

THE ROLE OF RELIGIOSITY IN INFLUENCING THE KNOWLEDGE AND SOCIAL ENVIRONMENT OF SAVINGS INTEREST

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Abstract

The aim of this research is to analyze the influence of knowledge, social environment and religiosity on interest in saving in Islamic banks. The research methodology used is quantitative with experimental techniques to test the impact of knowledge and social environment on students' tendencies to practice saving religiously as a mediating factor. The population of this study consisted of students registered at the Faculty of Economics, UIN Malang, with a total of 2494 individuals, and the sample used was 147 students selected using purposive sampling. Data was collected through a Google Form questionnaire which contained statements related to research variables. The research results show that knowledge, social environment, and religiosity have a significant influence on interest in saving in Islamic banks. The conclusion of this research is that these factors can be important considerations in understanding savings behavior in Islamic banks, so they need to be considered in developing marketing strategies and sharia financial education.

Keywords: *knowledge, social environment, saving interest, religius*

INTRODUCTION

A financial institution is an organization that operates within the financial sector (Kamila & Rochmawati, 2023). According to Law Number 14 of 1967, financial institutions are defined as business companies operating in the financial sector that gather and disburse funds to the general public. In addition, financial institutions provide a range of educational programs that specifically address financial services, including savings and loans, deposits, credit, insurance coverage, retirement funds, and other related areas. Financial institutions are commonly referred to as financial intermediaries since they serve as a connection between entities that have a shortage of funds and entities that have an excess of funds. Financial institutions serve as middlemen, facilitating the connection between persons who own surplus funds and those who require or lack financial resources (Murniati, 2021).

Sharia banks, as defined in Law Number 21 of 2008 about Sharia Banking, are financial entities that strictly follow sharia principles in conducting their commercial operations. Sharia banks are classified into two groups based on their institutions: Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS). These banks function without employing an interest-based system, opting instead for a profit sharing arrangement. The restriction on usury is enforced in accordance with the ruling of Allah SWT as stated in Q.S. Surah Al Baqarah verse 275 :

مَثَلُ الْبَيْعِ إِتْمًا قَالُوا أَنَّهُمْ ذَلِكَ الْمَسُّ مِنَ الشَّيْطَانِ يَتَخَبَّطُهُ الَّذِي يَقُومُ كَمَا إِلَّا يَقُومُونَ لَا الرِّبَا يَأْكُلُونَ الَّذِينَ
فَأُولَئِكَ عَادَ وَمَنْ اللَّهُ إِلَى وَأَمْرَةٌ سَلَفَتْ مَا فَلَهُ فَاذْنَيْهِ رَبِّهِ مِنْ مَوْعِظَةٍ جَاءَهُ فَمَنْ الرِّبَا وَحَرَّمَ اللَّهُ وَأَحَلَّ الرِّبَا
”خَلِدُونَ فِيهَا هُمْ النَّارِ اصْحَابُ“

“People who engage in usury cannot stand but are akin to those possessed by demons due to their irrational behavior. This is because they say buying and selling are the same as usury. Even though

Allah has permitted buying and selling and prohibited usury, Whoever receives a warning from his Lord, then stops, then what he has previously obtained becomes his, and his business is up to Allah. Whoever repeats it, then they are the inhabitants of hell; they will remain there forever”

The verse mentioned above elucidates the concept of forbidding usury in Islam, as expounded in Surah Al-Baqarah verse 275 of the Al-Qur'an. This passage explicitly declares the forbiddance of usury and elucidates its adverse ramifications. Usury is prohibited by Allah SWT due to its potential to inflict harm on individuals and society, and its inconsistency with the ideals of fairness in Islam. Usury is seen as a manifestation of exploitation and injustice because to its advantageous nature for the lender and detrimental impact on the borrower. This goes against the fundamental tenets of justice and equality in Islam. This verse affirms that Allah has authorized commerce and forbidden usury, hence Muslims are obligated to abstain from usury in all its manifestations.

One of the factors influencing students' interest in Islamic banks is religious values. As students living college life, many of them have strong religious beliefs and values. Islamic banks, which operate in accordance with Islamic principles, are a natural choice for students who want to align their financial activities with the teachings of their religion. In addition to religious values, the factor of justice also plays an important role. Students often feel that Islamic banks offer a fairer and more transparent financial system compared to conventional banks. The concept of profit-sharing in financing, unfairness in profit and loss sharing, and avoidance of interest practices are things that attract their attention. This gives students a greater sense of involvement in economic activity,

Not to forget, education and understanding of Islamic banks are also important factors. Students who have studied Islamic economics or related studies are often more likely to use banking services that are in accordance with sharia principles. This education opens their horizons to the benefits and advantages offered by Islamic banks, and minimizes uncertainty or fear that may arise due to lack of understanding. Students of the Sharia Banking Study Program at the State Islamic University of Maulana Malik Ibrahim Malang possess adequate sharia financial literacy, including knowledge in areas such as Sharia Banking Business Law, Sharia Bank Management, Sharia Microfinance Institutions, and Lab. Banking. This proficiency is a result of classroom instruction and a high level of religious. According to a survey conducted by researchers on September 1, 2023, among students from the 2020 to 2023 class, just 36% of them utilize sharia banking services. This amounts to 18 out of 50 pupils. On the other hand, a total of 64% out of the 50 students opted for traditional banking services. The lack of correlation between good sharia financial awareness and students' inclination to save in sharia banks is paradoxical.

This remark highlights the importance of Muslim students studying Islamic banking to possess a fundamental comprehension of interest and usury ideas, together with a sufficient level of Islamic financial literacy acquired through classroom education. Nevertheless, there is no assurance that this understanding will directly influence their inclination to utilize sharia banking services. Researchers selected students studying Islamic banking at UIN Malang as research participants to evaluate the impact of their comprehension of Islamic banking knowledge acquired

through classroom instruction, social surroundings, and level of religius obtained at MAHAD on their inclination to utilize services Islamic banking

It all started when some lecturers at the faculty of economics started introducing Islamic banking-related courses in their curriculum. These lecturers open the door of insight for students about the basic concepts of Islamic banking, the principles of Islamic economics, and the way Islamic banking is different from the conventional system. As time went by, seminars and workshops discussing Islamic banking became increasingly common on the campus. Students began to realize that Islamic banking is not just an academic topic, but a real alternative in the banking world that upholds the values of justice, sustainability, and morality. They are captivated by the idea that Islamic banking is based on the principles of justice and sustainability, which creates a positive impact in society. However, along with the increase in interest, there are also a number of issues that are highlighted. One of the main problems is the lack of a deep understanding of Islamic banking. Even though students have basic knowledge, they still need to understand more about its practical implementation in everyday life. In addition, there are challenges associated with the integration of Islamic banking in the larger economic system. Some students began to criticize how Islamic banking can be integrated effectively in the context of a global economy that tends to be dominated by the conventional financial system. Nevertheless, students involved in this discussion believe that Islamic banking can be a solution to a number of problems in the current financial system. They view this phenomenon as the first step towards a better understanding of Islamic banking and the belief that positive change can occur through wider dissemination of knowledge and understanding among students. With the spirit of learning and discussion that continues to grow, the phenomenon of knowledge about Islamic banking has become increasingly significant in the midst of this vibrant campus.

Murniati (2021) asserts that a sound understanding of banking is crucial in determining the choice to utilize Islamic institutions. The growing demand for sharia banking products is driving the need for a broader understanding of sharia banking. The primary determinant in building a sharia-compliant bank is the extent of consumer awareness regarding sharia financial literacy (Al-islam & Marah Manunggal, 2023). The growing level of sharia financial literacy in society is fueling the expansion of sharia banking in Indonesia. Herawati (2023) asserts that a nation's economic growth can be enhanced with a substantial degree of financial literacy. Sharia financial literacy encompasses a range of initiatives designed to enhance understanding and proficiency in financial management, specifically in alignment with sharia principles. The objective is to establish advantageous financial circumstances in the future. According to research conducted by Fajar Sodik, et al (2022), partial product knowledge has a significant impact on interest in saving in sharia banks. Similarly, Antikasari (2023) found that partial knowledge variables influence savings at BSI KCP Madiun. However, Safitri & Mubarak (2022) revealed that product knowledge and sharia principles have a negative and insignificant effect on interest in choosing a sharia bank. Furthermore, Putra & Safitri study in 2021 concluded that knowledge does not significantly impact customer decisions.

In addition to that, the Maghfiroh (2018) journal quote discusses the social context. The findings of this study demonstrate a favorable impact of the social milieu on the inclination to save at Islamic financial institutions. According to a study

conducted by Maryanto, Setyabudi Indartono, & Riyanto Efendi (2022), research indicates that the social environment has a noteworthy and beneficial impact. Research conducted by Nurjannah, Mukhlis, & Murwani (2023) found that religious and the social environment have an impact on the intention of MSMEs to save in sharia banks in Malang City. However, a study by Raihana & Azhary (2020) revealed that the social environment has a negative and significant influence on the interest of the people in the Seunagan subdistrict to save at Bank Aceh Syariah Jeuram Branch.

In addition, the study conducted by Hasan, Rofiq, & Hussein (2023) found that religious has a significant and positive impact on customer engagement, trust, and loyalty. Similarly, research by Hasibuan (2020) revealed a positive relationship between religious and the intention to save at Suari'ah Bank in Medan city. However, the study conducted by Al-islam & Marah Manunggal (2023) Demonstrated that religiosity does not exert a significant influence on the decision to engage in a wadi'ah agreement at Bank Muamalat Indonesia Tulungagung Sub-Branch. To fully understand the impact of the social environment and product knowledge on interest savings for Sharia Banking Undergraduate Students at UIN Maulana Malik Ibrahim Malang at Sharia Bank, it is crucial to analyze the fluctuations in these three factors.

This research will explore how knowledge about Islamic banking affects the level of religiosity among students in choosing Islamic banking products, and how the social environment affects the level of religiosity. Therefore, this study aims to determine the role of knowledge about Islamic banking and the influence of the social environment in shaping the interest of UIN Malang students in Islamic banking to use Islamic banking products.

RESEARCH METHODOLOGY

Research approach

This study employs a quantitative methodology utilizing experimental techniques to examine the impact of knowledge and the social environment on students' inclination to engage in religious saving practices as a mediating factor.

Population and Sample

The population consists of all currently enrolled students at the Faculty of Economics, UIN Malang, with a total of 2494 individuals.

Tabel 1.

Data on active students in the Faculty of Economics at UIN Malang

Active students	Total
Sharia Banking	563 students
Management	1.248 students
Accounting	683 students
Total	2.494 students

Source : Economics faculty, 2023

For sampling, students with specific criteria will be selected from the total active students in the Economics faculty. We employed a purposive sampling strategy, utilizing the Slovin formula for computation, to collect the samples. Consequently, we achieved a sample size of 147 students. In determining the type of sample to be used in this study using purposive sampling techniques, namely a method of taking probability samples carried out with certain criteria. This research sample was taken by purposive sampling, where the sample was used if it met the

following criteria: a) Students who have gained Islamic financial literacy b) Minimum students have taken courses on Islamic banking for 1 semester c) Attend Islamic banking study program.

Data collection techniques

We distributed the data obtained in this research to the 147 respondents selected in this research using a Google Form questionnaire. The contents of the questionnaire come from statements related to the research variables.

Data analysis techniques

The data analysis employs the Partial Least Squares (PLS) approach, including tests for outer model validity (Convergent Validity, Discriminant Validity, Composite Reliability) and inner model analysis (R-Square (R2), Path Coefficient Estimation, Hypothesis Testing through Bootstrapping). This is conducted using SmartPLS version 4 software. The expected value is > 0.7, but outer loading values between 0.5 – 0.6 are considered sufficient to meet the criteria for convergent validity (Ghazali & Hengky, 2014)

RESEARCH FINDINGS AND DISCUSSION

Results

An analysis of the external model is conducted. Measurement model testing, specifically the outer model, employs the active voice to ascertain the precise specifications of the connection between latent variables and their corresponding indicators, encompassing:

Outer Model Analysis

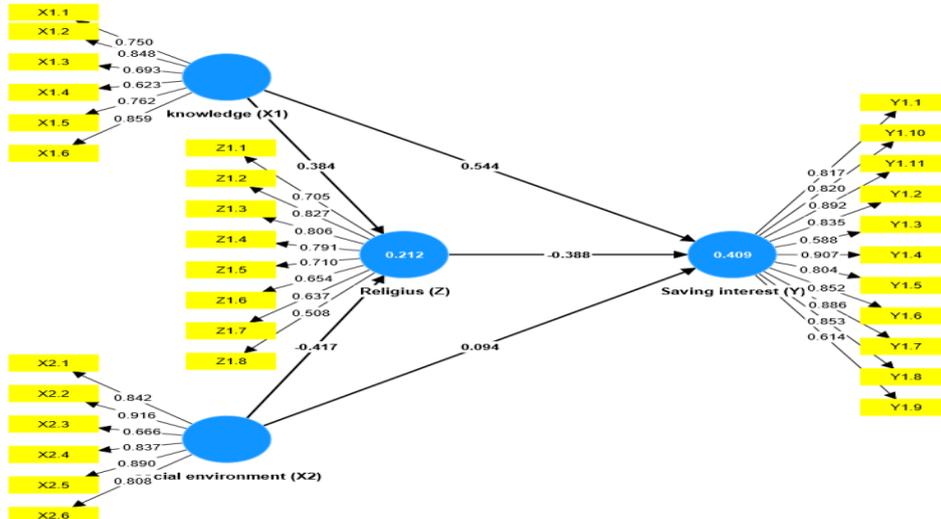
In the outer loading analysis, several things will be tested including Convergent Validity, Average Variance Extracted (AVE) Test, Discriminant validity, and Composite reliability, each of which is described as follows.

1. Convergent Validity

Based on data processing, the results of Convergent Validity are obtained as can be seen in Figure 1.

Gambar 1

Outer model



Source: Smart PLS output, primary data processed, 2023

The data processing yielded the following results:

Table 2
Outer Loadings

Variable	Statement items	Loading Factor	Description
Knowledge (X1)	Have heard of Islamic banks	0,750	valid
	Familiar with Islamic banking	0,848	valid
	Islamic banks apply profit-sharing principles.	0,693	valid
	Islamic banks offer products without monthly fees	0,623	valid
	No interest in Islamic banks	0,762	valid
	Islamic banks facilitate services through digital platforms	0,859	valid
Social Environment (X2)	Parents advise about Islamic finance	0,842	valid
	On average, a family uses an Islamic bank account	0,916	valid
	Learned about Islamic banking from a lecturer.	0,666	valid
	Got to know about Islamic banks through a friend at university	0,837	valid
	Live in a community where the majority uses Islamic banks	0,890	valid
	Received information about Islamic banking from neighbors	0,808	valid
Saving Interest (Y)	Feel happy/satisfied when seeking information about Islamic bank products	0,817	valid
	Using Islamic banks based on personal preference	0,820	valid
	Plan to continue using Islamic banks	0,892	valid
	Have confidence in gaining benefits using Islamic banks	0,835	valid
	Plan to save before making a purchase.	0,588	valid
	Already considered the type of product I want	0,907	valid
	Considered the bank to choose	0,804	valid
	Have a desire to open a savings account in an Islamic bank	0,852	valid
	Will deposit funds in an Islamic bank	0,886	valid
	Looking for information about Islamic bank products	0,853	valid
Religius (Z)	Interested in saving just to know the products available at Indonesian Islamic banks	0,614	valid
	Believe that Allah always monitors one's actions	0,705	valid
	Believe that Allah exists	0,827	valid
	Practice activities commanded by Allah (such as prayer, fasting, zakat, etc.)	0,806	valid
	Start with prayer, seeking guidance from God	0,791	valid
	Feel strong in facing various challenges in life	0,710	valid
	Fear punishment for engaging in usury	0,654	valid
	Read religious literature to improve religious understanding	0,637	valid
	Attend religious studies held in the community	0,508	valid

The Convergent Validity Test loading factor results are displayed in Table 1 above. The results indicate that all indicators of the variables employed in this research, namely knowledge, social environment, desire to save, and religion, have a loading factor value greater than 0.5. This implies that each indicator possesses validity, exhibiting a strong correlation.

2. Average Variance Extracted (AVE) Test

Based on data processing, the results of the Average Variance Extracted (AVE) Test are obtained as can be seen in table 3.

Table 3
Average Variance Extracted (AVE) Validity Test Results

variable	AVE	description
Knowledge	0,578	valid
Social Environment	0,689	valid
Saving Interest	0,660	valid
Religius	0,506	valid

Source: Smart PLS output, primary data processed, 2023

AVE Validity Test Results All variables in Table 2 have average variance extracted (AVE) values exceeding 0.5. The variables in question include knowledge (X1), social context (X2), religiosity (Z), and interest in saving (Y). All AVE values exceed the threshold of > 0.50 , indicating that all theories satisfy the criteria for convergent validity.

3. Discriminant validity

Based on data processing, the results of Discriminant validity are obtained as can be seen in table 4.

Table 4
latent construct test results

variable	Knowledge	Social Environment	Saving Interest	Religius
Knowledge	0,760			
Social Environment	0,342	0,830		
Saving Interest	0,483	0,391	0,813	
Religius	0,241	-0,286	-0,283	0,712

Source: Smart PLS output, primary data processed, 2023

Based on Table 4, it is known that the cross-loading value of the indicator that measures the variable in question is greater than that of the indicator that measures other variables. The results of this research instrument meet discriminant validity as all values are > 0.7 .

Table 5
cross loading

Statement Items	Knowledge (X ₁)	Social Environment (X ₂)	Saving Interest (Y)	Religius (Z)
X1.1	0,750	-0,005	0,169	0,359
X1.2	0,848	0,190	0,424	0,245
X1.3	0,693	0,159	0,224	0,198
X1.4	0,623	0,432	0,310	0,029

Statement Items	Knowledge (X ₁)	Social Environment (X ₂)	Saving Interest (Y)	Religius (Z)
X1.5	0,762	0,430	0,458	0,109
X1.6	0,859	0,316	0,493	0,179
X2.1	0,400	0,842	0,456	-0,034
X2.2	0,357	0,916	0,438	-0,132
X2.3	0,153	0,666	0,105	-0,071
X2.4	0,257	0,837	0,261	-0,286
X2.5	0,260	0,890	0,291	-0,308
X2.6	0,229	0,808	0,284	-0,456
Y1.1	0,476	0,312	0,817	-0,146
Y1.10	0,411	0,266	0,820	-0,196
Y1.11	0,501	0,403	0,892	-0,254
Y1.2	0,454	0,346	0,835	-0,215
Y1.3	0,280	0,186	0,588	-0,133
Y1.4	0,494	0,346	0,907	-0,228
Y1.5	0,277	0,178	0,804	-0,240
Y1.6	0,352	0,267	0,852	-0,295
Y1.7	0,336	0,256	0,886	-0,336
Y1.8	0,370	0,253	0,853	-0,194
Y1.9	0,264	0,612	0,614	-0,279
Z1.1	0,254	-0,188	0,031	0,705
Z1.2	0,076	-0,409	-0,231	0,827
Z1.3	0,245	-0,400	-0,107	0,806
Z1.4	0,189	-0,229	-0,172	0,791
Z1.5	0,312	-0,051	-0,096	0,710
Z1.6	0,055	-0,103	-0,412	0,654
Z1.7	0,125	0,003	-0,388	0,637
Z1.8	0,146	0,013	-0,346	0,508

Source: Smart PLS output, primary data processed, 2023

Table 5 demonstrates that the current stage of testing can be considered satisfactory due to the higher correlation values between the variables and each indicator of the latent variable compared to the indicators of other hidden variables.

4. Composite reliability

Based on data processing, the results of composite reliability are obtained as can be seen in table 6.

Table 6
Composite Reliability

Variable	Cronbach's alpha	Composite reliability (rho _a)
Knowledge	0,853	0,886
Social Environment	0,911	0,933
Saving Interest	0,946	0,955
Religius	0,859	0,888

Source: Smart PLS output, primary data processed, 2023

According to the information outlined in Table 6, it is evident that the composite reliability and Cronbach's alpha values for all research variables > 0.70. This indicates that each research variable has fulfilled the composite reliability criterion and exhibits elevated reliability values, as the composite reliability value remains above > 0.7.

Structural Model Analysis (Inner Model)

Inner model testing includes R square and hypothesis testing, each of which is described as follows

1. R-Square (R2)

Based on data processing, the results of the r square test are obtained as can be seen in table 7

Table 7

R-square

Variable	R-square
Saving Interest	0,409
Religius	0,212

Source: Smart PLS output, primary data processed, 2023

The coefficient of determination (R Square) for the combined impact of X1 and X2 on Y is 0.409. Therefore, it may be inferred that both exogenous constructs (X1 and X2) have a combined influence on Y of 40.9%. Therefore, the impact of all external factors X1 and X2 on Y is weak.

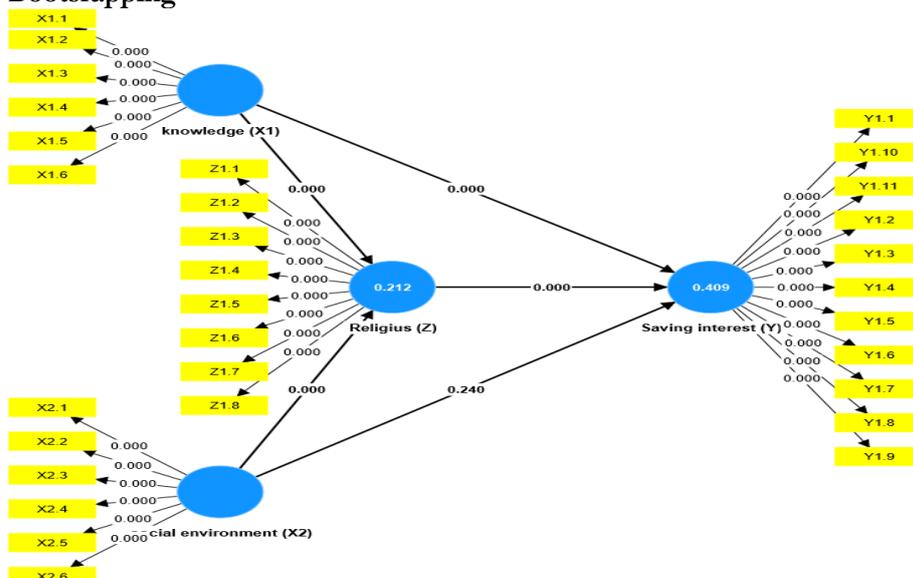
The coefficient of determination (R Square) for the combined impact of X1, X2, and Y on Z is 0.212. Therefore, it can be elucidated that the exogenous constructs X1, X2, and Y collectively exert a simultaneous influence on Z, resulting in a magnitude of 0.212 or 21.2%. Therefore, the impact of the external factors X1, X2, and Y on Z is weak.

2. Hypothesis testing

Based on bootstrapping calculations obtained the following results

Gambar 2

Bootsrapping



Source: Smart PLS output, primary data processed, 2023

Based on Figure 2, there are four variables that have a direct influence, namely the knowledge variable, social environment variable, interest variable, and religious variable. Thus, there is an influence of the knowledge and social environment variables on savings interest through religious. The presence of variables that can mediate these three variables, namely the religious variable. The model above is called path coefficients, which indicate the magnitude of the direct influence of variables affecting them, or it can be said from exogenous variables to endogenous variables. Path coefficients are standardized regression coefficients (standardized β) that represent the influence of exogenous variables on endogenous variables arranged in the path diagram. Here is the hypothesis testing:

Table 8.
Results of Direct Relationship Test

Variable	t statistics	p values
Knowledge -> Saving Interest	8,522	0,000
Knowledge -> Religius	4,069	0,000
Social Environment -> Saving Interest	1,175	0,240
Social Environment -> Religius	4,932	0,000
Religius -> Saving Interest	3,999	0,000

Source: Smart PLS output, primary data processed, 2023

Table 8 provides an explanation of how each exogenous variable influences the endogenous variable:

The Influence of Islamic Banking Knowledge on Interest in Saving in Islamic Banks

The T-statistic value for the knowledge variable is 8.522, which exceeds the crucial limit of 1.96. Furthermore, the P-value is 0.000, which is below the significance threshold of 0.05. This indicates the dismissal of the null hypothesis (H_0) and the endorsement of the alternative hypothesis (H_a). Therefore, it can be clarified that the level of knowledge significantly and directly influences students' preference for saving in Islamic banks.

The Influence of Social Environment on the Interest of UIN Malang Students in Using Sharia Banking Products

The T-statistic value for the social environment variable is 1.175, which falls below the threshold value of 1.65. In addition, the P-value is 0.240, which is below the significance level of 0.05. This indicates the acceptance of the null hypothesis (H_0) and the rejection of the alternative hypothesis (H_a). Therefore, it can be deduced that the social environment component does not have a significant direct influence on students' propensity to save in Islamic banks.

The Influence of Knowledge on The Religius of UIN Malang Sharia Banking Students in Using Sharia Bank products

The T-statistic value for the Knowledge variable is 4.069, which exceeds the critical limit of 1.65. Furthermore, the P-value is 0.000, which is below the significance threshold of 0.05. This indicates the refusal of the null hypothesis (H_0) and the endorsement of the alternative hypothesis (H_a). Therefore, it can be deduced that the knowledge factor has a significant and immediate influence on the level of religious devotion among students in Islamic banks.

The Influence of The Social Environment on The Religius of UIN Malang Sharia Banking Students in Using Sharia Bank Products

The T-statistic value for the social environment variable is 4.932, which exceeds the crucial value of 1.65. The P-value is 0.000, indicating statistical significance at a significance level of 0.05. This indicates the refusal of the null hypothesis (H_0) and the approval of the alternative hypothesis (H_a). Therefore, it can be deduced that the social environment element significantly and directly influences the religiosity of students in Islamic banks.

The Influence of Religius on the Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products

The computed T-statistic for the religion variable is 3.999, surpassing the threshold value of 1.65. The P-value of 0.000 is smaller than the significance level of 0.05. This indicates the refusal of the null hypothesis (H_0) and the acknowledgment of the alternative hypothesis (H_a). Therefore, it may be inferred that religiosity has a significant and immediate influence on students' tendency to save in Islamic financial institutions.

Table 9

Results of Indirect Relationship Test

Variable	T statistics	P values
Social Environment -> Religius -> Saving Interest	3,092	0,002
Knowladge -> Religius -> Saving Interest	2,647	0,008

Source: Smart PLS output, primary data processed, 2023

The Influence of Islamic Banking Knowledge on The Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products Mediated by Religius

According to the data shown in Table 9, the findings suggest that religiosity can act as a mediator in the association between the knowledge variable and savings interest. This is supported by the research findings which indicate that the influence of the knowledge variable on savings interest, mediated by religiosity, has a t-statistic value of 2.647, exceeding the threshold of 1.65, and a p-value of 0.008, which is lower than the significance level of 0.05. This implies that religion has the ability to moderate the influence of knowledge on students' desire in saving money in Islamic banks.

The Influence of The Social Environment on The Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products Which is Mediated by Religius

According to Table 9, the findings indicate that religiosity can act as a mediator in the connection between the social environment factor and interest in savings. This is corroborated by the research findings, which demonstrate that the impact of the social environment factor on savings interest, facilitated by religious beliefs, has a t-statistic value of 3.092, exceeding the threshold of 1.65, and a p-value of 0.002, falling below the significance level of 0.05. This implies that religious beliefs have the ability to moderate the influence of the social surroundings on students' inclination to save money in Islamic banks.

Discussion

The Influence of Islamic Banking Knowledge on Interest in Saving in Islamic Banks

The calculated T-statistic value for the knowledge variable is 8.522, which is greater

This result is supported by research on factors affecting savings interest in Islamic banks Prastiwi & Zuhdi (2022) indicating that the social environment does not affect the savings interest of Al-Muayyad Islamic Boarding School alumni in Islamic banks.

The Influence of Knowledge on The Religius of UIN Malang Sharia Banking Students in Using Sharia Bank Products

The calculated T-statistic value for the Knowledge variable is 4.069, which is greater than the critical value of 1.65. Additionally, the P-value is 0.000, which is less than the significance level of 0.05. These findings suggest that the Knowledge variable has a substantial and direct impact on the religious beliefs of students in Islamic banks.

According to theory Aviyah & Farid (2014) Religiosity is a concept aimed at elucidating the state of religiosity and spirituality, encompassing knowledge related to the attitudes and behaviors of individuals.

Which means that knowledge of sharia banking study program students can cause students to increase their religius. However, a person's level of education plays an important role in facilitating the absorption and understanding of information, thereby enabling understanding Achmad Albunsiyary (2020) , as in Surah al-Mujaddilah verse 11, which reads :

لَٰنْ اَنْشُرُوْا فَاَنْشُرُوْا يَرْفَعِ اللّٰهُ هَآءِ الَّذِيْنَ اٰمَنُوْا اِذَا قِيْلَ لَكُمْ تَقَسَّحُوْا فِى الْمَجْلِسِ فَاَفْسَحُوْا يَفْسَحِ اللّٰهُ لَكُمْ وَاِذَا قِيْلَ اٰمَنُوْا
” بِمَا تَعْمَلُوْنَ خَيْرٌ لَّذِيْنَ اُوْتُوْا الْعِلْمَ دَرَجٰتٍ وَاللّٰهُ مَنَّكُمْ وَالَّذِيْنَ اٰمَنُوْا
”

“Meaning O you who believe! If it is said to you, "Give space in the assemblies," then make space, surely Allah will make space for you. And when it is said, "Stand up," then stand up, surely Allah will raise (the degree of) those who believe among you and those who have been given knowledge to a few degrees. And Allah is Aware of what you do”

In the previous verse, Allah commands the Muslim community to avoid whispering and secret conversations, as they can create discomfort among fellow Muslims. In this verse, Allah instructs the Muslim community to engage in actions that foster a sense of brotherhood in all gatherings. O believers, when you are told, in various forums or opportunities, "Make space in the assemblies so that people can enter," then make room in the gathering; thus, Allah will create space for you in various occasions, forums, or assemblies. And when it is said to you in different places, "Rise for respect," then rise as a sign of humility; surely, Allah will elevate the status of the believers among you because of their true faith. Allah will also elevate those who have been given knowledge, as their knowledge becomes a shining evidence for the community, several degrees above those without knowledge. Allah is well-acquainted with the intentions, methods, and purposes behind your actions, whether they relate to worldly matters or the Hereafter.

This result is supported by research by Syazana, A. N. (2022) that says knowledge influences religius. A person's acquisition of knowledge does not solely depend on education; knowledge can also be obtained from previous experience.

The Influence of The Social Environment on The Religius of UIN Malang Sharia Banking Students in Using Sharia Bank Products

The statistical T value for the social environment variable is 4.932, which is greater than the critical value of 1.65. Additionally, the P value is 0.000, which is less than the significance level of 0.05. These findings suggest that the social environment factor has a

substantial and direct impact on the religiosity of students in Islamic banks.

The utilization of sharia banking products by Uin Malang students is attributed to religious considerations, hence shaping the social environment. The social environment refers to the dynamic engagement and interaction of individuals or groups within a given society. It encompasses a range of endeavors designed to foster social connections, enhance public well-being, and facilitate communal advancement (Ramadhani, Susyanti, & ABS, 2019). The Quran elucidates in Surah Al-Isra verse 7:

مَرَّةٍ أَوَّلَ دَخَلُوهُ كَمَا الْمَسْجِدَ وَيَدْخُلُوا وَجُوهَكُمْ لِيَسْئُوا الْآخِرَةَ وَعُدْ جَاءَ فَإِذَا فَلَهَا أَسَأْتُمْ وَإِنْ لَأَنْفُسِكُمْ أَحْسَنْتُمْ أَحْسَنْتُمْ إِنْ يَرَابِتُّ عَلُوا مَا أَوْلِيْتُمْزُ

This means that if you do good, (it means) you have done good for yourself. If you do evil, (the losses from evil) it returns to yourself. When the second (damage) time comes, (We will raise up your enemies) to disgrace your face, to enter the mosque (Baitulmaqdis) as you entered it the first time, and to destroy whatever they control

Various elements, such as the social milieu, can impact the significance of belief and surrender to God as emphasized in the Qur'an. The contents of the Koran pertain to fundamental tenets of Islam, encompassing belief in the existence of God and resurrection, accounts of the early prophets, matters of ethics and law, historical occurrences during Muhammad's day, acts of charity, and the practice of prayer. Belief is a vital element of morality in the Qur'an, and academics have endeavored to ascertain the semantic essence of "belief" and "faith" in the Qur'an. Additionally, the Quran emphasizes that the social milieu can shape knowledge and consciousness. Thus, it may be inferred that the Koran acknowledges the significant impact of social surroundings on religiosity by emphasizing the importance of belief, morality, knowledge, and awareness.

These findings align with the studies conducted by Feti Y.S. (2021) and Zanita (2018), which suggest that social activities have an impact on religiosity.

The Influence of Religiosity on the Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products

The calculated T-statistic value for the religious variable is 3.999, which is greater than the critical value of 1.65. The corresponding P-value is 0.000, which is less than the significance level of 0.05. This suggests that religiosity has a substantial and direct impact on students' inclination to save in Islamic banks.

Consequently, the inclination of sharia banking pupils to utilize sharia banking services is contingent upon their level of religious devotion. The instrument studied was the impact of religion on the level of interest in saving money in Islamic banks. The findings of this study demonstrated that religiosity exerted a favorable impact on individuals' inclination towards saving. Religiosity refers to a formal and ritualistic method in which an individual develops a strong connection to God based on their beliefs and convictions (Ahmad, 2020). The Al-Quran explicitly states that mankind are obliged to have faith and are strictly forbidden from adhering to Satan's way. This elucidation can be found in Q.S. AlBaqarah verse 208 :

“208.” وَأَ فِي السَّلَامِ كَافَّةً وَلَا تَتَّبِعُوا خُطُوبَ الشَّيْطَانِ إِنَّهُ لَكُمْ عَدُوٌّ مُبِينٌ الَّذِينَ آمَنُوا ادْخُلُوا بِهَا

“Artinya: "O you who have believed, enter into Islam completely [and perfectly] and do not follow the footsteps of Satan. Indeed, he is to you a clear enemy”

There are several factors influencing the interest in saving in Islamic banks, one of which is religius. Students who are aware of the prohibition of usury (riba) and apply it in their lives tend to switch to Islamic banks. If someone's level of religius is higher, it will increase the interest in saving in Islamic banks.

The findings of this study are consistent with the research undertaken by Hasibuan (2020), Prastiwi and Zuhdi (2022), and Maghfiroh (2018), which demonstrate a favorable correlation between religion and the inclination to save at Islamic banks.

The Influence of Islamic Banking Knowledge on the Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products Mediated by Religius.

The results suggest that religiosity can serve as a mediator between the knowledge variable and the inclination to save. The research findings provide evidence for the existence of this link, as it is statistically significant with a t-value of 2.647, which above the critical value of 1.65, and a p-value of 0.008, which is lower than the significance level of 0.05. This suggests that religion plays a moderating effect in the impact of knowledge on students' inclination to save in Islamic banks.

Religius has the capacity to moderate the impact of sharia banking knowledge on the inclination of sharia banking undergraduate students at UIN Malang to deposit their savings in sharia banks. Interest is an inherent drive that compels individuals to engage in an investigative process and acquire a more profound comprehension of a specific subject. Interest does not manifest abruptly but rather emerges due to a perception of necessity. Fajar Sodik et al. (2022) found that the inclusion of sharia financial literacy elements and the impact of an individual's social surroundings can lead to a greater inclination to employ sharia banking services.

This research is not in line with that conducted by Hidayat et al (2023), who stated that religius was unable to mediate the relationship between knowledge and interest in saving.

The Influence of The Social Environment on The Interest of UIN Malang Sharia Banking Students in Using Sharia Banking Products Which is Mediated by Religius

The findings that were collected indicate that religion has the potential to act as a mediator between social contextual characteristics and the desire to save money, as shown in Table 8. The findings of the knowledge research on interest in saving, which is mediated by religius, provide evidence that religius is able to mediate the influence of the social environment on students' interest in saving in Islamic banks, as indicated by a statistical t value of 3.092 greater than 1.65 and a p-value of 0.002 less than 0.05.

This indicates that interest does not develop out of nowhere; rather, it is the consequence of a sense of need that motivates an individual or a particular group to take action because they want to accomplish the specific objective they have set for themselves or because they want to feel satisfied as a result of the actions they have taken. Fajar Sodik et al (2022) found that the presence of certain social and environmental factors may be one reason why more and more people are choosing to use sharia banking services with the help of religion.

This study contradicts the findings of Hidayat, Abdullah, Zulfikar, & Darussalam (2023) and Muhd Syahrul Akbar (2023) who discovered that social environmental factors

have no substantial impact, either alone or collectively, on individuals' inclination to save in Islamic banks. When establishing programmes or policies connected to interest in using sharia banking services, it is crucial to take these elements into consideration.

CONCLUSION

Among the variables examined in this study, only social and environmental factors were found to have no impact on the level of interest in saving among Islamic banking students at UIN Malang in Sharia banks. Meanwhile, the variable of knowledge impacts the level of interest in saving among students of UIN Malang Sharia Banking in Sharia banks. Religiosity can act as a mediator between knowledge and the social environment, influencing the level of interest in saving among Sharia Banking students at UIN Malang who use Sharia banks.

This study examines the relationship between knowledge, the social environment, and religiosity, with a focus on the role of religiosity as a mediator. Subsequent investigations should include banking promotion variables as mediators. Anticipated enhancements in the quality of future research will make a valuable contribution to this study. Additionally, it is important to augment both the population and sample size in order to obtain more precise research findings.

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