ANALYSIS OF FACTORS AFFECTING INTEREST IN SAVING IN SHARIA BANKING IN STUDENTS OF THE MADANI NUSANTARA INSTITUTE

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ARTICLEINFO	ABSTRACT
Keywords: Banking Factor Sharia,	The purpose of this study was to analyze the factors that influence the interest in saving in Islamic Banking in the students of the Madani Nusantara Institute. The method used is descriptive analysis method using a quantitative approach. The population of this research is 5th grade elementary school students in Cibadak Village. While the sample of this study was 60 with as much as 10% of the total population. The instrument used is a questionnaire with 15 items each. The data were analyzed by path analysis with a significance level of = 0.06. The results of this study are that there arethe effect of religiosity on interest in saving of 67.4%, the effect of promotion on interest in saving of 51.6, and the effect of quality of service on interest in saving of 61.1 % while together 66.1% of the variables of interest in saving are influenced byReligiosity , promotion, service quality, while the remaining 33.9% is explained by other variables outside the union.
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1.   INTRODUCTION

Bank Syariah merupakan bank yang mengikuti sistem ekonomi Islam yang diwarnai oleh prinsip-Islamic banks are banks that follow the Islamic economic system which is characterized by religious principles, oriented to the world and the hereafter. In Law Number 21 of 2008 article 1 paragraph 12 concerning Islamic Banking it is stated that what is meant by sharia principles are Islamic legal principles in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia. From this explanation, it shows that a Sharia Bank is a business entity that carries out its intermediation function based on sharia principles or in other words, a bank whose activities, both in raising funds and distributing funds, provide rewards on the basis of sharia principles.

Motivation is the driving force within individuals that compels them to act. (Schiffman and Kanuk; 2008:72)Motivation is something that can encourage someone to act. This motivation arises because there is a need that consumers want to meet their needs.[1] The low literacy or public understanding of Islamic finance can be identified based on a national survey conducted by the OJK where the literacy index is still at 8.11%, while the inclusion of Islamic finance is 11.06%.

Saving is an activity to fulfill a need, namely material guarantees. Saving is an activity or activity that requires a desire in a person to set aside and save money in the bank. Saving requires interest so that their behavior is directed towards these activities.[2]

Saving is a process of saving money that is oriented towards specific needs, for example for children's education, owning a house or preparing for retirement. When examined further, the phenomenon of high Islamic financial literacy but not directly proportional to Islamic financial inclusion can be motivated by several reasons. One of the causes of the low inclusion of Islamic finance is the perception and understanding that has been attached to conventional banking for a long time which makes it difficult for people to switch to banking that has Islamic principles.[3]

The long journey that Bank Syariah Indonesia went through tested its existence as the first pure sharia bank. However, the echo sounded dim with the emergence of other Islamic banks, both conventional parent banks and sharia-based banks, especially the internal problems of the BSI bank itself such as the problem of unfinished fund injections, lack of branch offices/units, difficulty accessing BSI Special ATM transactions, lack of information about the bank concerned and others.

These internal and external factors certainly have an impact on people's interest in savingorperform bank financing. Especially the interest in saving the community (prospective customers) which is the psychological side that causes them to be interested in placing material (money) in the bank. This factor is decisive in assessing public interest. Islamic banks can carry out strategies in promoting their products as an introduction and knowledge to the public to transact by at least saving in Islamic banks.

The author suspects that one of the causes of low motivation to save in Islamic banks is due to low promotion. This is in line with the opinionMajhaf, (2020)who said that promotion is the most powerful means to attract and retain customers because apart from informing the product, it also serves to remind customers and potential customers of the products being offered.

In addition to promotion, the facility also contributes to attracting prospective customers to save at the bank. Office convenience, ease of transactions such as inter-bank transfers, ease of saving and withdrawing both manually and through ATM (Automated Teller Machines) or e-mobile banking applications, as well as other supporting facilities.

Promotion is one of the determining factors for the success of a marketing program. Tjiptono[5]reveals that promotion is all activities intended to convey or communicate a product to the target market, to provide information about its features, uses and most importantly about its existence, to change attitudes or to encourage people to act.

Promotion is one of the determining factors for the success of a marketing program. Regardless of the quality of a product, if consumers have never heard of it and are not sure that the product will be useful for consumers, then consumers will never buy it. In essence, promotion is a form of marketing communication. What is meant by marketing communication is a marketing activity that seeks to disseminate information, influence, and remind the target market of the company and its products to be willing to accept, buy, and be loyal to the products offered by the company concerned.

Tjiptono[6]Promotion is a form of marketing communication which is a marketing activity that seeks to disseminate information, influence or persuade and increase the target market for its products so that they are willing to accept, buy, and be loyal to the products offered by the company concerned. Meanwhile, what is classified as an indicator of promotion includes promo price policies, using advertising media (brochures, newspapers, websites), sales force communication, activities or events sponsored by The Sun City Hotel., Offering economical packages (meeting packages). , discounts, etc.[5]Empress[7]said that the significant effect of product knowledge on interest in saving. Customers' interest in saving in Islamic banks is influenced by product understanding of their use and the benefits of the ease of transactions obtained from these Islamic bank products. Customers also know that the products in the Islamic bank apply Islamic principles. The bank's products are known to customers with no interest, because interest in Islam is considered haram, and Islamic banks use a profit-sharing system. Existing research is Sanita et al[8]states that product knowledge has a positive effect on interest in saving.

One of them is related to the interest in saving, students who make transactions at Islamic banks will pay attention to the causative factor, namely the interest in saving. religiosity, service quality, location, and administrative costs are factors that influence interest in saving in Islamic banks.[9] In this study, the researcher will analyze the factor asking for saving with indicators,interest in saving. religiosity, promotion, and service quality.

2. METHOD

This research is a quantitative research with a descriptive approach. This study will discuss the identification of factors that influence people's interest in saving and transacting in Islamic banking. This study aims to see what factors influence people's interest in dealing with Islamic banks both for saving

and to determine the effect of the independent variable, namely religiosity, product knowledge, service quality, and promotion on student interest in saving in Islamic banking. The data collection technique is using a questionnaire with a scale of 1-5. The sample in this study were 60 students. Data analysis technique using statistical test.

3. RELUST AND DISCUSSION

Validity Test

Validity testing is carried out to determine whether a questionnaire is valid or not from each of these variables. Validity test that has been done in this study. It is known from the results of the study that all questions for each variable used were declared valid, because the question item had an r-count that was greater than the r-table, namely > 0.1966.

Reliability Test

This research must do a reliability test to measure whether the questionnaire is consistent or not in the research that is used to measure the influence of the X variable with the Y variable. Variables that are considered reliable if the value of the variable is greater than > 0.60 if it is smaller then the variables studied cannot be said to be reliable because < 0.60.

It can be concluded from the research results that the Cronbach's Alpha value of the variable interest in saving (Y). Religiosity (X1), promotion (X2), service quality (X3) greater than 0.60 so it can be concluded that the data is reliable, which means that the questionnaire can be used in research.

Normality test

One way to find out the normality value is by using the Kolmogrof Smirnov formula, which is assisted by using the SPSS application. The basis for decision making is if the significance value of Asymp. Sig. (2-tailed) is more than 0.05 ((sig) > 0.05), then the data is normally distributed. On the other hand, if the significance is less than 0.05 ((sig) < 0.05) then the data is not normally distributed.

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.77664048
Most Extreme Differences	Absolute	.125
	Positive	.085
	Negative	-.125
Test Statistic		.125
Asymp. Sig. (2-tailed)		0.021[c]

Based on the results of the normality test, it is known that the significance value of Asymp. Sig. (2-tailed) is more than 0.05 (0.200) > 0.05), it can be concluded that the research data is normally distributed.

Linearity Test

The purpose of the linearity test is to determine the linear status of a distribution of research data. In the Linearity Test, it can be said that the data distribution has a linear form if the significance value of the Deviation from linearity Sig value is more than 0.05 ((sig) > 0.05). Conversely, if the significance is less than 0.05 ((sig) < 0.05) then the data is not linear

ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Minat menabung * Religiusitas	Between Groups	(Combined)	1056.902	17	62.171	4.724	.000
		Linearity	730.581	1	730.581	55.512	.000
		Deviation from Linearity	326.322	16	20.395	1.550	0.128

Within Groups	552.748	42	13.161	
Total	1609.650	59		

Based on the data above, it is known that the Deviation from linearity Sig value is 0.128 > 0.05, so the data is linear.

Testautocorrelation

Testautocorrelationaims to test the linear regression model whether or not there is a correlation between the confounding error in period t and the confounding error in period t-1 or the previous period. The autocorrelation test in this study used the Durbin Watson test. The following are the results of the autocorrelation test:

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	,823[a]	,678	,661	3,04248	,678	39,297	3	56	,000	2,255

Based on the tableinon the Durbin Watson value of 2.25, the comparison uses a significance value of 5%, the number of samples is 60 (n), and the number of independent variables is 3 (k = 3), then the DurbinWatson table will get a du value of 1.67 because the DW value of 2.255 is greater from the upper limit (du) 1.67 and less than 4 - 1.67 (2.33), it can be concluded that there is no autocorrelation

Hypothesis testing

The t-test was conducted to determine the effect of the independent variable partially on the dependent variable, whether the effect was significant or not.

H1 = there areReligiosity (X1) on Saving Interest (Y)
H2 = there arePromotion (X2) on Interest in saving (Y)
H3 = there existsService quality (X3) on interest in saving (Y)
H4 = there areReligiosity (X1), promotion (X2), service quality (X3)toSaving interest (Y) simultaneously.

In decision making, it is determined by:
a) Sig value from t table then Hadi is accepted and Ho is rejected
b) Sig>α (0.05) or t count < from t table then Ho is accepted Ha is rejected

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-14.570	6.688		-2.179	.034
	Religiusitas	.505	.096	.456	5.270	.000
	Promosi	.367	.082	.351	4.469	.000
	Kualitas pelayanan	.366	.103	.310	3.549	.001

a. Dependent Variable: Minat menabung

Berdasarkan pada tabel t diketahui bahwa nilai Sig yaitu sebesar 0,000<0,05) maka H1,H2,H3 diterima artinya H1= terdapat terdapat Religiusitas (X1) terhadap Minat menabung (Y), H2= terdapat terdapat Promosi (X2) terhadap Minat menabung (Y), dan H3 = terdapat terdapat Kualitas pelayanan (X3) terhadap Minat menabung (Y)**Diterima.**

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1091.276	3	363.759	39.297	.000[b]
	Residual	518.374	56	9.257		
	Total	1609.650	59			

a. Dependent Variable: Minat menabung
b. Predictors: (Constant), Kualitas pelayanan, Promosi, Religiusitas

Based onin table t it is known that the value of Sig is 0.000 <0.05), then H1, H2, H3 are accepted, meaning that H1 = there is religiosity (X1) on interest in saving (Y), H2 = there is promotion (X2) on interest in saving (Y), and H3 = there is a quality of service (X3) on interest in saving (Y) Accepted.

Analisis Korelasi

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.823ᵃ	0.678	0.661	3.042

a. Predictors: (Constant), Kualitas pelayanan, Promosi, Religiusitas

b. Dependent Variable: Minat menabung

Based on the test results in the table above, the magnitude of the coefficient of determination or adjusted R^2 0.661this means that 66.1% of the variables of interest in saving are influenced byReligiosity (X1), promotion (X2), service quality (X3)while the remaining 33.9% is explained by other variables outside the union. The magnitude of the influence of religiosity (X1) on interest in saving (Y) is 67.4%, the effect of promotion (X2) on interest in saving (Y) is 51.6, and the effect of service quality (X3) on interest in saving (Y) is 61 ,1%

This is while partially the service quality variable has a significant positive effect, the promotion variable has a positive value of as much as it can be seen that the significant value and the religiosity variable can be seen that the positive value of the variable on saving interest.[10]

4. CONLUSION

Based onThe discussion above can be concluded that there arethe effect of religiosity on interest in saving of 67.4%, the effect of promotion on interest in saving of 51.6, and the effect of quality of service on interest in saving of 61.1 % while together 66.1% of the variables of interest in saving are influenced byReligiosity promotion, service quality while the remaining 33.9% is explained by other variables outside the union.

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