



The Effect of Social Environment and Religiosity on Students' Interest in Savings in Islamic Banks

Maryanto¹; Setyabudi Indartono¹; Riyanto Efendi²

¹ Faculty of Economics, Universitas Negeri Yogyakarta, Indonesia

² Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Indonesia

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Abstract

The trend of saving in Islamic banks at this time has increased and can be said to be able to compete with conventional banks, the interest in saving in Islamic banks is influenced by various factors including the social environment and religiosity. So the purpose of this research was to determine the effect of social environment and religiosity on interest in saving in Islamic banks. The research methodology is ex-post facto with a quantitative approach. Respondents in this research were 60 Economic Education Students Class of 2016 at the University of Muhammadiyah Bengkulu which were taken by total sampling technique. The method of data analysis in this study uses multiple regression. The results of the research are as follows: 1). The social environment has a positive and significant influence on interest in saving in Islamic banks, 2). Religiosity has a positive and significant effect on interest in saving in Islamic banks, 3). The social environment and religiosity together affect the interest in saving in Islamic banks by 3.8% and 96.2% are influenced by variables outside this research.

Keywords: *Social Environment; Religiosity; Interest in Saving in Islamic Banks*

Introduction

The trend of saving in Islamic banks at this time has become a part of the lifestyle of the community, especially the Muslim community. In saving at a Sharia Bank, a person is influenced by interest, where interest is a person's tendency to like and be interested in a certain object by giving greater attention to that object (Suharmi et al, 2021). In determining interest, it is also closely related to one's self-control (Efendi et al, 2019).

Where a person's interest is influenced by various factors, according to Crow et al (2021) things that can affect a person's interest are starting from internal factors, social motive factors, emotional factors. Interest is a different perspective from everyone (Efendi, 2020). The findings of Faridah et al (2021) that the social environment has an influence on a person's interest in saving in Islamic banks. Research by Erol and El-Bdour (1989) found that the social environment has a strong influence on interest in saving in Islamic banks, the same thing was also found by Al-Ajmi et al (2009) that the social environment has an influence on a person's interest in saving in Islamic banks.

Interest in saving in Islamic banks is also influenced by one's religiosity, whereas the findings of Nugraheni and Widayani (2020) found that religiosity positively affects student interest in saving in Islamic banks. Research by Rahmawati et al (2019) found that student religiosity affects an interest in saving in Islamic banks. A similar thing is where a person's religiosity affects their interest in saving in Islamic banks (Wahab & Huda, 2021). Meanwhile, research by Faridah et al (2021) found that religiosity had a negative effect on student interest in saving in Islamic banks.

Based on the phenomenon and various research results, it can be seen that the social environment and religiosity have a relationship with student interest in saving in Islamic banks. The purpose of this research is to determine the influence of the social environment and religiosity on student interest in saving in Islamic banks so that in the future they can contribute to company policy-making and socialization facilities in the community, especially students or students.

Interest in Saving in Islamic Banks

Interest is a person's tendency to like and be interested in a particular object by giving greater attention to the object (Suharmi et al, 2021). According to Tambunan (2018), interest is a motivation that encourages someone to take an action with the aim of satisfying a need. Interest is related to the style of motion that encourages a person to face or deal with people, objects, activities, experiences stimulated by the activity itself (Crow et al, 2021). According to Campbell and Holland (1972), interest is a high heart tendency towards something. So it can be concluded that interest is a feeling of curiosity, learning, admiration, or having something.

Kotler (2005) explains that interest in saving is assumed to be buying interest, which is a behavior that appears in response to objects that indicate the customer's desire to make a purchase. Interest can be influenced by various factors, things that can affect a person's interest, starting from internal factors, social motive factors, emotional factors (Crow et al, 2021). Interest in students can also come from instincts in choosing something (Efendi & Indartono, 2019). Indicators of interest include attention, interest, desire, and conviction (Lucas & Britt, 1950).

Social Environment

The social environment is all the people or other human beings who influence us. The influence of the social environment we receive directly and some indirectly (Casper, 2001). The social environment has a great influence, especially on spiritual and personality growth (Billings et al, 2020). So it can be concluded that the social environment is a conditional factor that influences individual behavior and is an important factor.

Good or bad the results of a person's development depend on the education the child receives from the various educational environments he experiences. There are several types of aspects in the social environment that a person goes through, namely the family environment, school environment, and community environment (Riches et al, 2019). A very important environmental dimension is society. In this context, the social environment of society includes elements of individuals, groups, natural resources, cultural resources, value systems and norms, conditions or situations as well as problems, and various obstacles in society, as a whole.

Religiosity

Religiosity is an institutionalized system of symbols, belief systems, value systems, and behavioral systems, all of which are centered on issues that are internalized as most meaningful (Glock & Stark, 1966). Religiosity is also equated with spiritual intelligence, where spiritual intelligence according to Zohar and Marshall (2004) is that one's actions or way of life are more meaningful than others.

According to Pangestu et al (2019), spiritual intelligence is the human ability to interpret the meaning of the life that is lived and understand the value contained in every action taken. So it can be concluded that a religiosity is an act that is not only worldly.

Factors that influence religiosity include education, experience, life, intellectuals (Thouless & Sakwa, 1995). The dimensions of religiosity according to Glock and Stark (1966) are of several types, namely the dimensions of belief, the dimensions of practice, the dimensions of experience, the dimensions of knowledge, and the dimensions of consequences. The indicators of spiritual intelligence according to Idrus (2003) are as follows; 1). Absolute honest, 2). Openness, 3). Self-knowledge, 4). Focus on contribution, 5). Spiritual Non-dogmatic.

Research Framework and Hypothesis

The Effect of Social Environment on Student Interest

Research conducted by Faridah et al (2021) shows that the social environment has an influence on a person's interest in saving in Islamic banks. Research by Erol and El-Bdour (1989) found that the social environment had a strong influence on interest in saving in Islamic banks, the same thing was also found by Juliasari and Hanifah (2020) and Al-Ajmi et al (2009) that the social environment had an influence on someone's interest in saving in a sharia bank.

H₁: The social environment has an influence on student interest in saving in Islamic banks.

The Effect of Religiosity on Student Interest

Research conducted by Nugraheni and Widayani (2020) found that religiosity positively affects student interest in saving in Islamic banks. Research by Rahmawati et al (2019) and Sen et al (2020) found that student religiosity affects an interest in saving in Islamic banks. A similar thing is where a person's religiosity affects their interest in saving in Islamic banks (Wahab & Huda, 2021). Meanwhile, research by Faridah et al (2021) found that religiosity had a negative effect on student interest in saving in Islamic banks.

H₂: The religiosity has an influence on student interest in saving in Islamic banks.

Based on various theoretical explanations, research findings, and developing hypotheses regarding the influence of social environment and religiosity on student interest in saving in Islamic banks. So the research framework in (Figure 1) is as follows:

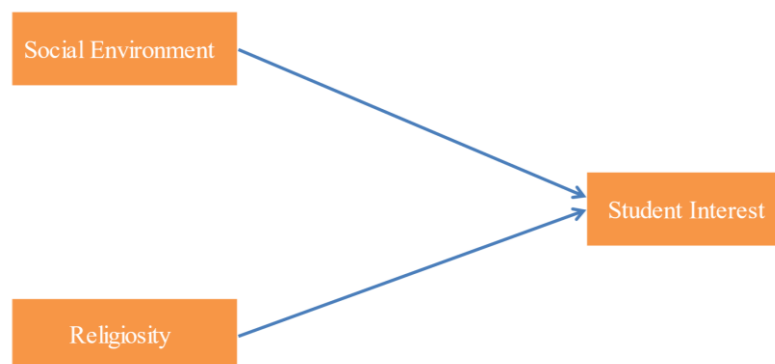


Figure 1. Research Framework

Methodology

This research uses the type of ex-post-facto research with a quantitative approach. According to Sugiyono (2015), ex-post-facto is research conducted to examine events that have occurred and then trace back to find out the factors that can cause these events to occur. . While the quantitative approach is data in the form of numbers or qualitative data that is numbered (Sugiyono, 2015). The method of data analysis in this research used multiple regression. The population in this research was 60 students of economic education class 2016 the Muhammadiyah University of Bengkulu with a sampling technique that is total sampling.

Findings

Table 1 below is the results of multiple regression analysis of research data, with the results of the research as follows:

Table 1. Results of Regression Analysis

Variable	Koef. Regression (B)	T Statistic	Sig
Social Environment	0.162	1.315	0.194
Religiosity	0.255	1.213	0.230
Constant	25.673		
R	0.195		
R ²	0.038		
F Statistic	1.125		
Sig	0.332		

Source: Primary data processed

The Effect of Social Environment on Student Interest

Based on the results of the regression analysis, it is known that the social environment has an influence on student interest in saving in Islamic banks, as shown in the regression coefficient value of 0.162. At the 5% significance level, it is known that the t-count value is 1.315 with a significance of 0.194. With these results, the first hypothesis can be accepted that the social environment has a positive influence on employee performance, student interest in saving in Islamic banks.

The Effect of Religiosity on Student Interest

Based on the results of regression analysis, it is known that religiosity has an influence on student interest in saving in Islamic banks, as shown in the regression coefficient value of 0.255. At the 5% significance level, it is known that the t-count value is 1.213 with a significance of 0.230. With these results, the first hypothesis can be accepted that religiosity has a positive influence on employee performance, student interest in saving in Islamic banks.

Coefficient of Determination R Square (R²)

The coefficient of determination R Square is used to show how big the percentage of social environment variables and religiosity together in influencing the variable of student interest in saving in Islamic banks. The results of multiple regression analysis show that the coefficient of determination R² has a value of 0.038 or 3.8%, students' interest in saving in Islamic banks is influenced by social environment variables and religiosity. While the remaining 96.2% is influenced by other variables not included in this research.

Discussion

The Effect of Social Environment on Student Interest

Based on the results of research that has been analyzed there is a positive influence between the social environment on student interest in saving in Islamic banks. This is indicated by the regression coefficient value of 0.162. At the 5% significance level, it is known that the t-count value is 1.315 with a significance of 0.194. So it can be concluded that the higher the social environment, the higher the student's interest in saving in Islamic banks. Conversely, the lower the social environment, the lower the student's interest in saving in Islamic banks.

The results of this research are supported by the findings of Faridah et al (2021) that the social environment has an influence on a person's interest in saving in Islamic banks. Research by Erol and El-Bdour (1989) found that the social environment had a strong influence on interest in saving in Islamic banks, the same thing was also found by Juliasari and Hanifah (2020) and Al-Ajmi et al (2009) that the social environment had an influence on someone's interest in saving in a sharia bank.

The Effect of Religiosity on Student Interest

Based on the results of research that has been analyzed there is a positive influence between religiosity on student interest in saving in Islamic banks. This is indicated by the regression coefficient value of 0.255. At the 5% significance level, it is known that the t-count value is 1.213 with a significance of 0.230. So it can be concluded that the higher the religiosity, the higher the student's interest in saving in Islamic banks. Conversely, the lower the religiosity, the lower the student's interest in saving in Islamic banks

The results of this research are supported by the findings of Nugraheni and Widyani (2020) who found that religiosity positively affects student interest in saving in Islamic banks. Research by Rahmawati et al (2019) and Sen et al (2020) found that student religiosity affects an interest in saving in Islamic banks. A similar thing is where a person's religiosity affects their interest in saving in Islamic banks (Wahab & Huda, 2021). Meanwhile, research by Faridah et al (2021) found that religiosity had a negative effect on student interest in saving in Islamic banks.

Coefficient of Determination R Square (R^2)

The results of this research indicate that there is a positive influence between social environment and religiosity on student interest in saving in Islamic banks. This is indicated by the results of the test results with F test which obtained a calculated F value of 1.125 with a significance value of 0.332 or $F > 0.05$. The coefficient of determination R Square is used to show how big the percentage of social environment variables and religiosity together in influencing the variable of student interest in saving in Islamic banks. The results of multiple regression analysis show that the coefficient of determination R^2 has a value of 0.038 or 3.8%, social environment and religiosity affect student interest in saving in Islamic banks. While the remaining 96.2% is influenced by other variables that do not exist in this research.

Conclusion

Based on the results and discussion in the research, we can conclude that; 1). The social environment has a positive and significant influence on interest in saving in Islamic banks, 2). Religiosity has a positive and significant effect on interest in saving in Islamic banks, 3). The social environment and religiosity together affect the interest in saving in Islamic banks by 3.8% and 96.2% are influenced by variables outside this research. Together with the limitations in this research, it can be used as a reference for further research in the future.

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