PENGARUH TINGKAT RELIGIUSITAS, LITERASI KEUANGAN ISLAM, DAN LINGKUNGAN SOSIAL TERHADAP MINAT MENABUNG DI ISLAMIC BANKS PADA MAHASISWA ANGGOTA SKI-UKKI UNIVERSITAS NEGERI YOGYAKARTA

Anzal Yomas Navi'an
Universitas Negeri Yogyakarta
anzalyomas24@gmail.com

Abstrak: Pengaruh Tingkat Religiusitas, Literasi Keuangan Islam, dan Lingkungan Sosial terhadap Minat Menabung di Islamic Banks pada Mahasiswa Anggota SKI-UKKI Universitas Negeri Yogyakarta. Penelitian ini bertujuan untuk mengatahui: (1) Pengaruh religiusitas terhadap minat menabung mahasiswa UNY di Islamic Banks; (2) Pengaruh literasi keuangan Islamic terhadap minat menabung mahasiswa UNY di Islamic Banks; (3) Pengaruh lingkungan sosial terhadap minat menabung mahasiswa UNY di Islamic Banks; (4) Pengaruh yang signifikan antara religiusitas, literasi keuangan Islamic, dan lingkungan sosial seacara bersama-sama terhadap minat menabung mahasiswa UNY di Islamic Banks. Penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini adalah Mahasiswa Anggota SKI-UKKI Universitas Negeri Yogyakarta. Sampel adalah 90 orang dari seluruh populasi. Metode pengumpulan data yang digunakan adalah kuesioner dengan cara menyebarkan angket melalui google form. Uji hipotesis menggunakan analisis regresi ganda. Hasil penelitian ini adalah Hasil penelitian ini adalah (1) Religiusitas berpengaruh terhadap Minat Menabung di Bank Syari'ah (2) Literasi Keuangan Islamic berpengaruh terhadap Minat Menabung di Bank (3) Lingkungan Sosial berpengaruh terhadap Minat Menabung di Bank (4) Religiusitas, Literasi Keuangan Islamic, dan Lingkungan Sosial secara bersama- sama berpengaruh terhadap Minat Menabung di Bank.

Kata kunci: Religiusitas, Literasi Keuangan Islam, Lingkungan Sosial, Minat Menabung di Islamic Banks

Abstract: The Influence of Religiosity, Islamic Financial Literacy, and Social Environment on the Interest of Saving at Islamic Banks on the Students of SKI-UKKI Yogyakarta State University Members. *This study aims to know: (1) the effect of Religiosity on the Interest of saving in Islamic bank to students members of SKI-UKKI Yogyakarta State University; (2) the effect of Islamic Financial Literacy on the Interest of saving in Islamic bank to students members of SKI-UKKI Yogyakarta State University; (3) the effect of Social Environment on the Interest of saving in Islamic bank to students members of SKI-UKKI Yogyakarta State University and (4) the effect of Religiosity, Islamic Financial Literacy, and Social Environment on the Interest of saving in Islamic bank to students members of SKI-UKKI Yogyakarta State University. This study uses a quantitative approach. The population in this research is students members of SKI-UKKI Yogyakarta State University. The sampel is 90 students from all of the population. Data collection methods are questionnaires by spreading google form. The hypothesis test uses multiple regression. The result of this research are: (1) Religiusity hasn't effect on the interest of saving in Islamic bank; (2) Islamic Financial Literacy has effect on the interest of saving in Islamic bank (3) Social environment has effect on the interest of saving in Islamic bank (4) Religiusity, Islamic Financial Literacy, and Social Environment has effect on the interest of saving in Islamic bank.*

Keywords*: Religiosity, Islamic Financial Literacy, Social Environment, The Interest, Saving in Islamic Bank*

INTRODUCTION

Indonesia is the country with the largest Muslim population in the world. Muslim's population in Indonesia reached 180 million but only 30.27 million residents became customers of Islamic banks as of November 2020 (www.cnnindonesia.com).

This is in line with data revealed by Arham (2021), that the number of Islamic banks including small only as much as 12% of the total Muslim population in Indonesia. This has an impact on the low market share of Islamic banking assets of 6.01 percent (OJK, October 2019). The share of the Islamic banking market in Indonesia is low when compared to neighboring countries such as Malaysia (28 percent), it is due to several things including the low level of Islamic financial literacy (8.93percent) so that it affects the low level of Islamic financial inclusion (9.1 percent) according to the latest OJK survey in 2019. So it needs a more massive socialization effort by various stakeholders in building awareness in all levels of society towards Islamic finance.

Religion should have a big role to influence society in saving in Islamic banks. Glock& Stark in Ancok and Suroso (2011), says that there are five dimensions in religiosity: ideological, ritualistic, experiential, intellectual, and consequential dimensions. A person's religiosity varies when measured using these five dimensions. So according to Sari, S.E., & Anwar, M. K (2018), it cannot be denied that behind the development of Islamic banking in Indonesia today can not be separated from the existence of Muslim communities that have a high Islamic education base and religiosity such as members of Islamic organization on campus.

Study conducted by Abubakar (2015) and Hassan Al-Tamimi and Anood Bin Kalli (2009) analyzed the level of financial literacy that affects one's decision-making. Results from a study conducted by Abubakar (2015) showed that women, youth, the elderly, and people with low income and education levels tend to become aware of financial aspects and demographic factors can influence it. While the results of research Hassan Al-Tamimi and Anood Bin Kalli (2009) showed that demographic, religious, corporate reputation, perceived ethics of the company, and diversification of goals that can affect an individual's investment decisions.

In line with this, based on the *Visa International Financial Literacy Barometer* in 2012 showed that Indonesia's financial literacy rate is relatively low at 27.7%. Indonesia ranks 27th out of 28 countries surveyed. In addition, the study also mentioned that Indonesia ranks at the bottom with a percentage of 10.55% in

introducing financial literacy education to children between the ages of 5-17 years. This shows that the introduction of financial literacy in Indonesia is not done early, whereas with early introduction children will get used to it and be able to manage their finances well.

A person's interest in saving in a Islamic bank can arise from within themselves or from the social environment. According to Crow in Abdul Rouf (2011), there are 3 main factors forming interest, namely factors from within a person, social motive factors, and emotional factors. The factor from within a person is a person's desire arises because of physical needs that must be met, if someone saves in a Islamic bank because he needs and considers it important then he will do it. While the emotional factor is an interest that is closely related to feelings or emotions where success in activities driven by interest will bring pleasure and strengthen existing interests. The social motive factor is an adjustment to the environment so it can be accepted and recognized by the environment, if one's environment has an interest in saving in a good Islamic bank, it will affect oneself to save in a Islamic bank. This is in line with a 2016 national survey on financial literacy and inclusion that showed that peer advice affected 31.69% of financial decisions.

Researchers are interested in taking the object studied who are economics students for the reasons above, namely between their religiosity to the interest in saving in Islamic banking. And researchers chose the location on the Campus of the Faculty of Economics, Yogyakarta State University because of the presence of objects and writers who were on the campus. Economics students who are also members of the SKI-UKKI are considered people who have high religiosity and financial literacy and already have an interest and deposit in Islamic banking.

LITERATURE REVIEW

This approach is of the view that something will continue to be done and used when it has uses and benefits to users. This theory is also often applied when individuals commit unethical acts and they expect commissions of such unethical actions to improve existing utilities (Beams et al., 2003). The utilitarian approach is a view that assumes that action will be considered good if it produces benefits that outweigh the costs or if good exceeds badly.

Religiosity comes from the word *religion.* According to Harun Nasution in Rahmat (1997), the meaning of religion comes from the word, namely: *al-Din, religion (relegere, religare,* and religion. *Al-Din* (narrow) means law or law. Later in

Arabic, the word means mastering, subjugating, obeying, debt, reply, habit. Then *religare* means binding. The word religion means not going, staying in place, or inherited for generations. Religiosity is manifested in various human lives. According to Akhmad Ghazali in Ramadhani (2019), religiosity is a person's spiritual expression related to the system of beliefs, values, applicable laws, and rituals. Religiosity is an aspect that has been lived by the individual in the heart, the vibration of conscience, and personal attitude. Glock & Strat in Ancok and Suroso (2011), says that there are five dimensions in religiosity, namely the dimension of belief (ideological), the dimension of worship or practice of religion (ritualistic), the dimension of experience (expressive), the dimension of religious knowledge (intellectual), and the dimension of practice (consequential).

OJK Regulation No. 76 of 2016 states that financial literacy is knowledge, skills, and beliefs, which influence attitudes and behaviors to improve the quality of decision making and financial management to achieve prosperity. According to *the Organization for Economic Cooperation and Development (OECD),* financial literacy is a combination of awareness, knowledge, attitudes, and behaviors needed to make financial decisions that ultimately achieve individual prosperity. According to

Rahim, Rashid and Hamed (2016) are consequently defined as a person's ability to use financial knowledge, skills, and attitudes in managing financial resources according to Teachings of Islam.

A socio-cultural environment is a socio-cultural group that lives within certain boundaries laid out based on socio-cultural norms that distinguish it from the natural environment (Muhammad, 2005: 6). According to Hamalik (2001:195) the environment is everything that exists in the environment that has a certain meaning or influence to the individual. The social environment is all the social interaction that occurs between consumers and people around them or between many people (Sumawarman,2003: 271).

In the general dictionary of Indonesian, interest is a fondness (inclination of the heart) to attention or desire. Interest in something is the result of learning and supporting further learning (Slameto, 2010: 180) Interest is a motivation that encourages a person to act with a purpose to satisfy the need. Chaplin (2008) said that his interest is an ongoing attitude that directs a person's attention, thus making himself selective of the object of his interest, A feeling that one activity, work, or object is valuable or meaningful to the individual, and a state of motivation that leads behavior toward One specific target. According to John Crites, interest is part of

the realm of affection, from consciousness to value choices. Holland says that interest is a high-hearted tendency toward something. Interest does not arise suddenly but there is an element of need, for example, the interest in saving (Djalil,2009: 121-122).

H1: There is a positive influence of religiosity on the interest in saving in the islamic bank.

H2: There is a positive influence of islamic financial literacy on interest saving in the islamic bank.

H3: There is a positive influence of the social environment on the interest in saving in the islamic bank.

RESEARCH METHOD

1. Research Type

This research uses quantitative methods. Quantitative research can be interpreted as a research method based on the philosophy of positivism, used to examine a particular population or sample, sampling techniques in the It is actually done randomly, data collection using research instruments, quantitative data analysis/statistics, with the aim to test established hypotheses (Sugiono, 2014:8). The purpose of this study is to find out the influence between religiosity, financial literacy, and social environment on the interest of saving in Islamic banks in

students of SKI-UKKI Yogyakarta State University Members.

This research is classified as correlational research that is to find out the influence of Religiosity (X1), Islamic Financial Literacy (X2), and Social Environment (X3) on the interest of saving in Islamic Bank (Y) in students of SKI-UKKI Yogyakarta State University Members.

2. Research Time and Place

The location taken in this study was conducted at Yogyakarta State University. The time used by researchers in retrieving data is in the month of 2021.

3. Research Subject

The population in this study is all SKI-UKKI students at Yogyakarta State University which amounted to 738 students. SKI-UKKI is a da'wah institution at the campus, regional, and faculty levels at Yogyakarta State University.

4. Data Collection Techniques

According to Sugiyono (2015: 118), the sample is part of the number and characteristics possessed by the population. The sampling method is done by simple random sampling method. It is said to be simple because members of the population is done randomly regardless of the strata that exist in that population. The sample in this study was calculated using the Slovin formula.

5. Data Analysis Techniques

The method of analysis used in this research is multiple linear regression analysis. This regression analysis aims to determine whether there is a relationship between the independent variable and the dependent variable. This analysis was carried out using a computer-assisted program, with SPSS Statistics program.

RESEARCH RESULTS AND DISCUSSION

1. Results

The following is a summary of the results of multiple linear regression analysis test:

Table 1. Coefficient Results

Source: Processed Data, 2022

H1: There is a positive influence of Religiosity on Saving Interest in Islamic bank

Variable	t	t_{table}	Sig.	Information
Religiosity	3,553	1,66277	0,001	H1 is supported
Islamic Financial Literacy	2,187	1,66277	0,031	H2 is supported
Social Environment	2,117	1,66277	0,037	H3 is supported

From the summary of the results of the multiple linear regression analysis, it can be known that the value of positive significance is 0.001 which means less than 0.05 (0.001 < 0.05). Judging from the t count results for this regression test is 3.553 and t_{table} is 1.66277. Thus t_{count} 3.553 is greater than t_{table} 1.66277. Based on the value of significance and the results of $t_{calculation,}$ it can be concluded that Religiosity (X1) has a positive effect on Saving Interest (Y). Thus hypothesis 1 which states that "There is a positive influence of Religiosity on Saving Interest in Islamic Bank"is accepted

H2: There is a positive influence of Islamic Financial Literacy on The Interest in Saving in Islamic Banks

From the summary of the results of the multiple linear regression analysis, it can be known that the value of positive significance is 0.031 which means less than 0.05(0.031 < 0.05). Judging from the t count results for this regression test is 2.187 and t_{table} is 1.66277. Thus t_{count} 2.187 is greater than t_{table} 1.66277. Based on the value of significance and the results of the$_{calculation,}$ it can be concluded that Islamic Financial Literacy (X2)has a positive effect on Saving Interest (Y). Thus hypothesis 2 which claims that "There is a positive influence of Islamic Financial Literacy on The Interest in Saving in Islamic Banks" is accepted.

H3: There is a positive influence of the Social Environment on The Interest in Saving in Islamic Banks

From the summary of the results of the multiple linear regression analysis, it can be known that the value of positive

significance is 0.037 which means less than 0.05(0.037 < 0.05). Judging from the t count results for this regression test is 2.117 and t_{table} is 1.66277. Thus t_{count} 2.117 is greater than t_{table} 1.66277. Based on the value of significance and the results of the$_{calculation,}$ it can be concluded that the Social Environment (X3)has a positive effect on Saving Interest (Y). Thus hypothesis 3 which claims that "There is a positive influence of the Social Environment on The Interest in Saving in Islamic Banks" is accepted.

2. Discussion

The results of this study state that there is a positive and significant influence between religiosity on interest in saving in Islamic banks. This means that religiosity has an influence on interest in saving in Islamic banks, where the higher the level of religiosity of student members of SKI-UKKI, the higher the interest in saving in Islamic banks. Religiosity indicates how often individuals carry out the religious law that they have adhered to. This means that SKI-UKKI members who carry out their religious orders more often are more religious or vice versa, individuals who stay away from the prohibitions taught by Islam will become more religious.

The results of this study indicate that there is a positive and significant influence between Islamic Financial Literacy on Interest in Savings in Islamic Banks. This means that Islamic financial literacy has an influence on interest in saving in Islamic banks, where the higher the level of Islamic financial literacy of SKI-UKKI member students, the higher the interest in saving in Islamic banks. This shows that with the increase in Islamic financial literacy, the prospect of saving in Islamic banks in the future will also increase. Therefore, increasing Islamic financial literacy among students can be one of the Islamic banking strategies to increase its market share.

The results of this study state that there is a positive and significant influence between the Social Environment on Interest in Savings in Islamic Banks. This means that the social environment has an influence on the interest in saving in Islamic banks, where the higher the level of social environment of students who are members of SKI-UKKI, the higher the interest in saving in Islamic banks. The environment as the basis of teaching is a factor that influences individual behavior and is an important factor. The social environment for individuals includes the family environment, school environment, and community environment.

3. Research Limitation

This research has been carried out in accordance with scientific procedures, although this study still has the following limitations:

a. There are many factors that affect the interest in saving in Islamic banks, but this study only involved three factors, namely religiosity, Islamic financial literacy, and the social environment.

b. In this study, data collection was collected using questionnaires, means that researchers could not control the answers of respondents who did not show the real reality.

CONCLUSIONS AND SUGGESTIONS

1. Conclusion

Based on the results of research and discussion on the Influence of Religiosity, Islamic Financial Literacy, and social environment on saving interest in Islamic banks in SKI-UKKI UNY Members that have been outlined earlier, the following conclusions were obtained:

a. Religiosity has a positive and significant effect on the Interest in Saving in Islamic banks in SKI-UKKI UNY Members judging from the value of significance of $0.001 < 0.05$.

b. Islamic Financial Literacy has a positive and significant effect on The Interest in Saving in Islamic Banks in SKI-UKKI UNY Members judging from the value of significance of $0.031 < 0.05$.

c. Social Environment positively and significantly affects the Interest in Saving in Islamic Banks in SKI-UKKI UNY Members judging from the value of significance of $0.037 < 0.05$.

2. Suggestions

There are several suggestions to consider in research on Pengaruh Religiusitas, Islamic Financial Literacy, and Social environment on Interest in Saving in Islamic Banks in SKI-UKKI UNY Members are as follows:

a. For the next researcher

1) Researchers are expected to examine more sources regarding what factors are possible to influence interest in saving in Islamic banks so that the independent variables used can be more varied and objective. Thus, the research results can be better and more complete.

2) At the time of data collection, researchers are expected to assist respondents in filling out the questionnaire, if there are questions that are not clear, respondents can directly ask the researchers so as to reduce the occurrence of biased answers.

3) Further research can use different research subjects, which can use other elements in society that have the potential to use Islamic banking products.

4) Future research is expected to be able to take more samples and be able to represent each population taken. This aims to improve the accuracy of the data in future research.

b. For members of SKI-UKKI Yogyakarta State University

1) The need to maintain and continue to increase the high religiosity variable, especially the implementation in the ritualistic dimension and the consequence dimension.

2) The need to improve Islamic financial literacy, in this case especially knowledge about transactions, laws, and terms that exist in Islamic banks.

3) It is necessary to maintain and continue to expand the good Social Environment so that the social environment of SKI-UKKI members does not decrease or lose its characteristics.

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