



## The Level of Religiosity Affects Students' Interest in Saving in Islamic Banks

Sutan Nur Meyliana Ekawati<sup>1</sup>; Siswanto<sup>1</sup>; Hilyati Milla<sup>2</sup>; Riyanto Efendi<sup>3</sup>

<sup>1</sup> Faculty of Economics, Universitas Negeri Yogyakarta, Indonesia

<sup>2</sup> Faculty of Teacher Training and Education, Universitas Muhammadiyah Bengkulu, Indonesia

<sup>3</sup> Faculty of Economics and Business Education, Universitas Pendidikan Indonesia, Indonesia

<http://dx.doi.org/10.18415/ijmmu.v8i10.2999>

---

### **Abstract**

Saving in sharia at this time has become a way of life, the interest in saving in sharia banks is influenced by various factors including one's level of religiosity. the purpose of this study was to determine the effect of religiosity on the intention to save in Islamic banks. This research methodology is ex post facto with a quantitative approach. Respondents in this study were 60 Economic Education Students at the Muhammadiyah University of Bengkulu who were taken by total sampling technique. Methods of data analysis in research using regression analysis. The results of this study are that religiosity has a significant influence on the intention to save at Islamic banks.

**Keywords:** *Religiosity; Interest in Savings; Islamic Banks*

### **Introduction**

At this time saving in Islamic banks has become a lifestyle among Muslim communities, Suharmi et al (2021) mention interest is an individual tendency towards a subject. Efendi et al (2019) interests are related to someone's control. Where a person's interest is influenced by internal factors, social motive factors, and emotional factors (Crow et al, 2021).

Interest in saving in Islamic banks is also influenced by one's religiosity, where the findings of Wahab & Huda, (2021), and Nugraheni and Widayani (2020) found that religiosity positively influences students' interest in saving in Islamic banks. The level of student religiosity affects the intention to save in Islamic banks (Trispupotoni, 2020; Rahmawati et al, 2019). Meanwhile, the research by Magfiroh (2020) and Faridah et al (2021) found that religiosity did not influence students' interest in saving at Islamic banks.

Based on the phenomenon, it is known that religiosity has a relationship with students' interest in saving in Islamic banks. The purpose of this study was to determine the effect of religiosity on students' interest in saving in Islamic banks. so that in the future this research can provide input for decision-making.

## **Interest in Savings**

Interest is a person's tendency to like and be attracted to a particular object by paying greater attention to that object (Suharmi et al, 2021). According to Tambunan (2018), interest is a motivation that encourages a person to take an action with the aim of satisfying a need. Interest relates to the style of motion that encourages a person to face or deal with people, objects, activities, and experiences that are stimulated by the activity itself (Crow et al, 2021). According to Campbell and Holland (1972), interest is a high tendency towards something. So it can be concluded that interest is a feeling of wanting to know, learn, admire or own something.

Kotler (2005) explains that the intention to save is assumed to be an intention to buy, which is a behavior that appears as a response to an object that indicates a 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, and emotional factors (Crow et al, 2021). Interest in students can also come from instincts in deciding to choose something (Efendi & Indartono, 2019). Indicators of interest include attention, interest, direction, and conviction (Lucas & Britt, 1950).

## **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 the 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 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, and intellectuality (Thouless & Sakwa, 1995). According to Glock and Stark (1966), there are several types of religiosity dimensions, namely the belief dimension, the practice dimension, the experience dimension, the knowledge dimension, and the consequence dimension. The indicators of spiritual intelligence according to Idrus (2003) are as follows; 1). Absolutely honest, 2). Openness, 3). Self-knowledge, 4). Focus on contribution, 5). Non-dogmatic Spiritual.

## ***Research Framework and Hypothesis***

### **The Effect of Religiosity on Student Interests**

Research conducted by Nugraheni and Widayani (2020) found that religiosity positively influences students' interest in saving at Islamic banks. Research by Rahmawati et al (2019) and Sen et al (2020) found that student religiosity affects the intention to save in Islamic banks. It is similar to where a person's religiosity influences interest in saving at Islamic banks (Wahab & Huda, 2021). Meanwhile, the research by Magfiroh (2020) and Faridah et al (2021) found that religiosity has a negative effect on students' interest in saving at Islamic banks.

H<sub>2</sub>: religiosity has a significant influence on students' interest in saving in Islamic banks.

Based on various theoretical explanations, research findings, and hypothesis development regarding the effect of religiosity on students' interest in saving in Islamic banks. So the research framework in (Figure 1) is as follows:

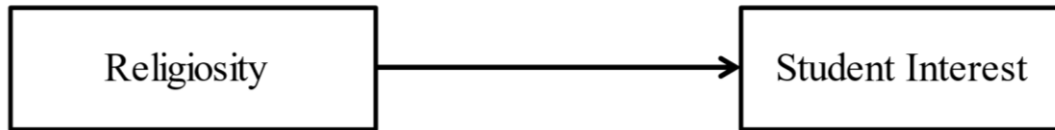


Figure 1. Research Framework

### Methodology

This research uses 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 could have caused these events. . While the quantitative approach is data in the form of numbers or qualitative data that is calculated (Sugiyono, 2015). Methods of data analysis in this study using regression. The population in this study was 60 Economics Education Students class of 2016 at the Muhammadiyah University of Bengkulu. The sampling technique is total sampling.

### Findings

Table 1 below is the result of multiple regression analysis of research data, with the following research results:

Table 1. Regression Analysis Results

Variable	Koef. Regression (B)	T Statistic	Sig
Religiosity	0.255	1.213	0.230
Constant	25.673		
R	0.157		
R <sup>2</sup>	0.025		
F Statistic	1.471		
Sig	0.230		

Source: Primary data processed

### The Effect of Religiosity on Student Interests

Based on the results of the regression analysis it is known that religiosity has an influence on students' interest in saving in Islamic banks, shown in the value of the regression coefficient of 0.255. At a significance level of 5%, it is known that the t-value is 1,213 with a significance of 0.230. With these results, the first hypothesis can be accepted that religiosity has a significant influence on students' interest in saving in Islamic banks.

### Coefficient of Determination R Square (R<sup>2</sup>)

The coefficient of determination R Square is used to show how much the percentage of social environment variables and religiosity together influence the variable of students' interest in saving in Islamic banks. The results of multiple regression analysis show that the coefficient of determination R<sup>2</sup> has a value of 0.025 or it can be said that 2.5% of students' interest in saving in Islamic banks is influenced by religiosity. While the remaining 97.5% is influenced by other variables not included in the study.

## **Discussion**

### **The Effect of Religiosity on Student Interests**

Based on the results of the research that has been analyzed, there is an influence of religiosity on students' interest in saving in Islamic banks. This is shown by the value of the regression coefficient of 0.255. At a significance level of 5%, it is known that the t-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 study are supported by the findings of Nugraheni and Widayani (2020) who found that religiosity positively influences students' interest in saving at Islamic banks. Research by Rahmawati et al (2019) and Sen et al (2020) found that student religiosity affects the intention to save in Islamic banks. It is similar to where a person's religiosity influences interest in saving at Islamic banks (Wahab & Huda, 2021). Meanwhile, the research by Magfiroh (2020) and Faridah et al (2021) found that religiosity has a negative effect on students' interest in saving at Islamic banks

### **Coefficient of Determination R Square ( $R^2$ )**

The results of this study indicate that there is a positive influence between religiosity on students' 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 1,471 with an F significance value of 0.230 or  $F > 0.05$ . The coefficient of determination R Square is used to show how large the percentage of the religiosity variable influences the variable of students' interest in saving in Islamic banks. The results of the regression analysis show that the coefficient of determination  $R^2$  has a value of 0.025 or it can be said that 2.5% religiosity affects students' interest in saving in Islamic banks. While the remaining 97.5% is influenced by other variables that are not in this study.

## **Conclusion**

Based on the results and discussion in the research, we can conclude that; 1). Religiosity has a significant effect on the intention to save in Islamic Banks, 2). Religiosity affects the intention to save in Islamic banks by 2.5% and 97.5% is influenced by variables outside the research. Together with the limitations this study can be a reference material for further research in the future.

## **References**

- Campbell, D. P., & Holland, J. L. (1972). A merger in vocational interest research: Applying Holland's theory to Strong's data. *Journal of Vocational behavior*, 2(4), 353-376.
- Crow, M., Hartwell, M., Anderson, J. M., Tritz, D., & Vassar, M. (2021). Evaluation of conflicts of interest among systematic review authors on pharmacological therapies for alcohol use disorder: A cross-sectional study. *Substance abuse*, 1-4.
- Efendi, R., & Indartono, S. (2019). The Factor of Intention to Buy Snacks Labeled Halal on Muslim Students in Yogyakarta. *Journal of Islam Economics and Business*, 12.
- Faridah, N. L., Hakim, L., & Sudarwanto, T. (2021). The effect of economic learning insert sharia economics, Product Knowledge, Social Environment, and Religiosity on Interest in Savings in Islamic Banks in Darul Ulum Islamic Boarding School Students Jombang. *Technium Social Sciences Journal*, 26, 123-133.

- Glock, C. Y., & Stark, R. (1966). Christian beliefs and anti-Semitism.
- Idrus, N. I. (2003). 'To Take Each Other': Bugis Practices of Gender, Sexuality and Marriage.
- Kotler, P. (2005). The role played by the broadening of marketing movement in the history of marketing thought. *Journal of Public Policy & Marketing*, 24(1), 114-116.
- Maghfiroh, S. (2018). Pengaruh religiusitas, pendapatan, dan lingkungan sosial terhadap minat menabung di bank syariah pada santri pesantren mahasiswi Darush Shalihah. *Jurnal pendidikan dan ekonomi*, 7(3), 213-222.
- Nugraheni, P., & Widyani, F. N. (2020). A study of intention to save in Islamic banks: the perspective of Muslim students. *Journal of Islamic Marketing*.
- Pangestu, E. S., Muhyadi, M., & Efendi, R. (2019). The Intelligence Relations; Emotional, Intellectual, and Spiritual to Students' Ethical Attitudes. *International Journal of Multicultural and Multireligious Understanding*, 6(6), 563-571.
- Rahmawati, F. I., Riwijanti, N. I., & Eltivia, N. (2019). The Factors Influencing Accounting Students' Interest to Become Islamic Banks' Customers. In *1 st Annual Management, Business and Economic Conference*.
- Sugiyono, P. (2015). Metode penelitian kombinasi (mixed methods). *Bandung: Alfabeta*.
- Suharmi, S., Milla, H., & Bahrin, B. (2021). The Effect of Work Expectations and Family Environment on Interest in Continuing Postgraduate Studies (S2) in Economics Education Students. *International Journal of Multicultural and Multireligious Understanding*, 8(9), 160-166.
- Tambunan, H. (2018). The Dominant Factor of Teacher's Role as a Motivator of Students' Interest and Motivation in Mathematics Achievement. *International Education Studies*, 11(4), 144-151.
- Tripuspitorini, F. A. (2020). Pengaruh Religiusitas Terhadap Minat Mahasiswa Politeknik Negeri Bandung Untuk Menabung Di Bank Syariah. *Jurnal Masharif al-Syariah: Jurnal Ekonomi dan Perbankan Syariah*, 4(2).
- Thouless, C. R., & Sakwa, J. (1995). Shocking elephants: fences and crop raiders in Laikipia District, Kenya. *Biological conservation*, 72(1), 99-107.
- Wahab, W., & Huda, C. (2021). Factors Affecting Student Interest of Al-Quran Wonosobo Science University to Saving in A Syariah Bank. *AL-ARBAH: Journal of Islamic Finance and Banking*, 3(1), 47-62.
- Zohar, D., & Marshall, I. (2004). *Spiritual capital: Wealth we can live by*. Berrett-Koehler Publishers.

## Copyrights

Copyright for this article is retained by the author(s), with first publication rights granted to the journal.

This is an open-access article distributed under the terms and conditions of the Creative Commons Attribution license (<http://creativecommons.org/licenses/by/4.0/>).