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# THE EFFECT OF RELIGIOSITY ON INTEREST IN SAVING IN ISLAMIC BANKS

**Muhammad Azhar Nasution**

Management Science, Faculty of Economics and Business, North Sumatra University, Indonesia
azharnasution44@gmail.com

**Abstract**

The development of the times has had a major influence on economic and business development, one of these variations is in the banking sector, namely Islamic banking. Islamic banks are banks that carry out achievement activities based on sharia principles. This is an interesting breakthrough where banks use Sharia principles in carrying out their activities, this is different from the principles of conventional banks in general. The purpose of this study was to determine the effect of religious level on the interest in saving STKIP Padang Lawas students in Islamic banks. This study uses a quantitative research method with an associative approach. The data collection method is by distributing questionnaires and literature studies. The number of samples studied was 123. The data analysis method used is the validity and reliability test, the simple linear regression analysis test, hypothesis testing through t-test, coefficient of determination test. The results of this study indicate that religiosity (X1) has a positive and significant effect on learning interest. This is evidenced by the t-count value of the religiosity variable (X) of 7.765 and the t-table value of 1.979, It can be seen that: t-count > t-table (7.765 > 1.976) with a significance level of 0.000 less than 0.05 (0.000 <0.05). Furthermore, the coefficient of determination (R Square) is 0.583. This means that the effect of the independent variable (religiosity) on the dependent variable (savings interest) is 58.3%, while the remaining 41.7% is influenced by other variables not included in this study.

*Keywords: Religiosity, Interest In Saving, Sharia Banks*

**Introduction**

Islamic banks are financial institutions like conventional banks but use sharia principles, namely justice, balance and benefit. The main activity of the bank is to collect funds from the public through savings and channel these funds back to the general public in the form of loans or credit. In the world of banking, apart from commercial banks or conventional banks, there are also sharia banks which have developed a lot in Indonesia. In conventional banks, pricing is always based on interest, while Islamic banks are based on Islamic concepts, namely cooperation in a profit-sharing scheme, both profit and loss.

According to Magani (2009) Islamic banks are banks that operate on sharia principles, namely agreements based on Islamic law between banks and other parties in depositing funds and or financing business activities. Sharia banks have been operating in Indonesia since 1992, which began with the operation of Bank Muamalat Indonesia. Sharia banks have been regulated formally since the amendment of Law No. 7 of 1992 with Law No. 10 of 1998 and Law No. 23 of 1999.

In its journey, the growth development of the establishment of Islamic banks has progressed quite significantly. We need to appreciate the phenomenon of the growth in the establishment of Islamic banks in Indonesia. Various efforts that must be made by Islamic banks to improve and develop Islamic banks themselves are to improve service quality strategies, then increase cooperation with Islamic institutions or organizations, especially Islamic boarding schools to empower Islamic economics.

The main problem faced by these Islamic financial institutions is how companies attract customers and retain them. To achieve this goal, the right strategy is needed. In order for the strategy to be on target, it must pay close attention to consumer behavior. Consumer behavior is influenced by various factors, one of which is religiosity sensitivity, namely the use of the word sharia used by Islamic banks has sensitivity to followers of the Islamic religion as one of the points in religion used in the banking process.

Religiosity for humanity in particular for Indonesian citizens is one of the elements a very important subject for everyday life. Even from the results of a survey conducted by Laura and Hugh in 2010 produced that Indonesia has religious values highest than other countries (Nasikhah, 2013).

Religiosity is recognized as very strong in affect the life of every human being, but some also consider it as a discussion of strange and embarrassing topics to be discussed or researched. While the figures who began to discuss the behavior of new religiosity emerged around the 20th century, as William Jame in 1902 which expressed concern for.religious experience of every individual human being

According to Glock & Stark (1965) religiosity has a meaning as the development of the concept spirituality in a psychology study religion. Koenig and Larson (2001) who have make observations on the concept of religiosity found that the results in 80% of observations were has been studied found a truth that belief and practice in religion (designation for religiosity) is associated with increasingly increased life satisfaction, happiness, effect positive, as well as

increased morale (Fridayanti, 2015). Very strong sense of religiosity high, they will have a level of life satisfaction higher, higher levels of happiness, when compared to humans who do not have a level of trust in religiosity high (Amawidayati, 2006)

Saving is an activity of setting aside some of the money or income you have to save with the aim of managing that money. The benefits of saving can be obtained when we carry out regular and diligent saving activities. This aims to carry out a frugal lifestyle and is also an effort to build character not to waste money, which should start early.

Saving has many benefits including being able to train to distinguish between wants and needs, so it is not easy to use money for things that are not important so that interest is an important factor to encourage people to save. Interest is a source of motivation that encourages people to do what they want if they are free to choose (Hirmawan, 2015). One of the fundamental factors in society towards the interest in saving is the income factor of the community itself. Many people have different income levels so that the interest in saving for each individual is also different. In addition, there are also factors that influence it, including religiosity.

Based on these problems, it gives a special attraction for researchers to study further to find out more about how much influence religiosity has on the intention to save in Islamic banks at STKIP Padang Lawas.

**Research methods**

The method used in this study is an associative method using a quantitative approach. According to Sugiyono (2018: 51) associative research is research that aims to find out the relationship between two or more variables looking for roles, influences and causal relationships, namely between independent variables and related variables. So the method used by researchers in this study is a qualitative method, as a research procedure that produces descriptive data, where data obtained from informants will be explained in real terms. In accordance with the title that the location of this research will be carried out at STKIP Padang Lawas which is in Padang Lawas Regency, North Sumatra Province. The sample is part of the number and characteristics possessed by the population (Sugiyono, 2018).The number of samples studied were 123 students. The data analysis method used is validity and reliability test, simple linear regression analysis test,

**Results and Discussion**

1. **Religiosity Variable Validity Test (X1)**

Test the validity of the questionnaire for the variable Religiosity (X1) in this study was conducted on 123 respondents with a value of 0.159. The results of the validity test can be seen in the table below:$r_{tabel}$

**Table 1**

**Religiosity Variable Validity Test Results (X1)**

| Question | Count | Rtable | INFORMATION |
|----------|-------|--------|-------------|
| P1 | 0.502 | 0.159 | Valid |
| P2 | 0.579 | 0.159 | Valid |
| P3 | 0.284 | 0.159 | Valid |
| P4 | 0.335 | 0.159 | Valid |
| P5 | 0.331 | 0.159 | Valid |
| P6 | 0.308 | 0.159 | Valid |
| Q7 | 0.585 | 0.159 | Valid |
| Q8 | 0.504 | 0.159 | Valid |
| Q9 | 0.479 | 0.159 | Valid |
| P10 | 0.533 | 0.159 | Valid |
| P11 | 0.327 | 0.159 | Valid |
| Q12 | 0.210 | 0.159 | Valid |
| P13 | 0.459 | 0.159 | Valid |
| P14 | 0.303 | 0.159 | Valid |
| P15 | 0.370 | 0.159 | Valid |

**Test the Validity of Interest Variable (Y)**

Test the validity of the questionnaire for the Interest variable (Y1) in this study was conducted on 150 respondents with a value of 0.159. The results of the validity test can be seen in the table below:$r_{tabel}$

**Table 2**

**Results of Interest Variable Validity Test (Y)**

| Question | Count | Rtable | INFORMATION |
|----------|-------|--------|-------------|
| P1 | 0.354 | 0.159 | Valid |
| P2 | 0.393 | 0.159 | Valid |
| P3 | 0.364 | 0.159 | Valid |
| P4 | 0.254 | 0.159 | Valid |
| P5 | 0.449 | 0.159 | Valid |
| P6 | 0.325 | 0.159 | Valid |
| Q7 | 0.229 | 0.159 | Valid |
| Q8 | 0.208 | 0.159 | Valid |
| Q9 | 0.467 | 0.159 | Valid |

Based on table 2, it can be seen that the rcount value of all statements in the questionnaire is greater than the rtable, which is 0.159. Thus it can be concluded that all questions in the Interest indicator are valid.

**Reliability Test of Religiosity Variable (X)**

**Table 3**

**Reliability Test of Religiosity Variable (X)**

| Cronbach's Alpha | N of Items |
|------------------|------------|
| ,710 | 15 |

Based on the results of the analysis in the table above, it shows that the reliability coefficient of the Religiosity Variable (X) is 0.710. So that it can be concluded that the research instrument for the award variable can be declared reliable and feasible to be used as a variable in the measurement of this study because the reliable coefficient is greater than 0.6.

**Interest Variable Reliability Test (Y)**

**Table 4**

**Interest Variable Reliability Test (Y)**

| Cronbach's Alpha | N of Items |
|---|---|
| ,708 | 9 |

Based on the results of the analysis in the table above, it shows that the reliability coefficient of the Interest Variable Variable (Y) is 0.708. So that it can be concluded that the research instrument for the award variable can be declared reliable and feasible to be used as a variable in the measurement of this study because the reliable coefficient is greater than 0.6.

**Table 5**

**Test (Coefficient of Determination)$R^2$**

| Summary models | | | | |
|---|---|---|---|---|
| Model | R | R Square | Adjusted R Square | std. Error of the Estimate |
| 1 | ,723[a] | .583 | .527 | 1,393 |

Based on the results in table 5 above, it is explained that the value of the correlation or relationship (R) is 0.723. From the table it is obtained that the coefficient of determination (R Square) is 0.583. This means that the effect of the independent variable (religiosity) on the dependent variable (intention to save) is 58.3%, while the remaining 41.7% is influenced by other variables not included in this study.

**Table 6.**

**Simple Linear Regression Test Results**

| | Coefficientsa | | | | |
|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | Standardized Coefficients | Q | Sig. |
| | B | std. Error | Betas | | |
| 1 (Constant) | 8.302 | 1,714 | | 4,604 | ,000 |
| Religiosity | ,618 | 083 | ,723 | 7,765 | ,000 |

Based on the table above, it is known that the Constanta (a) value is 8.302, while the religiosity

value (b/regression coefficient) is 0.638, so the regression equation can be arranged as follows: Y = a+ bX Y = 8.302+ 0.618 X The results of the interpretation of the regression equation above are :

a. The constant value (a) is 8.302. This means that if religiosity is assumed to be zero (0), then the interest in saving (Y) is worth 8.302.

b. The linear regression coefficient value of the religiosity variable (X) is 0.618. This means that every increase in religiosity by 1 unit will increase the interest in saving (Y) by 0.618. The regression coefficient is positive so that it can be said that the direction of the influence of variable X on Y is positive.

**Partial Test (t test)**

Partial test (t test) From table 4 it can also be seen from the results of the t test which states that the significance value is 0.000 <0.05, so it can be concluded that the religiosity variable (X) influences the interest in saving variable (Y). Then the t-count value of the religiosity variable (X) is 7.765 and the t-table value is 1.979, it can be seen that: t-count > t-table or 7.756 > 1.979. This shows that Ha is accepted and Ho is rejected with a significant level of 0.05, where the value (Sig) is 0.000 <0.05 so that it can be said that religiosity has a positive and significant statistical effect on the intention to save.

**Discussion**

This study aims to determine the effect of religiosity on the intention to save in Islamic banks in STKIP Padang Lawas students. Based on the results of hypothesis testing, it can be explained as follows: The results showed that religiosity has a positive and significant effect on the intention to save. The results of the statistical tests that have been carried out show that the t value of the religiosity variable is 7.765 with a significance level of 0.000 <0.05. This test proves that religiosity has a positive and significant effect on the interest of STKIP Padang Lawas students in Padang Lawas Regency to save in Islamic banking. The results of this study have supported research conducted by Eva Mardani et al (2021); Fauzi & Murniawaty (2020) and Tripuspitorini (2019). The results showed that religiosity and income levels partially had a positive and significant effect on people's interest in saving in Islamic banks. However, in contrast to the results of research conducted by Suprihati et al, (2021) which found that religiosity did not have a significant effect on customers' interest in saving in Islamic cooperatives.

Padang Lawas Regency, North Sumatra Province has customs and religious values that are

still strongly adhered to by the community. One of the traditions owned by the community is the martahi tradition. The martahi tradition is one of the traditions that has been with the community for quite a long time and is always carried out by the community when they are going to carry out an event, especially at parties especially at traditional parties, such as at weddings, akikah children or at parties. -another party. Martahi is a term found in the regional language of the Padang Lawas people means the same as deliberation or deliberation.This tradition is in accordance with the teachings of religion, especially Islam. The Padang Lawas community is also dominated by adherents of Islam, namely 94.98% of the total population of 267,275 people. With the majority of people adhering to Islamic teachings and a community culture that is still strong and in line with religious teachings, it is possible to increase interest in saving in Islamic banks whose products and services operate using the Sharia system and are under the supervision of the National Sharia Council. This will also have an impact on the interest in saving in Islamic banking.

Based on the magnitude of the correlation value or relationship (R) that is equal to 0.723. Then the value of the coefficient of determination (R Square) is 0.536. This means that the effect of the independent variable (religiosity) on the dependent variable (intention to save) is 53.6%, while the remaining 46.4% is influenced by other variables not included in this study. Religiosity can affect the interest of STKIP Padang Lawas students, Padang Lawas Regency, North Sumatra Province to save in Islamic banks. The higher the religiosity, the higher the interest of STKIP Padang Lawas students in North Sumatra Province to save in Islamic banks.

**Conclusion**

Based on the results of data analysis and discussion of the research, it can be concluded that religiosity has a positive and significant effect on the interest of STKIP Padang Lawas Students, Padang Lawas Regency, North Sumatra Province, to save in Islamic banks. So that the higher the religiosity, the higher the interest of STKIP Padang Lawas Students, Padang Lawas Regency, North Sumatra Province, to save in Islamic banks. This research suggests for Islamic Banking,increase its promotion to the public or students to provide information about Islamic Banks.

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