

# THE INFLUENCE OF ACCESSIBILITY, SERVICE, AND KNOWLEDGE OF SHARIA ACCOUNTING ON INTEREST TO SAVE IN SHARIA BANK (CASE STUDY OF UPI YPTK PADANG STUDENTS)

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## ABSTRACT

This study uses primary data, namely through a questionnaire (questionnaire) using a Likert scale measurement scale. The sample in this study was 100 respondents distributed to UPI YPTK Padang students randomly. The analytical method used is a quantitative analysis using multiple linear regression with the help of SPSS version 25. The research results obtained indicate that accessibility and knowledge accountancy Sharia has a positive and significant effect on the intention to save UPI YPTK Padang students in Islamic banks with a t-count of 2.022 with a significance of 0.046 and a t-count of 3.136 with a significance of 0.002. While the service does not affect significantly the interest in saving UPI YPTK Padang students in Islamic banks with a t-count value of 0.044 with its significance value was 0.965.

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## 1. INTRODUCTION

Bank financial institutions in Indonesia are divided into two types, namely conventional banks and sharia banks. Conventional banks are banks that in their operational implementation run an interest system, while sharia banks are banks that in their operational implementation use Islamic sharia principles. The development of sharia banks in Indonesia has begun to have very good expectations, which have developed quite rapidly from year to year. Sharia banking and Islamic banking services are now common among the public [1].

The existence of sharia institutions is expected to be used optimally by the community, in order to improve the standard of living through the banking products provided. As is usual with a bank, Islamic financial institutions are also ready to accept depositing money and financing for all business sectors that need funds. In accordance with the functions and types of funds that can be managed by Islamic institutions that develop the concept without interest, then produce various types of products for collecting and distributing funds by Islamic institutions [2].

Islamic financial institutions with a profit-sharing system are designed to foster togetherness in bearing business risks and sharing business results between owners of funds (rabbul maal) who keep their money in institutions, institutions as fund managers (mudharib), and people who need financing with the status of borrowers of funds or who run the business [3].

Along with the development of Islamic financial institutions, the discourse on Islamic accounting has also developed. Discourse on sharia accounting emerged because of the need for a strong and well-established financial transaction frame, so that it can oversee all financial transactions following sharia principles. Sharia accounting also focuses on honest reporting of the entity's financial position and operating results, so that it can reveal halal and haram transactions. The rules applied can also protect individual rights and obligations and guarantee adequate disclosure [4].

Even though Islamic banks are developing from year to year, public interest in making transactions, either saving or making loans at Islamic banks, is still low. This is evidenced by the lack of people who have accounts at Islamic banks, namely a total of 17 million people, this is caused by the low literacy rate of the community regarding Islamic banks, besides that people are more interested in saving or making loans at conventional banks [5].

This is evidenced by research conducted by [6] obtaining the result that the knowledge variable has

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a relationship to the interest of the Islamic boarding school community to use products from Islamic banking. Then, the religiosity variable is also an aspect that can influence a person's interest in saving money in an Islamic bank. Another study [7] states that there is a positive relationship between social environment variables on the interest of Darush Shalihah Islamic boarding school students to save in Islamic banks.

Seeing these conditions, I was compelled to compile research that aims to see whether the variables of accessibility, service and knowledge of Islamic accounting have a relationship with the Interest in Saving using Islamic Banks (a case study on UPI YPTK Padang students).

Based on the exposure above, the hypotheses tested in this study are:

H1: Accessibility has a positive effect on the interest in saving UPI YPTK Padang students

Location is very important in influencing students' interest in saving. The ease of reaching a location can trigger student interest in saving and also the facilities provided to prospective customers [8]. From the above it can be concluded that accessibility can affect students' interest in saving, especially at UPI YPTK Padang

H2: Service has a positive effect on the interest in saving UPI YPTK Padang students

Service quality is the level of good and bad conditions provided by service companies in order to satisfy consumers by providing or delivering services that exceed consumer expectations [9]. maximum service quality provided to customers and in accordance with customer expectations, the customer's interest in saving will be higher.

H3: Knowledge of Sharia Accounting has a positive effect on the interest in saving UPI YPTK Padang students

Knowledge is one of the factors that can encourage students to save. Knowledge will also encourage a person's interest in making decisions [10]. From this theory it can be understood that the higher the student's knowledge about the benefits of saving, the higher the student's intention to save, especially at UPI YPTK Padang.

## 2. LITERATURE REVIEW

Accessibility means equal opportunity for all target groups, regardless of their characteristics and no discrimination to participate and enjoy the benefits of policies or programs that have been provided to the community. Accessibility also means that the target group can easily obtain information regarding the program and can submit complaints if the target group does not receive good service according to the rights of the target group [11].

Service means something related to the fulfillment of expectations/ customer needs, service is called quality if it can provide products and services (services) in accordance with the needs and expectations of customers. In this case, quality is basically related to good service, namely the attitude or way of a person in serving customers or society satisfactorily [12].

Accounting in the Islamic sharia concept can be defined as a collection of standard and permanent legal foundations, which are inferred from Islamic sharia sources and used as rules by an accountant in carrying out his profession, both in bookkeeping, analysis, measurement, presentation, and explanation. and become a foothold in explaining an incident or events [1].

Interest is a feeling of wanting to know, learn, admire or have something. According to John Crites that interest is part of the realm of affection, from awareness to value choices. Meanwhile, Holland said that interest is a high tendency of the heart towards something. Interest does not arise alone but there is an element of need, for example interest in saving [7].

## 3. METHOD

This research was conducted using a quantitative approach with a focus on collecting data and making generalizations to explain specific phenomena experienced by the population [13]. The research was conducted in August - October 2022. The location was chosen at Putra Indonesia University YPTK Padang.

The sampling method was carried out by purposive [14], with the criteria of UPI YPTK Padang students who had to do transactions or use from Islamic Banks. Research respondents who are in can be as big as 100 respondents at random. Sources of data used in this research are: Primary data by way of sending questionnaire study in form Google Form via Whatsapp media directly to the respondent study. And secondary data obtained indirectly from general or published research objects consisting of the organizational structure of archival data, documents, reports, books, and so on concerning this research.

Data Collection Techniques using questionnaires and in-depth interviews. The questionnaire is a data collection technique that is carried out by giving a set of questions or written questions to the respondent to answer. In this study using a Likert scale questionnaire, the Likert scale is a psychometric scale that is commonly used in questionnaires and is a scale the most widely used in research in the form of survey i. And in-depth interviews, namely data collection by conducting in-depth interviews with key informants.

### 3.1 Data Analysis

The independent/independent variable, namely Accessibility (X1) , Service (X2), and Knowledge (X3) while the dependent variable is Interest in Saving (Y). The variable measurement uses a Likert scale of 1 to 4 where the value is 1 for Strongly Disagree (SD), score 2 for Disagree (D), score 3 for Agree (A), and 4 for Strongly Agree (SA). The following are indicators of the research variables that will be carried out:

Table 1 Variable Indicator

Variable	Indicator
Accessibility [11] .	<ul style="list-style-type: none"> <li>• Distance</li> <li>• Mobile Banking</li> <li>• Parking lot</li> <li>• Environment</li> </ul>
Service [12] .	<ul style="list-style-type: none"> <li>• Effectiveness and Assurance</li> <li>• Price</li> <li>• Reliability</li> </ul>
Knowledge [15]	<ul style="list-style-type: none"> <li>• Knowledge of Islamic banking</li> <li>• Knowledge of the benefits of Islamic banking</li> <li>• Knowledge of customer satisfaction provided by Islamic banks</li> </ul>
Interest in Savings [1] .	<ul style="list-style-type: none"> <li>• Transactional Interests</li> <li>• Ref e rental interest</li> <li>• Preferential Interests</li> <li>• Explorative Interests</li> </ul>

The analysis technique used in this study is multiple linear regression analysis , which was first tested by research instruments (validity test and reliability test). Then the classical assumption tests (normality test, multicollinearity test, and heteroscedasticity t-test) and hypothesis testing were carried out [16].

## 4. RESULTS AND DISCUSSIONS

### 4.1 Validity Test

Test validity in study this used for test accuracy and precision something tool measuring in performing its measuring function. A research indicator is said to be valid if the statements in this study are able to express something that is measured by the questionnaire the.

Table 2. Validity Test Results

X1 variable	Indicator	R count	r table	Information
Accessibility _ _	X1.1	0.586	0.3211	Valid
	X1.2	0.612	0.3211	Valid
	X1.3	0.579	0.3211	Valid
	X1.4	0.667	0.3211	Valid
	X1.5	0.538	0.3211	Valid
X1 variable	Indicator	R count	r table	Information
Service	X2.1	0.437	0.3211	Valid
	X2.2	0.698	0.3211	Valid
	X2.3	0.704	0.3211	Valid
	X2.4	0.615	0.3211	Valid

X1 variable	Indicator	R count	r table	Information
Knowledge Sharia Accounting	X3.1	0.529	0.3211	Valid
	X3.2	0.609	0.3211	Valid
	X3.3	0.602	0.3211	Valid
	X3.4	0.703	0.3211	Valid
	X3.5	0.521	0.3211	Valid

  

X1 variable	Indicator	R count	r table	Information
Interest in Savings	Y1	0.689	0.3211	Valid
	Y2	0.715	0.3211	Valid
	Y3	0.593	0.3211	Valid
	Y4	0.403	0.3211	Valid
	Y5	0.580	0.3211	Valid

Based on the results of the above table test for variables it can be seen as follows:

- Accessibility (X1) shows that  $r \text{ count} > r \text{ table}$  so it is declared valid. The trial results for the accessibility instrument obtained 5 valid items.
- Service (X2) shows that  $r \text{ count} > r \text{ table}$  so it is declared valid. The test results for service instruments obtained 4 items valid.
- Knowledge Accountancy Sharia (X3) shows that  $r \text{ count} > r \text{ table}$  so it is stated valid. Test results for knowledge instruments accountancy sharia obtained 5 items valid.
- Interest Save (Y) indicates that  $r \text{ count} > r \text{ table}$  so that it is declared valid. Test results for interest instruments save obtained 5 valid items.

#### 4.2 Reliability Test

The reliability test was carried out by calculating the alpha (Cronbach) coefficient of each instrument one variable. The Instrument which worn in variable the said reliable (reliable) if has a cronbach alpha coefficient of more than 0.60.

Table 3 Reliability Test Results

Variable	Cronbach's Alpha	><	cut off	Information
Y	0.893	>	0.600	Reliable
X 1	0.893	>	0.600	Reliable
X 2	0.898	>	0.600	Reliable
X3	0.894	>	0.600	Reliable

Table 3 concludes that the variables of accessibility (X1), service (X2), knowledge Islamic accounting (X3) and interests save (Y) each have score *Cronbach alpha* more big from 0.60, so can be interpreted that all research indicators are reliable (reliable) to be used as a tool measuring.

#### 4.3 Normality Test

The normality test aims to test whether the regression model has confounding or residual variables distribution normal. For test is data distributed normal or no conducted test one statistic sample Kolmogorov-Smirnov test. Data distributed normal if have score significance more big of 0.05.

Table 4 One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters <sup>a,b</sup>	Means	.0000000
	std.	2.40470450
Most Extreme Differences	absolute	.116
	Positive	.050
	Negative	-.116
Test Statistics		.116

asympt. Sig. (2-tailed)

085<sup>c</sup>

In Table 4 it shows that the significance value of the normality test carried out has a value of 0.085, where 0.085 is greater than 0.05, so the data is normally distributed.

#### 4.4 Multicollinearity Test

Test multicollinearity conducted for test is in something model regression found exists correlation between independent variables or not. The regression model is said to be good if the correlation between the independent variables is close to zero or there is no correlation. Whether multicollinearity exists or not can be seen from the Tolerance Value and Variance Inflation Factor (VIF). If the Tolerance Value is greater than 0.10 with a VIF value less than equal to 10, it is stated that no multicollinearity.

Table 5 Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	2,317	2006		1.155	.251		
	Accessibility	.269	.133	.230	2024	.046	.579	1,727
	Service	.008	.172	.006	.044	.965	.468	2,139
	Knowledge	.462	.147	.366	3.134	.002	.549	1822

Based on Table 5 shows the value of each independent variable for Tolerance bigger from 0.10 and score VIF not enough from same with 10 which it means that whole variable independent in this study did not occur multicollinearity.

#### 4.5 Heteroscedasticity Test

The heteroscedasticity test was carried out to find out whether in the regression model used there is an inequality of variance from one residual observation to another. A good regression model is a regression model that has a fixed variance from one observation to another. If the significance value is greater than 0.05, then the data does not have heteroscedasticity.

Table 6 Heteroscedasticity Test Results

**Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.969	1.374		.705	.482
	Aksesibilitas	.003	.091	.004	.032	.975
	Service	-.127	.118	-.158	-1.074	.285
	Pengetahuan	.147	.101	.198	1.451	.150

a. Dependent Variable: RES\_2

Table 6 shows that all independent variables have a significance probability value greater than 0.05, so it can be concluded that there is no heteroscedasticity in the regression model.

#### 4.6 Coefficient Test Determination (R<sup>2</sup>)

Analysis of the coefficient of determination is an analysis to find out how much the independent variable contributes to the dependent variable.

Table 7 Coefficient Test Results Determination (R<sup>2</sup>)

**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.531 <sup>a</sup>	.281	.259	2.442	1.786

a. Predictors: (Constant), Pengetahuan, Aksesibilitas, Service

b. Dependent Variable: Minat

Based on table 7, the results of the test for the coefficient of determination can be seen that the R Squer ( $R^2$ ) is 0.281 or 28.1 % which indicates that there is an influence on accessibility, service, and knowledge accountancy sharia. While the rest is influenced by other variables.

#### 4.7 Partial t-Test

T-test is used to determine whether each independent variable partially has a significant effect on the dependent variable. The confidence level used is 95% or a significant level of 5% ( $= 0.05$ ) with the following criteria:

- If  $t \text{ count} > t \text{ table}$  and probability (significant value)  $< 5\%$  significance level ( $= 0.05$ ) then  $H_a$  is accepted and  $H_o$  is rejected, meaning that there is a significant influence of each independent variable on the dependent variable.
- If  $t \text{ count} < t \text{ table}$  and probability (significant value)  $> 5\%$  significance level ( $= 0.05$ ) then  $H_o$  is accepted and  $H_a$  is rejected, meaning that there is no significant effect of each independent variable on the dependent variable.
- T table value with a significance of  $0.1 : 2 = 0.05$  (2-tailed test) with degrees of freedom (df)  $n - k - 1$  or  $100 - 3 - 1 = 96$  with 2-sided testing (significance = 0.05), then the results obtained for t table of 1,988

Table 8 Results of Multiple Linear Regression Test and t Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	std. Error	Betas			tolerance	VIF
1	(Constant)	2,317	2006		1.155	.251		
	Accessibility	.269	.133	.230	2024	046	.579	1,727
	Service	008	.172	006	044	.965	.468	2,139
	Knowledge	.462	.147	.366	3.134	002	.549	1822

Based on table 8 above, the results of the t test show that:

- The regression coefficient value of accessibility shows the t count value of (2.024)  $> t$  table of (1.988) and the sig. of (0.045)  $< (0.05)$ . This shows that there is a positive influence between accessibility on interest in saving in Islamic banks so Hypothesis 1 ( $H_1$ ) states that Accessibility has a positive effect on the intention to save **in accepted Islamic banks**.
- The regression coefficient value of the service shows the calculated t value of (0.044)  $< t$  table for (1, 988) and sig. of (0, 965)  $> (0.05)$ . This shows that no there is no influence of service on the intention to save in Islamic banks so Hypothesis 2 ( $H_2$ ) which states that service has a positive effect on the intention to save in Islamic banks **is rejected**.
- Regression coefficient value of knowledge accountancy sharia shows a calculated t value of (3.134)  $> t$  table of (1.988) and a sig. of (0.002)  $< (0.05)$ . This shows that there is a positive influence between knowledge accountancy sharia on the interest in saving in Islamic banks so hypothesis 3 ( $H_3$ ) which stated that knowledge has a positive effect on the interest in saving in Islamic banks is accepted.

#### 5. CONCLUSION

Based on the results of data processing and analysis that has been carried out in this study, it can be concluded that accessibility and knowledge accountancy Sharia has a positive and significant effect on the intention to save UPI YPTK Padang students in Islamic banks with a t-count of 2.022 with a significance of 0.046 and a t-count of 3.136 with a significance of 0.002. Meanwhile, service has no effect and is not significant on the interest in saving UPI YPTK Padang students in Islamic banks with a t-count value of 0.044 and a significance value of 0.965.

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