

The Effect of Religiosity, Literacy and Perception Levels on Students Interest in Saving in Islamic Banking

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Abstract

Sharia banks are banks that carry out their business activities based on Sharia principles. The market share of Islamic banks is still relatively low. Therefore, it is necessary to play an active role in all elements, one of which is Islamic banking academics. This study aims to determine the influence of religiosity, Islamic banking literacy, and perceptions of students' interest in saving in Islamic banking. The population in this study was students of the Sharia Banking Study Program, Faculty of Economics and Islamic Business, State Islamic University, Professor Kiai Haji Saifuddin Zuhri Purwokerto, the sample used was 89 respondents. Research methods using quantitative methods, data collection techniques using questionnaires, and documentation. Hypothesis testing using t-test and F-test using SPSS 21 tool.

The results showed that: (1) Religiosity affects the interest in saving in Islamic banking. (2) The level of Islamic banking literacy does not affect the interest in saving in Islamic banking. (3) The level of perception affects the interest in saving in Islamic banking. (4) Religiosity, literacy, and perception simultaneously affect interest in saving in Islamic banking. Based on these results, it can be said that the higher a person's level of religiosity, the higher one's interest in saving, then not only people who have literacy related to Islamic banking will be interested in saving in Islamic banking and better one's perception of Islamic banking.

Keywords: Islamic Bank, Interest in Saving, Religiosity, Literacy, Perception.

INTRODUCTION

In recent decades, the Islamic economy in Indonesia has continued to grow rapidly, especially in the Islamic banking industry. Thus, this sector has become a mainstay sector in regional and national economic development. The banking sector itself is one of the many service sectors that exist and develop today, where the management and development of the banking industry require a good management strategy and the involvement of professional human resources. For the people of Indonesia, the word bank is a familiar word. Where almost all transactions related to finance are always related to banking services. The Bank is an intermediary institution that is very important for the smooth running of the economy and public welfare, the Islamic banking system in Indonesia not only operates with conventional principles but can also operate with Sharia principles simultaneously, commonly referred to as the dual banking system (Mujahidin, 2016). Conventional banking runs its system with an interest rate system. Sharia banking, on the other hand, runs its system based on Sharia.

In addition, Law No. 23 of 1999 concerning Bank Indonesia has assigned Bank Indonesia (BI) to prepare a set of rules and other supporting facilities that support the smooth operation of Sharia-based banks and the implementation of the dual banking system (Muhammad, 2005). The effort to establish this system is based on the prohibition in Islam to collect or borrow with interest or what is known as *riba* and the prohibition of investment for businesses that are categorized as illegitimate, which cannot be guaranteed by a conventional banking system.

The majority of Indonesia's population is Muslim so in carrying out activities, especially in the economic sector, transactions must also be carried out following Islamic principles and teachings. One of them is by choosing products from Islamic financial institutions, namely Islamic banks. Islamic banks are known as Islamic banks without usury. *Riba* here means setting interest or exaggerating the amount of the principal loan in vanity, and *riba* is unlawful. Following the word of Allah SWT in Q.S Al - Baqarah: 275 which means "Those who eat (take) usury cannot stand but are like the standing of people who are possessed by devils due to (pressure) madness. Their situation is like that, is because they say (opinion), that actually buying and selling is the same as usury, even though Allah has justified buying and selling and forbidding usury. Those who have received a ban from their Lord, then stop (from taking usury), then for him what he has taken before (before the prohibition comes); and his affairs (submitted) to Allah. People who return (take usury), then that person is the inhabitants of hell; they abide therein." (Religious Translation of the Qur'an Compilation Team, 2009).

In this verse, Allah forbids Muslims to earn income with a system that contains usury, whether it is multiplied or not. Because usury is something that is forbidden in Islam and behaves economically as Allah has prescribed in religion we get two good luck, namely the luck of the world and the hereafter. As for the actions taken by Islamic banking to be able to realize the prohibition of usury, namely by providing interest-free services to all of its customers. As mentioned in his research (Astuti & Mustikawati, 2013) that Islamic banking does not apply an interest system but a profit-sharing system. Until now, the development of Islamic banks can be said to be quite good, we can see this in the following description:

Table 1. Network of Sharia Banking Offices as of -January 2020

| Indicator | 2016 | 2017 | 2018 | 2019 | 2020 |
|--------------------------------|--------------|--------------|--------------|--------------|--------------|
| Sharia Commercial Banks | 1.869 | 1.825 | 1.875 | 1.919 | 1.922 |
| Sharia Business Unit | 332 | 344 | 354 | 381 | 386 |
| Sharia People's Financing Bank | 453 | 441 | 495 | 617 | 618 |
| Total | 2.654 | 2.610 | 2.724 | 2.917 | 2.926 |

Source: Sharia Banking Statistics, 2020

In the table above it can be seen that the number of Islamic banks up to January 2020 was 2926. Offices consisting of 1,922 Islamic commercial banks, 386 Islamic business units, and 618 Islamic people's financing banks in Indonesia. The data above shows that public awareness to use Islamic banking services at this time is quite good, including public awareness to use Islamic financial services. This is evidenced by the existence of conventional banking that establishes Sharia units. This assumes that customers will be more interested in using Sharia services because they are calmer and prioritize benefits. Therefore, the bank is a place that can collect and distribute public funds effectively and efficiently towards improving people's living standards (Triandaru and Budisantoso, 2009).

The low market share of Islamic banks is an urgent problem for Islamic banking in Indonesia. This problem is related to how Islamic banks can attract customers or customers so that in the end they become loyal customers, can survive and develop. Therefore to be able to realize this requires the right marketing strategy. Because marketing is fundamental for a company. For marketing to run according to the target, marketers must be able to understand the behavior of consumers or customers well. Consumer behavior becomes a guide for Islamic banking in implementing proper marketing management for the community. Consumer behavior is influenced by several factors, according to Kotler & Armstrong (2006), 4 factors influence consumer behavior, namely: cultural, social, personality, and psychological factors.

The low market share is due to low literacy regarding Islamic banking itself and considering conventional banks to be the same as Islamic banking. As stated (Suryana, 2018) that until now the market share is still small, only around 5%, and according to him some ways can be done to be able to make the Islamic banking system grow well, this method is to increase public literacy towards Islamic banking system, if many people know the benefits, in the future the Islamic banking system in Indonesia will be very advanced. Furthermore, in her research (Nurangaeni, 2018) it was stated that from the results of a survey conducted on students of the Islamic Economics and Business Faculty of IAIN Purwokerto about how students view Islamic banks regarding the operational system of Islamic banks, Islamic banks are interest-free banks and the quality of their products, 20% of students argue that Islamic banks are the same as conventional banks, 40% of students think that Islamic banks are different from conventional banks because Islamic banks use a profit-sharing system and 40% of students think that Islamic banks are different from conventional banks even though the operating system is not fully by the principles sharia but still follow like conventional banks.

Overcoming this problem, both the government and related institutions held socialization. One of them is by conducting Islamic economic studies. This study of Islamic economics eventually made several tertiary institutions open Islamic banking study programs. The purpose of establishing the study program is to produce economists who understand both the concepts and practices of Islamic economics. This can be proven by several universities that have opened Islamic banking study programs. These data include that in Indonesia 76 tertiary institutions open Islamic banking study programs, one of which is UIN Prof. K. H. Saifuddin Zuhri Purwokerto (Sari, 2018).

State Islamic University Professor Kiai Haji Saifuddin Zuhri Purwokerto (UIN Prof. K. H. Saifuddin Zuhri Purwokerto) is one of the universities that is based on Islamic values. Therefore, the learning process is also based on the Qur'an and Hadith. We can see this together with the inclusion of Islamic values in lectures and other activities related to the learning process such as the obligation to study at a boarding school for students who have not passed the BTA PPI test. In addition to learning from UIN, Prof. K. H. Saifuddin Zuhri Purwokerto also applies Islamic values in the economic field, namely in the form of cooperation with one of the Islamic banks in Purwokerto to manage its economic activities in the form of single tuition payments (UKT), opening accounts for new students and students who receive scholarships. achievements and other activities.

Meanwhile, the Islamic Banking Study Program, Faculty of Islamic Economics and Business (FEBI), UIN Prof. K. H. Saifuddin Zuhri Purwokerto whose objectives include: (1); To produce graduates who are pious, virtuous, qualified, professional, and have an entrepreneurial spirit who are sensitive to the needs of society. (2); Able to apply the

knowledge and expertise of Islamic banking management in serving business and financial transaction activities in Islamic banking institutions in a professional manner. (3); Producing quality scientific works through research and community service functions. (4); Able to form groups or communities in society that will become models in the development of Islamic financial institutions in Purwokerto (Source: academic guidebook, 2017-2018). This goal is the same as the government's goal mentioned earlier that the opening of Islamic banking study programs at several Indonesian universities is to produce economists who understand both the concepts and practices of Islamic economics.

The results of the initial survey that the researchers conducted on Islamic banking students for upper-semester or seventh-semester students only had a portion of students who already had active Islamic bank savings accounts. This is because there are campus rules that require opening Sharia savings account when registering or registering new students, but not a few students do not use these facilities. The active account itself is a bank account that often mutates in the form of deposits or withdrawals (Malensang et al., 2012). Then, from the data sources obtained, there were 125 students from the Faculty of Islamic Economics and Business in the Islamic Banking study program class of 2017, while the total number of students who have active accounts at Islamic banks can be seen in the table below:

Table 2. List of Students Who Have Active Sharia Bank Savings Accounts

| Class | Total Number of Banking Students Sharia Class of 2017 | Students who have an active Islamic bank savings account |
|---------|--|---|
| Class A | 30 | 1 |
| Class B | 34 | 8 |
| Class C | 33 | 8 |
| Class D | 28 | 2 |
| Total : | 125 | 19 |

Source: Field Survey, 2020

In the table above, it can be seen that out of the total number of Islamic Banking students in class 2017, there were 125 students, and only 15% used Islamic Banking services, namely 19 people. This is the same as the previously mentioned national condition which was conveyed (Suryana, 2018) that the market share in Indonesia is still low. This situation is caused by a lack of knowledge and interest in Islamic banking, as well as the development of the banking sector which cannot be separated from consumer behavior in determining their choice to use banking services, whether to use Islamic banking services or conventional banking.

Purchase intention according to Kotler is a consumer behavior that appears towards objects that indicate a person's desire to make a purchase (Priansa, 2017). Interest in saving in this case is defined as buying interest is the emergence of behavior in response to objects that indicate the customer's desire to make a purchase.

Several factors influence customers in the process of considering, selecting, and using Islamic banking services. Broadly speaking, according to Amstrong in Andespa (2017) these factors can be divided into 5, namely: marketing mix factors, cultural factors, social factors, personal factors, and psychological factors. Marketing mix factors include product, price, distribution, and promotion. Then cultural factors include culture and social class. Social

factors include reference groups, family, roles, and status. The fourth factor is personal factors including age and life cycle stage, lifestyle, personality and self-concept, and beliefs and attitudes. Then the last factor, namely psychological factors includes motivation, perception, and learning.

In addition to the influential factors that have been mentioned, Omer said that economic behavior is very much determined by the level of faith of a person or society. This behavior then forms the tendency of consumption and production behavior in the market. In another sense, religiosity is also a factor in forming consumer behavior (Muhlis, 2011).

Religiosity comes from the word religion (religion). In the view of Islam is *ad-din* which means advice, guidelines, and rules of life. Religion essentially harmonizes life so that it becomes better in harmony between the world and the hereafter. The fact is that they must submit and comply with the provisions that apply therein (Rajab, 2012). According to Suhardiyanto (Fauzan, 2013) religiosity is a personal relationship with the Almighty, Most Compassionate and Most Merciful God (God) which has the consequence of the desire to be pleased to carry out His will and stay away from what He does not want (His prohibitions). As explained by (Rahmanto, 2016) that religiosity influences the interest in saving the people of Sragen village, Semarang Regency.

Apart from these factors, consumer behavior is also influenced by literacy (knowledge) and perceptions that consumers have. In his research (Purwanto, 2016) it is stated that Sunyoto defines knowledge, namely all information that consumers have about various kinds of products and services and other knowledge related to these products and services as well as information related to their function as consumers. Then (Zulfison, Puspita, and Tyanto, 2020) state that Literacy (Knowledge) influences the intention to save in Islamic banks.

Meanwhile, perception is an internal process that is carried out to select, evaluate and organize stimuli from the external environment (Sihabudin, 2011). In philosophy, perspective is defined as a complex method of obtaining information about the world around us, especially through the five senses and adopting this information as a belief (Carter, 2009). Perception in her research (Ningsih, 2017) also mentions that there is an influence on interest in saving in Islamic banks.

The human ability to distinguish, classify, then focus the mind on something and interpret it is called perception. According to Sarwoto Sarlito, the formation of perception takes place when a person receives a stimulus from his environment. The stimulus is received through the five senses and processed through a thought process by the brain, to then form an understanding (Alizamar & Couto, 2016).

Based on the explanations that have been described above, the researcher is interested in conducting research with the title "The Influence of Levels of Religiosity, Literacy, and Perceptions on Students' Interest in Saving in Islamic Banking (Case Study of Students of the Faculty of Islamic Economics and Business UIN Prof. K. H. Saifuddin Zuhri Purwokerto Islamic Banking Study Program).

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

The Influence of Student Religiosity Level on Interest in Saving at Islamic Banks

Consumer behavior is influenced by various factors, including cultural factors, social class, family, status, group or community, age, occupation, lifestyle, and others. These factors can

provide clues for marketers to serve buyers effectively, Kotler & Armstrong (2006). In addition to the influential factors in shaping consumer behavior that has been mentioned, Omer said that economic behavior is very much determined by the level of faith of a person or society. This behavior then forms the tendency of consumption and production behavior in the market. Another view regarding religiosity is also a factor forming consumer behavior, Muhlis (2011). Research conducted by Padmaninggar (2016) research results show that based on the t-test conducted it can be seen that religiosity partially affects the interest in saving students in Islamic banks. This proves that the higher a person's religiosity, the higher their interest in saving in Islamic banks. In this study, the hypothesis is proposed as follows:

H1: Religiosity influences students' interest in saving in Islamic Banking.

The Effect of Literacy (Knowledge) on Students' Interest in Saving in Islamic Banking

Abundant empirical evidence supports that one's religion influences consumer attitude and behavior in general related to the consumption of halal food (Musaiger, 1993; Dindyal and Dindyal 2003; Bonne, et al., 2007; Bonne, et al., 2008; Mukhtar and Butt, 2012; Newaz, 2014). Bonne e Literacy (Knowledge) is all information that consumers have about various kinds of products and services, as well as other knowledge related to these products and services, and information related to their function as consumers, Sumarwan, (2011). Knowledge will increase one's understanding of something, the higher the level of one's understanding of something, the higher one's understanding of something, the higher the interest in using the product.

This is supported by Padmaninggar's research, (2016) in his research on the analysis of the influence of the level of religiosity, knowledge, and the amount of pocket money on the intention to save in Islamic commercial banks, studies of undergraduate students of the Islamic Economics Study Program, Faculty of Economics and Business, University of Brawijaya Malang, found the conclusion that knowledge positive effect on students' interest in saving in Islamic banks. In this study, the following hypotheses were proposed: t al. (2007) and Bonne et al. (2008) found that the Muslim consumption of halal meat is quite different from the consumption of "regular" meat for non-Muslims and shows a significant positive relationship between religiosity and purchase intention. A study by Newaz (2014) found that Religiosity has a significant positive relationship with purchase intention on Islamic Financial Products (IFPs). Therefore, the researcher would like to examine the relationship between religiosity and the purchase intention of young Muslim consumers of halal food products. Thus, it is hypothesized that:

H2: Literacy (knowledge) influences students' interest in saving in Islamic banking.

The Effect of Student Perceptions on Interest in Saving in Islamic Banks

Perception is a direct assumption of something, Carter (2009). A person's perception or view of something is generated from the information they get, the results of this information are understood then consumers will conclude to create an assessment of that something. The growth of consumer interest to attract consumers to use the services being promoted must be able to generate positive perceptions of the products offered.

A study conducted by Andriani (2015) states that perception influences a person's behavior. Ayu concluded that the higher a person's perception of Islamic banking, the higher their interest in saving in Islamic banking, and vice versa. In this research, the following hypothesis is proposed:

H3: Perception influences students' interest in saving in Islamic banking.

The Effect of Religiosity, Literacy (Knowledge), and Perception Levels on Students' Interest in Saving in Islamic Banks

previous studies related to the level of religiosity, literacy, and perception partially influence the interest in saving students in Islamic banks. As for this presentation, the authors hope that the level of religiosity, literacy, and perception simultaneously influence students' interest in saving. As for this research, the hypothesis is proposed as follows:

H4: Religiosity, literacy (knowledge), and perception simultaneously influence students' interest in saving in Islamic banks.

RESEARCH METHODS

This type of research is associative, namely research that aims to find out the relationship between two or more variables, with this research a theory can be built that can function to explain a failure (Sujarweni, 2019). This research was conducted at the Faculty of Islamic Economics and Business UIN Prof. K.H. Saifuddin Zuhri Purwokerto. This research will be conducted for 7 months, from April to November 2021. The population in this study are all students of the Islamic banking study program, Faculty of Islamic Economics and Business, UIN Prof. K.H. Saifuddin Zuhri Purwokerto. It is recorded that 760 active student data are studying in the even semester of the 2020/2021 Academic Year, Faculty of Economics and Islamic Business, Islamic Banking study program. Seeing the research that will be carried out is by carrying out multiple regression analysis, the researcher takes a minimum sample of 10 times the number of variables to be studied. The number of samples is $10 \times 4 = 40$. The sampling technique in this study is to use probability sampling, namely by random sampling technique. In this study, the independent variables included: the level of religiosity (X1), literacy (knowledge) (X2), and perception (X3). To obtain the data needed in this study, the authors used questionnaires and documentation data collection techniques. All variables in this study will be expressed in numbers. For independent variables, the calculation scale used is the Likert scale. The Likert scale used is the four criteria Likert scale, which consists of: strongly agree, agree, disagree, and strongly disagree which will be filled out in the form of a checklist in the Google form link.

RESULTS AND DISCUSSION

To get a general picture of the background of the research sample, this sub-section will present some descriptions of the characteristics of the respondents who were sampled in the study. The characteristics in this study are active students of UIN Prof. K. H. Saifuddin Zuhri Purwokerto Faculty of Islamic Economics and Business, Sharia Banking Study Program. The questionnaire was distributed via Google Forms from 11 August 2021 to 20 August 2021.

Based on the responses of the collected respondents, the results of identifying the characteristics of the respondents are as follows:

Table 3. Characteristics of Respondents by Gender

| No. | Gender | Amount | Percentage (%) |
|------------|---------------|---------------|-----------------------|
| 1 | Man | 20 | 22% |
| 2 | Woman | 69 | 78% |

| | | |
|--------|----|------|
| Amount | 89 | 100% |
|--------|----|------|

Source: Results of Primary Data Processing, 2021

Table 4. Characteristics of Respondents Who Have Sharia Savings

| No. | Has a Sharia Bank | Amount | Percentage (%) |
|--------|-------------------|--------|----------------|
| 1 | Of | 58 | 65% |
| 2 | No | 31 | 35% |
| Amount | | 89 | 100% |

Source: Results of Primary Data Processing, 2021

Table 5. Characteristics of Respondents Who Have Active and Inactive Sharia Savings

| No. | Has an Active Sharia Bank and Not Active | Amount | Percentage (%) |
|--------|--|--------|----------------|
| 1 | Active | 26 | 29% |
| 2 | Not Active | 63 | 71% |
| Amount | | 89 | 100% |

Source: Results of Primary Data Processing, 2021

F - Test

As for the decision making, if the sig. <0.05 then H₀ is rejected and H_a is accepted and if the sig. > 0.05 then H₀ is accepted and H_a is rejected. The significant level value is 0.000, because of the value of sig. < 0.05 = 0.000 < 0.05, it can be concluded that the variables religiosity (X₁), literacy (knowledge) (X₂), and perception (X₃) simultaneously affect the intention to save (Y).

T – Test

The statistical test results can be seen in the table below, the decision-making criteria are:

- a. if $t_{count} < t_{table}$, then H₀ is accepted If $t_{count} > t_{table}$, then H₀ is rejected. Or:
- b. If $p < 0.05$, then H₀ is rejected
- c. If $p > 0.05$, then H₀ is accepted (Sujarweni, 2019).

Sig. of each variable:

- a. Student religiosity variable obtained sig. 0.003. Statistically, the results show that the p-value <0.05 = 0.003 <0.05. So it can be concluded that the religiosity variable (X₁) of students has a partial effect on the interest in saving (Y).
- b. Student Literacy (Knowledge) variable about Islamic banking obtained a sig. 0.745. Statistically, it shows that the result is a p-value > 0.05 = 0.745 > 0.05. So it can be concluded that partially the literacy variable (X₂) does not affect the intention to save (Y).
- c. Variable student perceptions of Islamic banking obtained sig. 0.000. Statistically, the results show that the p-value <0.05 = 0.000 <0.05. This means that the perception variable (X₃) affects the intention to save (Y).

From the results of multiple linear regression calculations, it can be seen that the R Square value of 0.496 is included in the medium category. This means that based on the output above it is known that the value of R Square is 0.496. This means that the influence of variables X1, X2, and X3 simultaneously on variable Y is 49.6%. And the remaining 50.4% is determined by other variables outside of this study. For example, his research (Andespa, 2017) entitled Factors Influencing Customer Interests in Saving at Islamic Banks, mentions influencing factors including motivation, lifestyle, social class, and culture.

Discussion

This study aims to determine the effect of religiosity, literacy (knowledge), and perceptions of the interest in saving Islamic banking study program students, Faculty of Islamic Economics and Business, UIN Prof. K. H. Saifuddin Zuhri Purwokerto in Islamic banking. The results of the author's interpretation of the results of this study are as follows:

In testing the research hypothesis using multiple linear regression analysis. From the results of the T-test, F test, and R² test, the following results are known:

The Effect of Religiosity (X1) on Interest in Saving (Y)

The results of testing the hypothesis of the religiosity variable (X1) state that the level of religiosity influences the intention to save. It can be seen from the test results where the sig value is $0.003 < 0.05$. This proves that religiosity has a significant effect on the intention to save. This means that it can be said that the higher a person's level of religiosity, the more careful he will be in choosing everything he will do following the teachings of Islam (behavior). Likewise with the interest in saving in Islamic banks, the greater the level of religiosity of Prof. UIN students. K. H. Saifuddin Zuhri Purwokerto, Faculty of Islamic Economics and Business, Sharia Banking Study Program, the interest in saving will also be even greater because the banking system is by Islamic teachings. Although in practice there are still many students who do not use Islamic banking services actively because most of them do so only because of the entry requirements to become students of UIN Prof. K. H. Saifuddin Zuhri Purwokerto because he has merged into one with KTM, and because UKT payments can still be made using conventional banking services. Then, based on the results of the questionnaire obtained from this study, it was found that the things that can increase the level of religiosity are the environment in which the person lives, then how they interact, and how close they are to God. So the writer can present that if someone is in the right environment and has good associations and is closer to God will foster a religious attitude and character. This will support a person's interest in saving in Islamic banks.

Effect of Literacy (Knowledge) (X2) on Interest in Saving (Y)

The results showed that the variable literacy (Knowledge) (X2) of students obtained sig. 0.745. Statistically, it shows that the sig value $> 0.05 = 0.745 > 0.05$. So it can be concluded that the literacy variable (X2) does not affect the intention to save (Y). This result is not by the hypothesis that states that literacy (knowledge) influences students' interest in saving in Islamic banking. This means that students who have more knowledge about Islamic banks

do not necessarily choose to save in Islamic banks. This is in line with the initial survey that was conducted that most of them were lazy to use sharia accounts or savings that had been facilitated from the campus because it felt complicated having to activate them first from the agency and they were already comfortable or used to the conventional savings they used for operational. And from the results of the questionnaires that were distributed also to the results of the statement showed that the majority of them were only better able to understand related to Islamic banking literacy after having Field Practical Experience (PPL) in Islamic banking. Existence of this problem, the researcher can also mention being able to understand this it would be nice if students do internships outside the campus program to add more insight.

The Effect of Perception (X3) on Interest in Saving (Y)

From the results of testing the hypothesis stating that perception influences the intention to save can be seen by the test results found sig. 0.000 which is sig. < 0.05. Based on these results it is explained that perceptions encourage students' interest in saving in Islamic banking, although in practice there are still many students who do not use Islamic banking services actively. So it can be concluded that the better the student's perception of Islamic banking, the more it will influence students' interest in saving in Islamic banking. In the results of open statements given to respondents, the results also found that the advantages of Islamic banking itself were that the majority of them answered that the advantage of Islamic banking was the lack of usury because it was by Islamic law. And the lack of deductions every month. Then the researcher said that to have a good perception, it is also necessary to increase literacy or knowledge.

Effect of Religiosity (X1), Literacy (Knowledge) (X2), Perception (X3) on Interest in Saving in Islamic Banks (Y)

From the test results, it can be seen the level of sig. 0.000. Because of the sig. < 0.05. So it can be concluded that the variables religiosity (X1), literacy (knowledge) (X2), and perception (X3) simultaneously influence the intention to save (Y). This is also in line with her research (Ningsih, 2017) entitled "The Influence of Perception, Religiosity Level, and Disposable Income on Interest in Saving in Islamic Banking" where the results show that perception, religiosity, and disposable income simultaneously affect the intention to save.

CONCLUSION

Based on discussion we can conclude that Literacy (knowledge) does not affect the interest in saving on Sharia Banking, perceptions affect the interest in saving students on Sharia Banking. Manager must concern on these variable that influencing interest in saving on sharia banking.

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