THE EFFECT OF RELIGIOUSITY, PROMOTION, AND BANK REPUTATION ON THE INTEREST IN SAVING IN ISLAMIC BANKS

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Abstract: The Effect of Religiousity, Promotion, and Bank Reputation on the Interest in Saving in Islamic Banks. This study aims to determine (1) the effect of religiousity on the interests of saving in Islamic banks, (2) the effect of promotion on the interests of saving in Islamic banks, and (3) the effect of bank reputation on the interests of saving in Islamic banks. The research method used is a quantitative method with data collection technique through questionnaire. The subject of this study was the students of the Faculty of Economics, Yogyakarta State University. Sample selection used a purposive sampling method with the number of respondents 145. The data analysis techniques used in this study are descriptive analysis and multiple linear regression analysis. The results of this study showed that religiousity has a positive effect on the interest in saving in sharia banks with a regression coefficient value of 0.223 and significance value of 0.017. Promotion does not affect the interest in saving in sharia banks with a regression coefficient value of 0.130 and significance value of 0.163. The bank's reputation has a positive effect on the interest in saving in sharia banks with a regression coefficient value of 0.35 and significance value of 0.017. religiousity, promotion, and reputation explain 24.3% variances on the interest in saving in sharia banks.

Keywords: Religiousity, Promotion, Bank Reputation, Interest in Saving, Islamic Banks

Abstrak: Pengaruh Religiusitas, Promosi, dan Reputasi Bank terhadap Minat Menabung di Bank Syariah. *Penelitian ini bertujuan untuk mengetahui: (1) pengaruh religiusitas terhadap minat menabung di bank syariah, (2) pengaruh promosi terhadap minat menabung di bank syariah, dan (3) pengaruh reputasi bank terhadap minat menabung di bank syariah. Metode penelitian yang digunakan adalah metode kuantitatif dengan teknik pengumpulan data melalui kuisioner. Subjek penelitian ini adalah mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta. Pemilihan sampel menggunakan non probability sampling. Pengambilan sampel dengan metode purposive sampling dengan jumlah responden 145. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis deskriptif dan analisis regresi liner berganda. Hasil penelitian ini menunjukkan bahwa religiusitas berpengaruh positif terhadap minat menabung di bank syariah dengan nilai koefisien regresi 0,223 dan nilai signifikansi 0,017. Promosi tidak berpengaruh terhadap minat menabung di bank syariah dengan nilai koefisien regresi 0,130 dan nilai signifikansi 0,163. Reputasi bank berpengaruh positif terhadap minat menabung pada bank syariah dengan nila koefisien regresi 0,350 dan nilai signifikansi 0,017. Religiusitas, promosi, dan reputasi menjelaskan 24,3% varians minat menabung di bank syariah.*

Kata Kunci: *Religiusitas, Promosi, Reputasi Bank, Minat Menabung, Bank Syariah*

INTRODUCTION

The economy of a country can develops with support from various sectors. One important sector is the financial sector. There are various components supporting the economy in the financial sector, one of which is the banking industry, both conventional and Islamic. The Islamic finance industry in Indonesia began to develop in the 1990s since the operation of Bank Muammalat Indonesia, the first Islamic bank in Indonesia which was established on November 1, 1991. In the last two decades, many progress has

been made by Islamic financial institutions both from the institutional aspect and supporting infrastructure, regulatory instruments, and supervisory systems, as well as public awareness and literacy of Islamic financial services. Institutionally, regulations, infrastructure, and support systems, the Islamic finance industry shows very good development. However, the growth of the Islamic finance industry over the last four years has slowed slightly.

Otoritas Jasa Keuangan (2019), in its report, recorded the growth of the national Islamic finance industry as of May 2019 of 11.25%, slower than the position at the end of 2018 of 13.98%. Otoritas Jasa Keuangan (OJK) recorded the number of accounts in Islamic Banks reached 31.89 million as of October 2019. Meanwhile, the total Third-Party Funds (DPK) during the current year 2019 reached Rp402.36 trillion. The market share of Islamic Banks itself until April 2020 was at 9.03%. Even though it has increased from 1.03% in 2019, this figure is still relatively small if you look at the demographics of the Indonesian population, which is mostly Muslim.

Based on data from the Badan Pusat Statistik, in Semester I 2020, as of June 30, the total population of Indonesia was 268,583,016 people. Of these, 87.2% are Muslim. The large Muslim population in Indonesia should be a great opportunity for Islamic Banks and can have a positive impact on Indonesia (Oktaviani, 2016). But in fact, the number of Muslim residents is not directly proportional to the number of Islamic Banks customers.

Public interest in saving in Islamic Banks is influenced by many factors. Among these factors, one of the most interesting is religiousity, the application of religious principles in daily life. Religiousity refers to the quality of appreciation and attitude of one's life based on the religious values that are believed (Imam Ghozali, 2002). Interest in saving in Islamic Banks can also be influenced by external factors such as promotion. One of the bank's promotional objectives is to inform all types of products offered and try to attract new potential customers. Then promotion serves to remind customers of the product. Promotion also influences customers to buy and finally will improve the bank's image in the eyes of its customers (Kasmir, 2008). In addition to promotions, another thing to consider is the reputation of the bank. Companies with a good reputation will be committed to creating excellence and can be trusted will have more attractiveness when compared to companies with less good reputation in the eyes of customers (Adlani, 2010).

The research design used in this study is causal comparative. The independent variable is Religiousity, Promotion, and Bank Reputation. The dependent variable is Interest in saving in Islamic Banks. The

purpose of this study was to determine the effect of religiousity, promotion, and bank reputation on the interest on saving in Islamic banks. Based on the description above, the researcher intends to conduct research related with the title "The Effect of Religiousity, Promotion, and Bank Reputation on The Interest in Savings in Islamic Banks".

LITERATUR REVIEW

Theory of Planned Behavior

The theory of planned behavior explains that attitude towards behavior is the main factor that can be used to predict an action. Nevertheless, one's attitude in testing subjective norms as well as measuring one's perception control also needs to be considered. A positive attitude, support from people around, and the perception of ease will further increase a person's intention to behave (Ajzen, 2005). In this study, the authors used the Theory of Planned Behavior as a theoretical basis to examine the influence of religiosity, promotion, and the reputation of banks on interest in saving in Islamic banks. Religiosity is related to the subjective norm. A person's level of religiosity will affect one's choice and interest in everyday activity, in this case saving in an Islamic bank. A person who has a high religiosity will have more interest in using products that are in accordance with the rules of his religion. The Theory of Planned Behavior

also underlies the influence of promotion and the reputation of banks on the interest in saving in Islamic banks. Perceived behavioral control of the promotion and reputation of Islamic banks will increase the interest in saving in Islamic banks.

Interest on Saving In Islamic Banks

Interest is a person's desire/need formed by one's culture and personality (Kotler and Amstrong, 2011). Saving according to KBBI is saving money. Meanwhile, according to the Financial Services Authority (OJK), savings are deposits of money in banks whose withdrawals can only be made based on certain conditions. Based on some of the above definitions, it can be concluded that the interest in saving in Islamic Banks is a strong desire from within to save money in the form of savings products in Islamic Banks.

Religiousity

According to Ancok and Suroso (2002) religiousity is diversity which means covering various sides or dimensions that not only occur when one performs ritual behavior (worship), but also performs other activities driven by supernatural forces. Religiousity is the internalization of religious values in every aspect of one's life. Religiuousity is not limited to aspects of worship alone, but more broadly and thoroughly. Based on Nastiti's research (2020), religiousity has a significant influence on the interest in saving in Islamic

Banks. The higher one's religiousity, the higher the intensity of the nightly religious values in every activity including in terms of saving in Islamic Banks.

H1: 1. Religiousity positively affects the interest on saving in Islamic banks.

Promotion

Promotion is part of communication consisting of corporate messages designed to stimulate awareness, interest, and end with the purchase action made by customers to the company's products and services (Kotler, 2003). Promotion is the activity of introducing and communicating a product or service with the main purpose of attracting potential customers to buy and/or use the product/service. According to Wiliasih (2017) promotion is one of the factors that influence people's interest in saving in Islamic Banks. With the promotion through various media, the public will get to know Islamic Banks more closely. If the promotional objectives are achieved, the public will have more interest or interest in using Islamic bank products mainly in this case savings.

H2: Promotion positively affects the interest on saving in Islamic banks.

Bank Reputation

According to Joosub T.S. (2006), reputation is a collective representation of the company's historical activities and the results it obtains. Reputation describes the ability of organizations in generating value and providing benefits to stakeholders. The reputation referred to in this study is the depiction of the company in the point of view of customers or stakeholders. According to Aziz (2019), reputation is one of the factors that have a significant influence on the interest in saving in Islamic banks. Companies that have a good reputation will gain more trust from the public because a good reputation shows the company's ability to manage the business and provide the best service to its stakeholders.

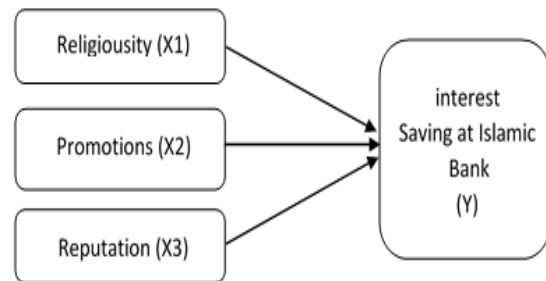H3: Reputation positively affects the interest on saving in Islamic banks.

Figure 1. Research Framework

RESEARCH METHODS

Type of Research

This research is descriptive quantitative research. According to Sugiyono (2012), descriptive approach is a method that serves to describe or describe objects studied through data or samples that have been

collected as they are, without conducting analysis and making generally accepted conclusions. In quantitative research, the relationship between variables and objects studied is causal. Comparative causal research is research directed to investigate causal relationships based on observations of the consequences that occur and look for factors that are the cause through the data collected. Research problems in causal relationships are included in the associative formulation, which asks for the relationship between two or more variables. (Sugiyono, 2012).

Place and Time Research

This research was conducted at the Faculty of Economics, Yogyakarta State University. The time spent during this study was approximately six months from January 2021 to July 2021.

Population and Sample

The population in this study was an active student of the Faculty of Economics, State University of Yogyakarta (FE UNY). the number of population was 3000. The sampling technique used in this study is non probability sampling where every member in the population does not have the same chance of becoming a sample. Purposive sampling technique is a sampling technique with certain considerations and objectives (Sugiyono, 2012). The criteria of respondents

sampled in this study were Muslim FE UNY students in the class of 2017-2020 who were willing to fill out this research questionnaire. Of these criteria, the respondents obtained were a number of 145 students.

Data Collection Technique and Instruments

This study uses primary data that is data obtained directly from the field by researchers related to variables of interest for specific purposes in the study (Sekaran, 2006). The data collection technique used is by questionnaire. Questionnaire is a data collection technique that is done by giving a set of questions or written statements to the respondents to be answered. (Sugiyono, 2012).

The instruments relate to three independent variables, religiousity, promotion, and bank reputation, and one dependent variable, interest in saving in Islamic Banks. Each statement mueasured using Likert Scale ranging from 1 strongly disagree to 4 for strongly agree.

Validity and Reliability of Instrument

The validity of the Instrument indicates whether the instrument used can measure what should be measured. The results of the study can be said to be valid if there are similarities between the collected data and the data that should occur in the object being

studied (Sugiyono, 2012). Validity testing in this study used Pearson product moment correlation. A question is said to be valid if the significance level is below 0.05 and vice versa, if the significance level is above 0.05 or r count is greter than r table.

The reliability of the instrument shows the extent to which the measuring instrument used is trustworthy and reliable. A reliable instrument is an instrument that, when used multiple times to measure the same object, will produce the same data (Sugiyono, 2012). In this study, reliability tests were conducted with Cronbach alpha calculations. According to Sujerweni (2014), questionnaires are said to be reliable if Cronbach's alpha value > 0.6 (a > 0,6).

The result of reliability and validity test is as follows:

Table 1. Reliability Test Result

Variable	Cronbach's Alpha	Reliability
Interest in Saving in Islamic Banks	0,879	Reliable
Religiousity	0,826	Reliable
Promotion	0,900	Reliable
Reputation	0,858	Reliable

Table 2. Validity Test of Interest in Saving

Questions	t-Test	t-Table	Validity
1	0,675	0,361	Valid
2	0,858	0,361	Valid
3	0,817	0,361	Valid
4	0,607	0,361	Valid
5	0,891	0,361	Valid
6	0,880	0,361	Valid

Table 3. Validity Test of Religiousity

Questions	t-Test	t-Table	Validity
1	0,591	0,361	Valid
2	0,454	0,361	Valid
3	0,687	0,361	Valid
4	0,510	0,361	Valid
5	0,817	0,361	Valid
6	0,607	0,361	Valid
7	0,731	0,361	Valid
8	0,705	0,361	Valid
9	0,693	0,361	Valid
10	0,464	0,361	Valid
11	0,456	0,361	Valid

Table 4. Validity Test of Promotion

Questions	t-Test	t-Table	Validity
1	0,754	0,361	Valid
2	0,801	0,361	Valid
3	0,778	0,361	Valid
4	0,685	0,361	Valid
5	0,768	0,361	Valid
6	0,776	0,361	Valid
7	0,711	0,361	Valid
8	0,775	0,361	Valid
9	0,699	0,361	Valid

Table 5. Validity Test of Bank Reputation

Questions	t-Test	t-Table	Validity
1	0,894	0,361	Valid
2	0,721	0,361	Valid
3	0,895	0,361	Valid
4	0,622	0,361	Valid
5	0,768	0,361	Valid
6	0,776	0,361	Valid
7	0,711	0,361	Valid
8	0,775	0,361	Valid
9	0,699	0,361	Valid

Based on the result of validity and reability test above, the results obtained that the instrument is valid and reliable.

Data Analysis Techniques

The data analysis technique used in this study is multiple linear regression analysis technique. Multiple linear regression analysis is performed to analyze how much influence some independent variables have on dependent variables. Descriptive statistics analysis is used to analyze and categorize the data into low, medium, and low categories. Descriptive statistical analysis used in this study was to use Mean (M), Median (Me), Modus (Mo), and Standard Deviation (SD) calculations with SPSS 23 for Windows programs.

RESULT AND DISCUSSION

Descriptive Statistic

The data in this study wee obtained using online questionnaire through a google form.

From the data collected, there were 145 data can be processed. The respondents are students of Faculty of Economic, Yogyakarta State University. Respondents consist of 20,7% male and 79,3% female. the majority of respondents in this study were women, which is a total of 115 respondents. The respondents involved vrious age. The data shows that out of a total of 145 respondents the majority of respondents were between 19-22 years of age with the most frequency at age 20 and only a small percentage were aged 18 years and 23 years. Characteristic Respondents from study program show that the majority of respondents came from Accounting S1 study program, followed by the study program of Accounting Education and Economic Education. Meanwhile, only a small percentage of respondents are from vocational programs. Majority respondents were from class of 2018 and 2019. The data shows that out of a total of 145 respondents, the majority of respondents or as many as 112 respondents only have savings in conventional banks and do not yet have a savings account in Islamic banks. Meanwhile, only 4 respondents only have savings accounts in Islamic banks.

Table 6. Descriptive Statistics of Research Variables

Variable	Min	Maks	Avr	Dev Std.
Religiousity	24	44	38,91	4.165

Variable	Min	Maks	Avr	Dev Std.
Promotion	9	36	26.97	4.563
Bank Reputation	14	28	23.03	3.174
Interest in Saving in Islamic Banks	6	24	15.68	4.462

Normality Test

The normality test used in this study was a non-parametric statistical test of 1 sample of Kolmogorov-Smirnov. Kolmogorov-Smirnov normality test was conducted by looking at tilapia significance. If the significance value > 0.05, then distributed data is normal. The result of normality test is as follows:

Table 7. Normality Test Result

Variable	Sign.	Monte Carlo-Sig (2-tailed)	Conclusion
Unstandardized-Residual	0,05	0,246	Normal

Table 7 show that the significance is worth 0.241 which is more than the significance value of 0.05 so it can be concluded that the data is normally distributed.

Linearity Test

Linearity tests are conducted to determine whether two variables (dependent variables and independent variables) have linear relationships or not. To know this, both variables must be tested using an F test at a significance level of 0.5%. The results of linearity test can be seen in the following table:

Table 8. Linearity Test Results

Variable	Sig.	Information
Religiousity	0,774	Linear
Promotion	0,769	Linear
Reputation	0,990	Linear

From table 8 it can be known that the significance value of each variable > 0.05 so that it can be concluded that independent variables (religiousity, promotion, and reputation of Islamic banks) have a linear relationship with dependent variables (interest in saving in Islamic banks).

Multicollinearity Test

Multicollinearity tests are conducted to determine if there is an independent interrelationship (strong relationship) between variables. Data can be said to have no multi-collated relationship if the tolerance value > 0.1 and the vie value (variable inflation factor) >10. The results of the calculation of VIF and Tolerance values are as follows:

Table 9. Multicollinearities Test Results

Variable	*Tolerance*	VIF
Religiousity	0,716	1.397
Promotion	0,600	1.667
Reputation	0,498	2.008

Based on the table above it can be known that *the tolerance* number of independent variables shows the number > 0.10, and for the number (VIF), all independent variables indicate the VIF < 10. Thus, it can be concluded that in the regression model does not occur multicollinearity.

Heteroskedasticity Test

The heteroskedasticity test aims to test whether in the regression model there is a variant inequality from residual one observation to another.

Table 10. Heteroskedasticity Test Result

Variable	Sig.
Religiousity	0,266
Promotion	0,340
Reputation	0,091

Table 10. show that all variables in this study had a significance value of > 0.05. Thus, it can be said that there is no heteroskedasticities in research variables.

Hypotesis Test

The analysis technique used in this study is multiple linear regression analysis using SPSS 23. The results of multiple linear regression calculations are as follows:

Table 11. Multiple Linear Regression Result

Type	*Unstandardized Coefficients*		*Standardized Coefficients*	t	Sig
	B	**Std. Error**	**Beta**		
(Constant)	-4,664	3.229		-1,444	0,151
Religiousity	0,223	0,093	0,209	2,408	0,017
Promotion	0,130	0,093	0,133	1,401	0,163
Reputation	0,354	0,146	0,252	2,426	0,017

Based on the results of the analysis in table 27, the regression equation is obtained as follows:

$Y= -4.664+0.223X_1+ 0.130X_2+0.354X_3+e$

The multiple linear regression equations show the relationship between dependent variables and partially independent variables. From the equation can be concluded that:

1. The constant value is -4,664. This means that if it does not occur in the variables of Religiousity, promotion, and reputation (the value of X1, X2, and X3 is 0), then the interest in saving in Islamic banks is worth -4,664.

2. The regression coefficient for religiousity variable is 0.223, meaning

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that if religiosity variable increases by 1%, then interest in saving in Islamic bank will increase by 0.223, assuming another variable is constant.

3. The regression coefficient value for the promotion variable is 0.130, meaning that if the promotion variable increases by 1%, then the interest in saving in Islamic banks will increase by 0.130, assuming another variable is constant.

4. The regression coefficient value for reputation variables is 0.354, meaning that if the reputation variable increases by 1%, then the interest in saving in Islamic banks will increase by 0.354, assuming another variable is constant.

Partial T-Test

A partial test is performed to determine if the variable individually affects the dependent variable. The t test is calculated based on probability or significance. If the probability (significance) is greater than 0.05 then the independent variable individually has no effect on the dependent variable. And if the probability (significance) is less than 0.05 then the independent variable individually affects the dependent variable.

The t test results for each independent variable in this study are described as follows:

1. Statistical results of t test for religiousity variables show a calculated t value of 2,408, greater than the table t value of 1,977 and a significance value smaller than 0.05 of 0.017. Thus, it can be concluded that the variable religiousity has a significant effect on the interest in saving in Islamic banks so that hypothesis 1 is accepted.

2. Statistical results of t test for promotional variables show a calculated t value of 1,401, less than the table t value of 1,977 and a significance value greater than 0.05 of 0.163. Thus, it can be concluded that the promotional variables have no significant effect on the interest in saving in Islamic banks so that hypothesis 2 is rejected.

3. T test statistics for reputation variables show a calculated t value of 2,426, greater than the table t value of 1,977 and a significance value smaller than 0.05 of 0.017. Thus, it can be concluded that reputation variables have a significant effect on the interest in saving in Islamic banks so that hypothesis 3 is accepted.

Determinant Coefficient Test (R^2)

The determinant coefficient test is used to determine the magnitude of the influence of independent variables on dependent variables. The greater the coefficient of determinant value of an independent variable, the greater the effect on dependent variables

Table 12. Determinant Coefficient Test Results

Type	R	R Square	Adjusted R Square	Std. Error of The Estimate
1	0,493	0,243	0,227	3,924

Based on the table above known value of R Square of 0.243. This shows that the simultaneous influence of religiosity and reputation variables on the interest in saving in Islamic banks was 24.3% while the remaining 75.7% was influenced by other factors beyond the variables in this study.

Discussion

The first hypotesis proposed by researchers religiosity positively affect the interest insaving in islamic banks. The results showed that the regression coefficient of religiosity variable was 0.223 with t count of 2.408 and significance value of 0.017. These results prove the first hypothesis and show that religiosity has a positive and significant influence on the interest in saving in Islamic banks. Religiosity can be defined as the internalization of religious values in any activity. The practice of such values is thorough in every aspect of every Muslim's life in relation to Allah SWT as well as with human being fellow and His creatures. Kraus et al. (2005) formed a model to describe religiousity in an Islamic point of view. In the MRPI model, the humanity can be seen from

two aspects namely Islamic Worldview and Religion Personality. Both aspects are reflected in the three main points that guide a Muslim in religion, namely, tawhid (pillars of faith), worship (pillars of Islam) and muamalah. Thus, religiousity is not only seen from the aspect of my beliefs and rituals of worship, but manifested also in every activity performed. The higher one's religiousity, the higher the intensity of the nightly religious values in every activity including in terms of saving in Islamic Banks. The results of this study are in line with research conducted by Uniyanti (2018) in her research that discusses related factors that affect the interest in saving in Islamic banks. The results of the study stated that the variable religiousity has a positive and insignificant effect on the interests of students saving in Islamic Banks. The higher the level of religiousity will increase the interest in saving in Islamic banks.

The second hypotesis proposed by researchers promotion positively affect the interest insaving in islamic banks. The results showed that the regression coefficient value of the promotion variable was 0.130 with a t count of 1.401 and a significance value of 0.163. The results cannot prove the second hypothesis and show that the promotion has no effect on the interest in saving in Islamic banks. Promotion is defined as the activity of communicating products in the form of goods or services that aim to attract

customers to use the product in question. With the promotion through various media, the public will get to know Islamic banks more closely. If the promotional objectives are achieved, the public will have more interest or interest in using Islamic bank products mainly in this case savings. The results of this study show that the main objectives of the promotion conducted by Islamic banks have not been achieved. Interest in saving is based more on rationality by looking at facts in the field related to the reputation and services provided by Islamic banks rather than promotion made by Islamic Banks. The results of this study are in line with research conducted by Aisya &Yohansyah (2020) which stated that the promotion has no significant effect on people's saving interest in Bank Muammalat Indonesia. Another study conducted by Prawira (2017) stated similar results where promotional variables do not significantly affect students' interest in saving in Islamic banks.

The third hypotesis proposed by reseracher is Bank reputation positively affect the interest in saving in islamic banks. The results showed that the regression coefficient of reputation variable was 0.354 with t count of 2.426 and significance value of 0.017. The results prove the third hypothesis and show that reputation has a positive and significant influence on the interest in saving in Islamic banks.

According to Joosub T.S. (2006), reputation is a collective representation of the company's historical activities and the results it obtains. Reputation describes the ability of organizations in generating value and providing benefits to stakeholders. Companies that have a good reputation will gain more trust from the public because a good reputation shows the company's performance as well as the company's ability to manage business and provide the best service to its stakeholders. The better the reputation of a company, in this case Islamic banks, the higher the interest to use the company's products and will increase the interest in saving in Islamic banks. The results of this study are supported and in line with research conducted by Aziz (2019) which stated that reputation has a significant influence on the interest in saving mosque youth to save in Islamic banks.

CONCLUSSION AND SUGGESTIONS

Conclussion

Based on the results of research and discussion, the following conclusions can be drawn:

1. Religiousity has a positive and significant effect on the interest in saving in Islamic banks. That is, the higher the level of religiousity of a person, the higher his interest in saving in Islamic banks.

2. Promotion has no effect on the interest in saving in Islamic banks. That is, promotions conducted by Islamic banks have not been able to influence the public for interest in saving money.

3. Reputation has a positive and significant effect on the interest in saving in Islamic banks. That is, the better the reputation of Islamic banks will increase interest to save in Islamic banks.

Suggestions

1. For Next Researchers

   a. Further research is expected to explore other factors that affect the interest in saving in Islamic banks such as education level, Islamic financial literacy, social environment, etc. Variables in this study only have a small effect on the interest in saving in Islamic banks.

   b. Further research is expected to take a wider sample such as DIY students or the general public who have the potential to save in Islamic banks so as to better represent the results of research.

   c. Further research can use more representative data collection methods by disseminating questionnaires directly and by observation or interview methods.

   d. Further research can examine related factors that influence the decision to save in Islamic banks with respondents of Islamic bank customers because in this study the interest in saving in Islamic banks is not proportionally affect the number of savings account ownership in Islamic banks.

2. For Islamic Banks

   a. The lowest score of bank reputation variable is about accessibility and human resources. So, Islamic banks are expected to improve their reputation by improving the quality of service especially for accessibility. Islamic banks also expected to improve the quality and professionalism of human resources so that they can compete with conventional banks.

   b. Islamic banks are expected to further optimize promotion and service on the spiritual aspect of marketing. This is based on the results of research that shows that the interest in saving in Islamic banks is influenced by internal religiousity factors.

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