 | 0,432 | 0,425 |
| X1.3 | **0,625** | 0,372 | 0,378 | 0,330 | 0,271 |
| X1.4 | **0,696** | 0,438 | 0,392 | 0,353 | 0,339 |
| X2.1 | 0,400 | **0,663** | 0,387 | 0,330 | 0,338 |
| X2.2 | 0,424 | **0,753** | 0,242 | 0,402 | 0,391 |
| X2.3 | 0,418 | **0,736** | 0,159 | 0,444 | 0,449 |
| X2.4 | 0,333 | **0,693** | 0,220 | 0,359 | 0,434 |
| X3.1 | 0,393 | 0,245 | **0,808** | 0,313 | 0,261 |
| X3.2 | 0,368 | 0,263 | **0,825** | 0,308 | 0,236 |
| X3.3 | 0,374 | 0,269 | **0,778** | 0,221 | 0,240 |
| X3.4 | 0,408 | 0,301 | **0,742** | 0,256 | 0,291 |
| Z.1 | 0,481 | 0,420 | 0,349 | **0,727** | 0,498 |
| Z.2 | 0,399 | 0,379 | 0,159 | **0,757** | 0,460 |
| Z.3 | 0,375 | 0,362 | 0,204 | **0,767** | 0,472 |
| Z.4 | 0,413 | 0,465 | 0,326 | **0,766** | 0,532 |
| Y.1 | 0,446 | 0,450 | 0,332 | 0,431 | **0,660** |
| Y.2 | 0,279 | 0,377 | 0,213 | 0,446 | **0,687** |
| Y.3 | 0,380 | 0,361 | 0,157 | 0,419 | **0,721** |
| Y.4 | 0,251 | 0,439 | 0,207 | 0,498 | **0,750** |
| Y.5 | 0,406 | 0,397 | 0,244 | 0,523 | **0,745** |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

**Composite Reliability**

In the SmartPLS 3 program, composite reliability is used to test reliability. Composite reliability values are used to measure the consistency of a variable. If the composite reliability value is > 0.7, it is considered reliable. Composite reliability results are shown in:

**Table 6. Composite Reliability Values**

| Variable | Composite Reliability | Information |
|---|---|---|
| perspective | 0,820 | *Reliable* |
| Knowledge | 0,804 | *Reliable* |
| Religiosity | 0,868 | *Reliable* |
| Interest | 0,841 | *Reliable* |
| Decision | 0,838 | *Reliable* |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

Based on the table above, it shows that the composite reliability value for each variable is > 0.7, therefore, it can be stated that all the variables tested produce reliable values.

**Structural Model Analysis Results**

In the second stage of Partial Least Squares (PLS) analysis, a structural model test (inner model) was carried out to determine the results from the data obtained using the SmartPLS 3.0 program.

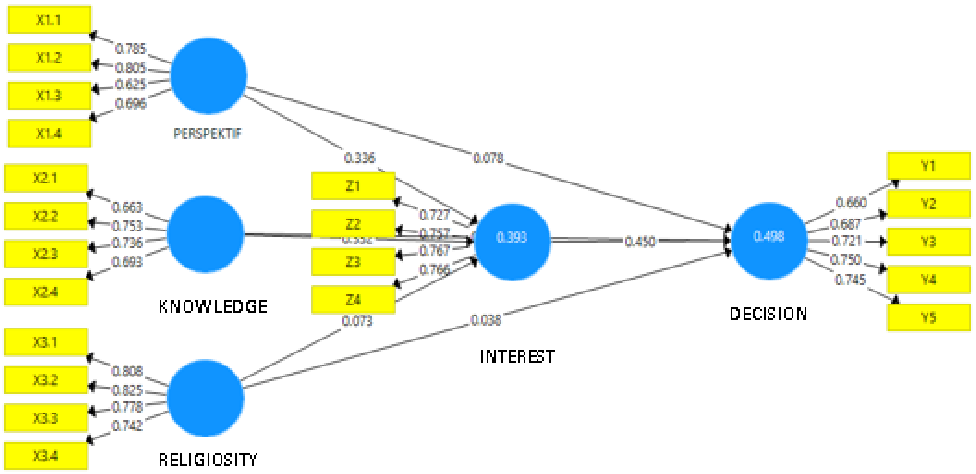


**Figure1.** Structural Model
**Source:** SMARTPLS 3, data processed by researchers in 2024

Results from a series of inner model tests include:

**R-Square**
The R-squared value is used to assess the level of variation in changes in the independent variable towards the dependent variable. In a PLS model, if the R-square value is 0.75, it is considered strong; if the R-square value is 0.50, it is considered moderate, and if it shows a value of 0.25, it is considered weak. The R-square results can be seen in the following table:

**Table 9. R-Square Values**

| No | Variable | *R-square* | Information |
|---|---|---|---|
| 1 | Interest (Z) | 0,393 | Weak |
| 2 | Decision (Y) | 0,498 | Weak |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

Based on the table above, it can be observed that the Interest (Z) variable has an R-square value of 0.393, indicating a weak influence. In other words, the Interest variable (Z) can be influenced by the Perspective, Knowledge and Religiosity variables by 39.3%, and other variables can influence the rest. Furthermore, the Decision variable (Y) has an R-square value of 0.498, indicating a weak influence. In other words, the Decision variable (Y) can be influenced by the Perspective, Knowledge and Religiosity variables by 49.8%, and the rest can be influenced by other variables.

**Goodness Of Fit Index (Gof Index)**
The goodness of Fit Index is used to determine how well the independent variable explains the dependent variable. In the PLS model, the calculation of the Gof Index involves the use of the Relevant Predictive Q-Square (Q2) value. The results of the Gof Index can be seen in the following table:

**Table 10. Goodness Of Fit Index (Gof Index) Values**

| Variable | R-square |
|---|---|
| Interest (Z) | 0,393 |
| Decision (Y) | 0,498 |

$$Q^2 =$$

$$1 - (1 - R_1)(1 - R_2)$$

$$Q^2 = 1 - (1 - 0{,}393 \times (1 - 0{,}498)$$

$$Q^2 = 1 - (0{,}607 \times 0{,}502)$$

$$Q^2 = 1 - 0{,}305$$

$$Q^2 = 0{,}695$$

**Source: SMARTPLS 3, data processed by researchers in 2024**

Based on the table above, Predictive Relevant Squared Q (Q2) has a value of 0.695%, indicating that 69.5% of the variation in the variable can be explained. In contrast, the remainder, namely 39.5%, is contributed by other variables not included in this study. Therefore, the structural model in this study can be considered a good fit because the Q2 value is in the range 0<Q2<1, where closer to 1 indicates a better model.

There are two tests in the SmartPLS 3.0 program: direct effects and indirect effects. The results of hypothesis testing are as follows:

**Dirrect Effect**

Direct effects are used to determine whether there is a direct influence from the independent variable on the dependent variable. In the PLS bootstrap procedure, if the p-value < 0.05 and the t-statistic value > 1.96 (significance level = 5%), then it can be considered significant. The results of the direct effects can be seen in the following table:

**Table 11. Direct Effect Values**

| Variable | *Original Sample* | *Standard Deviation (STDEV)* | *T-Statistik* | *P-Values* | Information |
|---|---|---|---|---|---|
| Perspektive → Interest | 0,336 | 0,060 | 5,610 | 0,000 | H1 accepted |
| Knowledge → Interest | 0,332 | 0,055 | 6,028 | 0,000 | H2 accepted |
| Religiosity → Interest | 0,073 | 0,050 | 1,452 | 0,147 | H3 rejected |
| Interest → Decision | 0,450 | 0,054 | 8,317 | 0,000 | H4 accepted |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

Based on the table above, the results regarding direct effects are as follows: 1) The first hypothesis shows that perspective significantly affects interest (t-statistic: 5.610 > 1.96, p-value: 0.000 < 0.05, path coefficient: 0.336); 2) The second hypothesis shows that knowledge significantly affects interest (t-statistic: 6.028 > 1.96, p-value: 0.000 < 0.05, path coefficient: 0.332); 3) The third hypothesis shows that religiosity affects interest but is insignificant (t-statistic: 1.452 < 1.96, p-value: 0.147 > 0.05, path coefficient: 0.073); 4)The fourth hypothesis shows that interest significantly affects decision-making (t-statistic: 8.317 > 1.96, p-value: 0.000 < 0.05, path coefficient: 0.450).

**Indirect Effect**

Indirect effects are used to determine whether there is an indirect influence from the independent variable on the dependent variable through the mediating variable. In the PLS bootstrap procedure, if the t-statistic value is > 1.96 (significance level = 5%), then the hypothesis is accepted. The results of the indirect effects can be seen in the following table:

**Table 12. Indirect Effect Values**

| Variable | Original Sample | Standard Deviation (STDEV) | T-Statistik | P-Values | Information |
|---|---|---|---|---|---|
| Perspektive→ Decision → Interest | 0,151 | 0,035 | 4,344 | 0,000 | H5 Accepted |
| Knowledge→Decision → Interest | 0,149 | 0,029 | 5,101 | 0,000 | H6 Accepted |
| Religiosity→Decision → Interest | 0,033 | 0,023 | 1,433 | 0,152 | H7 Rejected |

**Source: SMARTPLS 3, data processed by the researcher (2024)**

Based on the table above, the results regarding indirect effects are as follows: 1) Perspective significantly influences interest (t-statistic: 5.610, p-value: 0.000, path coefficient: 0.336); 2) Knowledge significantly influences interest (t-statistic: 6.028, p-value: 0.000, path coefficient: 0.332); 3) Religiosity has an insignificant effect on interest (t-statistic: 1.452, p-value: 0.147, path coefficient: 0.073); 4) Interest significantly influences decision-making (t-statistic: 8.317, p-value: 0.000, path coefficient: 0.450).

**The Influence of Perspective on Interest in Saving**

The test results show that the perspective variable significantly and positively influences the interest in saving variable. With a t-statistic of 5,610 > 1.96, a p-value of 0.000 < 0.05, and a positive path coefficient value of 0.336. This finding is supported by (Khasanah, 2022) study, which shows a positive but insignificant effect from the perspective of interest in saving in Islamic banks. However, in this study, perspective significantly and positively influenced interest in saving. Therefore, the first hypothesis, H1, is accepted.

**The Influence of Public Knowledge on Interest in Saving**

The test results show that public knowledge significantly and positively influences interest in saving. With a t-statistic of 6.028 > 1.96, a p-value of 0.000 < 0.05, and a positive path coefficient value of 0.332. This finding aligns with research by (Ningsi & Manurung, 2021), which found that knowledge about Sharia banking positively affects interest in saving. Likewise, research by (Nuraini & Cheumar, 2023), supports this, showing that public knowledge positively affects people's interest in saving at Sharia commercial banks. Therefore, the second hypothesis, H2, is accepted**.**

**The Influence of Religiosity on Interest in Saving**

The test results show that religiosity has an insignificant influence on the interest in saving variables. With a t-statistic value of 1.452 < 1.96, a p-value of 0.147 > 0.05, and a positive path coefficient value of 0.073, religiosity has a negative relationship with interest in saving. This finding contradicts the research of Hasibuan, (2020), who found a positive influence between religiosity and intention to save at Islamic banks in Medan. Therefore, religiosity in this study cannot contribute to interest in saving in Sharia banking, especially Bank Syariah Indonesia (BSI). Thus, the third hypothesis, H3, is rejected.

**The Influence of Interest in Saving on the Decision to Become a customer**

The test results show that interest in saving significantly influences the decision variable. With a t-statistic value of 8.317 > 1.96, a p-value of 0.000 < 0.05, and a positive path coefficient value of 0.450, interest in saving has a positive and significant relationship with the decision variable. This finding aligns with research by Parastika et al., (2021), which shows that interest positively influences the decision to save at a Sharia bank with interest as an intervening variable. Likewise, research by F. U. Hasibuan & Wahyuni, (2020), supports this, showing that interest in Islamic values significantly influences people's decisions to use Islamic banking savings products. Therefore, H4 is accepted, indicating that interest drives the decision to become a customer.

**The Influence of Perspective on the Decision to Become a Customer Through Interest**

The test results show that the perspective variable significantly influences decisions through interest. With a t-statistic value of 4,344 > 1.96, a p-value of 0.000 < 0.05, and a positive path coefficient value of 0.151. This aligns with research by Komariyah, (2020), which shows that perspective positively influences the decision to become a customer at a Sharia bank. Therefore, H5 is accepted, indicating that interest in saving can act as an intervening variable between perspective and the decision to become a customer.

**The Influence of Public Knowledge on the Decision to Become a Customer Through Interest in Saving**

The test results show that public knowledge significantly influences decisions through interest in saving. With a t-statistic value of 5.101 > 1.96, a p-value of 0.000 < 0.05, and a positive path coefficient value of 0.149. This aligns with research by Parastika et al., (2021), who found that knowledge positively and significantly influences savings decisions in Islamic banks. Therefore, H6 is accepted, indicating that interest in saving can act as an intervening variable between public knowledge and deciding to become a customer.

**The Influence of Religiosity on the Decision to Become a Customer Through Interest in Saving**

The test results show that the influence of religiosity on the decision to become a customer through interest in saving is insignificant. This is indicated by a t-statistic value of 1.433 < 1.96 and a p-value of 0.152 > 0.05, with a positive path coefficient value of 0.033. This is contrary to the research of Parastika et al., (2021), who found that religiosity significantly influences savings decisions in Islamic banks. Therefore, H7 is rejected because religiosity does not directly influence interest in saving or deciding to become a customer.

## CONCLUSION

Based on research in Malang City regarding the influence of perspective, public knowledge and Religiosity on interest in saving and the decision to become a customer of Bank Syariah Indonesia (BSI), it can be concluded that perspective significantly and positively influences interest in saving among BSI customers in Malang. Significantly and positively influences interest in saving among BSI customers in Malang; Religiosity does not significantly influence interest in saving among BSI customers in Malang, Interest in saving significantly influences the decision to become a BSI customer in Malang, Perspective significantly influences the decision to become a customer through interest saving, Community knowledge significantly influences the decision to become a customer through interest in saving, and Religiosity does not significantly influence the decision to become a customer through interest in saving. The main findings of the research provide important insights into the factors that influence individuals' decisions to engage with BSI in Malang City.

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