

Analysis of Factors Affecting Student's Interest to Save In Islamic Bank (Case Study Students of UIN Sunan Kalijaga Department of Islamic Banking Class of 2019-2021)

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ABSTRACT

Research Aims: This study aims to determine whether lifestyle, religiosity, Islamic financial literacy, social environment, and brand image affect students' interest in saving in Islamic banks. This research is quantitative in nature to test the hypotheses that have been set previously. The population of this study are students of UIN Sunan Kalijaga majoring in Islamic banking, class of 2019-2021.

Methodology: Sampling from this study using purposive sampling technique. The data in this study were obtained by distributing questionnaires. The primary data in this study uses 85 questionnaires that can be processed. The data analysis method used in this study is multiple linear regression analysis with IBM SPSS 25.

Research Findings: The results of this study indicate that simultaneously, the variables of religiosity, social environment, and brand image have a positive and significant effect on the intention to save, while the variables of lifestyle and Islamic financial literacy do not have a significant effect on the interest in saving of students in Islamic banks.

Keywords: Lifestyle, Religiosity, Sharia Financial Literacy, Social Environment, Brand Image.

INTRODUCTION

The development of Islamic banks can be encouraged by the increasing number of consumers who use them, but the lack of Islamic bank customers has made their development so far not good (Nugraheni & Widayani, 2021). The following is Islamic banking market share data from 2018-2021.



Source: LPKSI OJK 2018-2021

Based on the Indonesian Islamic Finance Development Report (LPKSI) OJK, the market share of Islamic banking has increased quite a bit. Indonesia is a country with the largest Muslim population in the world, data from the Ministry of Religion states that the total Muslim population in Indonesia is 237.53 million as of 31 December 2021 ([Kemenag.go.id](https://kemenag.go.id), 2021). This is very unfortunate because the majority of Indonesia's population is Muslim and if this potential is not utilized. Indonesia is expected to be able to create a fairly good banking system. The way that can be taken in this case is to develop public literacy towards the Islamic banking system. Many people know the Islamic banking system and its benefits, then Islamic banking will be more advanced in Indonesia.

Islamic financial literacy is a knowledge and ability to apply understanding of concepts and risks, skills to be able to make effective decisions in a financial context to improve financial well-being, both individual and social, and to be able to participate in society. OJK noted that in 2022, although 12.12% of the public has used financial products and services, only 9.14% of the public has been able to or understand Islamic financial literacy. So there is still a low understanding of saving and investing.

In this study, the authors look at how the influence of Islamic financial literacy, because good Islamic financial literacy means that someone understands how the system of Islamic financial institutions in this case Islamic banks. Conceptually Islamic financial literacy can be defined as a person's ability to use knowledge, skills, and attitudes in managing financial resources according to the Islamic religion ([Rahim, 2016](#)). Then in measuring Islamic financial literacy, there are basic principles, one of which is the prohibition of usury/interest. From this statement, it can be seen that Islamic financial literacy is related to the recommended product, namely Islamic banks.

In addition to improving financial literacy, understanding customer behavior is also a factor influencing low market share. The low market share of Islamic banks is an urgent problem for the development of Islamic banks in Indonesia and is related to how Islamic banks can attract customers who will make customers loyal, survive and develop. Therefore, to make it happen, the right marketing strategy is needed. Marketing can run according to the target if marketers understand consumer behavior. Consumer behavior is influenced by various factors, namely culture, social class, family, status, lifestyle, level of religiosity, social environment and brand image of a brand are also factors that influence consumer interest. These factors can provide good service to buyers. Lifestyle is a person's pattern of living in the world which is expressed in their activities, interests, and opinions ([Amstrong & Kotler, 2003](#)). In this case, lifestyle shows how people live, how they spend their money, and how they allocate their time. This relates to actions and behavior from birth ([Mowen, 2001](#)).

Students as a millennial community, really need a bank. In this digital era, banks are needed for transactions, saving, and other ([Dyah, 2001](#)). UIN Sunan Kalijaga is one of the tertiary institutions which is based on Islamic values. Therefore the learning process is based on the Qur'an and Hadith. We can see this in the inclusion of Islamic values in lectures and other activities related to the learning process such as the obligation for students who have not passed BTHQ to attend the Islamic boarding school. In addition, UIN Sunan Kalijaga learning also applies Islamic values in the economic field, namely in the

form of collaboration with Islamic banks in Yogyakarta to manage their economic activities in the form of tuition payments (UKT) and other activities.

Therefore, it takes the active role of all related parties, one of which is students. Students are expected to apply the knowledge gained and have a high preference for using Islamic banking products and services. Based on the data above, this research will lead to efforts to find out how much influence the dimensions of lifestyle, religiosity, and Islamic financial literacy have on the interest in choosing Islamic bank products. This research attempts to analyze lifestyle factors, religiosity, and Islamic financial literacy which are considered to influence customers to choose Islamic bank products.

Savings has an important meaning for students not only to save money but also to get used to managing their expenses so that students become wise people in managing their finances so they are not wasteful or excessive. Furthermore, when students decide to save at a banking institution, students will of course choose a bank that is profitable for customers, and customers will choose a bank that is easy to use for transactions. Prospective customers will also consider factors that will influence customer interest in the decision to save at the bank (Putribasutami, 2018). What factors influence students' interest in saving, namely internal factors such as lifestyle and religiosity as well as knowledge of financial literacy and external factors such as the social environment and brand image.

The research gap in this study is due to differences in the results of previous studies. Many previous studies related to customer interest have been carried out but have shown different results. Research by Salma Musfiroh, et al, (2022) shows that lifestyle variables have a positive effect on the intention to save. However, these results are in contrast to research conducted by Yuselda (2021) which shows that lifestyle variables do not have a significant effect on the intention to save. In addition, the research conducted by (Ramadhani et al., 2019) shows that religiosity has a significant effect on the intention to save, but this is not in line with the research conducted by Rachmawati et al., (2020) which shows that religiosity has no significant effect on the intention to save. The research conducted by Nurrohmah & Purbayati (2020) shows that Islamic financial literacy has a positive effect on the intention to save, while the research conducted by Puji & Hakim (2021) shows that Islamic financial literacy has no significant effect on the intention to save. In research conducted by Ramadhani et al., (2019) shows that the social environment has no significant effect on the intention to save, contrary to research conducted by (Raihana & Aulia, 2020) which shows that the social environment has a significant effect on the intention to save. Research conducted by Zuhirsyan et al., (2020) shows that brand image has a significant effect on the intention to save, but this is not in line with the research conducted by Rachmawati & Widana (2020) which shows that brand image has no significant effect on the intention to save.

LITERATURE REVIEW

Consumer Behavior

According to Kotler (2011), consumer behavior is the study of how individuals, groups and organizations select, buy, use, and how goods, services, ideas, experiences satisfy their needs and wants. This study analyzes how the process of a person deciding the

information search stage to the decision taken by consumers regarding their interest in saving. Based on this scope, the theory that forms the basis of this study is consumer behavior.

Based on the consumer behavior model disclosed by Kotler revealed that knowing the influence of consumers in the decision stage is the main problem: The first influence, in consumer selection, is stimulation (stimulation). Stimulation explains the reception of consumer information and information processing occurs when consumers get information from advertisements, friends, or their own experiences. The second influence arises from the consumers themselves which consists of motivation, perception, knowledge, beliefs, and attitudes. The third influence is the environment such as the economic environment, technological environment, cultural environment, and political environment.

Interest

Interest is a feeling of interest and liking for an activity or thing, without being told. Interest is an interest in an individual towards an object or likes an object (Suryabrata, 1998). Meanwhile, according to Ahmadi (1998), interest is the attitude of a person's soul including the three functions of his soul (cognition, feeling, emotion) that are directed towards something, from this relationship is a strong element of feeling. So interest is the attitude of someone who has a high desire for something or a strong sense of will to do something to achieve a certain goal.

Interest can show the ability to provide stimulation that encourages us to pay attention to someone, an object or activity, or something that can influence the experience that has been stimulated by the activity itself (Lester D. Crow, 1984). Then interest can make the cause of an activity and the result of participating in that activity.

According to Lester D. Crow (1984), many things can influence interest, arising from individuals or the community. Three factors influence interest, namely:

- 1) Factors from within, from this feeling of encouragement you know there will be an interest in reading, learning, and seeking information and others or an urge to obtain something different.
- 2) The social motive factor, namely the interest in self-development efforts in studying inspired knowledge will receive appreciation from family and friends.
- 3) Emotional factors (feelings), and interest has a close relationship with emotions or feelings. If someone gets successful in the activity he is doing, there will be a feeling of pleasure and this will strengthen his sense of interest in the activity.

Life Style

According to C. Mowen & Michael Minor (2001), lifestyle is a factor that influences a person's decision to buy. Kotler & Keller (2011) explained that lifestyle is a person's pattern of living in the world which is reflected in one's interests, activities, and income. People who are in the same sub-culture, social class, and job may have different lifestyles. Lifestyle relates to how a person spends his time (activities), how a person considers something about the environment (interests), and what people think about themselves and the world around them (opinion).

Supranto (2007), revealed that lifestyle can be determined from several factors, namely: demographic, sub-cultural, social class, motives, personality, emotions, values, and culture, and can be measured using several dimensions, including:

- 1) Attitudes, namely evaluative statements about other people, places, ideas, products, and so on.
- 2) Value, includes beliefs about what is acceptable or desirable.
- 3) Activities and interests, behavior in which consumers spend time and effort, such as hobbies, sports, and public services.
- 4) Demographics, which include age, education, position, family structure, ethnic background, and so on.
- 5) Commonly used media patterns, including print or electronic media.
- 6) Level of use, a measure of consumption in a specific product category, such as heavy, medium, or light users.

Religiosity

According to [Zahri, \(2017: 121\)](#) reveals that in religious learning there is a difference between the words religion and religiosity. Religiosity refers more to the quality of one's appreciation and attitude in life based on the noble religious values one adheres to. So more emphasis on the substance of religious values. [Adiwarman \(2001\)](#) said that religiosity is a form of religious aspect that has been internalized by individuals in the heart. The meaning of religiosity is described in several aspects that must be fulfilled as instructions on how to live life properly so that humans can achieve happiness, both in this world and in the hereafter. Islam is a way of life that can guide all aspects of human life with aqidah, sharia, and morality.

The level of religiosity of each individual is different, which is influenced by external and internal factors. External factors are able to influence, namely the emotional experience of religion, individual needs, while internal factors include formal education, religion and tradition.

Islamic Financial Literacy

Financial literacy is a must for every individual to avoid financial problems because individuals often face situations where a person has to sacrifice one interest for the sake of another. So sufficient financial literacy will have a positive influence on a person's financial behavior, such as managing or allocating his finances properly.

The financial literacy level of the Indonesian population is divided into four parts, which are as follows:

- 1) Well literate, namely having knowledge and confidence about financial service institutions and financial service products, including features, benefits and risks, rights and obligations related to financial products and services.
- 2) Sufficient literate, namely having knowledge and confidence about financial service institutions and financial products and services, including features of benefits and risks, matters and obligations related to financial products and services.
- 3) Less literate, namely only knowing financial service institutions, financial products, and services.
- 4) Not literate, namely not having knowledge and confidence in financial service institutions and financial products and services, and not having skills in using financial products and services [Robb & Woodyarrt in Arianti \(2021\)](#).

Islamic financial literacy is an extension of financial literacy with elements that are by Islamic law in it. Islamic financial literacy covers many aspects of finance, including money

and property management (such as saving for old age and emergency funds to be used at any time), and aspects of financial planning such as retirement funds, investments, and insurance. There are also aspects of social assistance such as waqf, infaq, and sadaqah. Another aspect is about zakat and inheritance (Djuwita & Yusuf, 2018).

Social Environment

The social environment is everything in the surrounding environment that has a certain meaning or influence on individuals. The influence of the social environment is received directly or indirectly. Influence, such as in daily interactions with other people, with family, friends at school or friends at work, and so on. Indirect influence through social media, by reading books, magazines, newspapers, and in various other ways (Mujib, 2016). The social environment includes all social interactions between two or more people. Consumers interact with other people directly or in a model. One can learn both from direct interaction and with social interaction models (Paul, 2014). According to (Purwanto, 2014). aspects in the social environment that are carried out by a person through three things, namely as follows: the family environment or the first environment, the school environment or the second environment, and the community environment or the third environment.

Brand Image

Brand image is representative of the overall perception of the brand and is formed based on the interface created and the schema associated with it by consumers. A brand image represents the trust a consumer associates with a brand and is a sum of information. Brand image may be composed of twenty different components but can be recalled as one particular impression that is general or intact (Assael, 1995). Brand image is the process by which a person chooses to organize, and interpret information input to create a meaningful image (Kotler, 2009).

Consumers make the brand one of the important considerations when they want to buy a product or service. These considerations are based on various aspects, both rationally and emotionally. consumers rationally believe that certain brands can provide quality assurance. Emotionally, the brand is considered capable of maintaining the image and prestige of its users. The factors that influence brand image are as follows (Ristiyanti Prasetijo, 2005):

- 1). Quality and quality, related to the quality of goods offered by manufacturers with certain brands.
- 2). Can be trusted and relied upon, about agreements or opinions formed by the community about a product used.
- 3). Advantages or benefits, of the function of a product that can be utilized by consumers.
- 4). Service, about the duties of producers in serving consumers.
- 5). Risk, regarding the size of the gains and losses that may be experienced by consumers.
- 6). Price, is about how much or how little money is spent by consumers to influence a product, and can affect the long-term image.

RESEARCH METHODOLOGY

Types of research

This study uses a quantitative research approach and used to study specific populations and samples. Data is collected through the use of the equipment and evaluated quantitatively or statistically to test the established hypotheses. Quantitative research uses numerical data which is then developed and interpreted through the use of statistical processes.

The approach used in this study is an explanatory survey, which is a technique for investigating causal relationships between variables. This research is unique in two respects. The first is descriptive, which is a research method that seeks to describe the object or subject being studied objectively and aims to describe facts systematically and the characteristics of the object, and the frequency under study appropriately (Zellatifanny & Mudjiyanto, 2018).

The two techniques are to design mathematical assumptions about the relationship between variables, to achieve the research objective, namely to find out the factors that influence students' interest in saving at Islamic banks for students of UIN Sunan Kalijaga majoring in Islamic Banking class of 2019-2021, so a descriptive study was carried out with using the primary method. Source of data, which is especially owned and concluded by observation and distribution of questionnaires (google form).

Research Methods

The data source in this research is primary. Primary data is also known as original data or new data that is up to date (Siyoto, S., & Sodik, 2015). In this study, primary data was obtained from respondents to a questionnaire that was distributed online to Islamic Banking students at UIN Sunan Kalijaga class of 2019-2021. The total population in this study was 381 people. The technique for determining the number of samples is the slovin formula, with an error rate of 1%, 5%, and 10%, while the formula is as follows: (Sujarweni 2019: 82): $n = \frac{N}{1 + N \cdot d^2}$, where n = Sample Size, N = Population, d = Error rate, of the 381 students according to the calculations and in calculation the error rate is 10%, the number of samples to be taken is as follows:

$$n = \frac{N}{1 + N \cdot d^2} + 1$$

$$n = \frac{381}{1 + 381 \cdot 0,1^2} + 1$$

$$n = \frac{381}{3,81 + 1} = \frac{381}{4,81}$$

$$n = 79,2 = 79$$

So based on the calculation of the Slovin formula, the total sample in this study was 79 people.

A research instrument is a tool used to measure observable natural and social phenomena (Sugiyono, 2010). The scale in this study uses a Likert scale, which is a scale used to measure a person's attitudes, opinions, and cognition, or the use of social tools which can be in the form of developmental expressions and questions (Sugiyono, 2010). Respondents were asked to agree or disagree with each question asked. In its development, the Likert scale has been modified a lot, such as a four point scale (Suryani & Hendryadi, 2015). The reason is that the category of neutral or doubtful answers will have a double meaning so it can lead to reduced information obtained from respondents (Kerlinger, 2008).

No	Variable Name	Variable Definitions	Indicator	Measurement Scale
1.	Lifestyle (X1)	Kotler & Keller (2011) explained that lifestyle is a person's pattern of living in the world which is reflected in one's interests, activities, and income.	<ol style="list-style-type: none"> 1. Activity 2. Interest 3. Opinion 	Likert Scale
2.	Religiosity (X2)	The meaning of religiosity is described in several aspects that must be fulfilled as instructions on how to live life properly so that humans can achieve happiness, both in this world and in the hereafter. Islam is a way of life that can guide all aspects of human life with aqidah, sharia, and morality.	<ol style="list-style-type: none"> 1. Ideological Dimension 2. Ritualistic Dimension 3. Experiential Dimension 4. Intellectual Dimension 5. Consequence Dimension 	Likert Scale
3.	Islamic Financial Literacy (X3)	Financial literacy about individual skills and abilities in managing finances is also known as a trigger for awareness, knowledge, skills, and attitudes and generates important behaviors for making sound financial decisions to achieve individual financial well-being (Hadi Ismanto, 2019:95)	<ol style="list-style-type: none"> 1. Basic financial knowledge 2. Savings and borrowing 3. Insurance or protection (insurance) 4. Investment 	Likert Scale
4.	Social environment (X4)	The social environment includes all social interactions between two or more people. Consumers interact with other people directly or in a model. Someone can learn both from direct interaction and with social interaction models (Paul, 2014)	<ol style="list-style-type: none"> 1. Family Environment 2. School Environment 3. Community Environment 	Likert Scale
5.	Brand Image (X5)	Brand image is the process by which a person chooses to organize, and interpret information input to create a meaningful image(Kotler, 2009)	<ol style="list-style-type: none"> 1. Strengh of brand associations 2. favorability of brand associations 3. uniqueness of brand 	Likert Scale

No	Variable Name	Variable Definitions	Indicator	Measurement Scale
6.	Interest (Y)	Interest is a feeling of interest and liking for an activity or thing, without being told. Interest is an individual's attachment to an object or liking an object (Suryabrata, 1998)	1. Transactional interest 2. Referential interest 3. Preferential interest 4. Explorative interest	Likert Scale

RESULTS AND DISCUSSION

Results of Data Analysis

Based on the results of research using the questionnaire method which was distributed online, the respondents of this study were 85 students of the Islamic Banking Study Program, UIN Sunan Kalijaga, Yogyakarta, class of 2019-2021, who were selected using the Proportionate Stratified Random Sampling technique. Respondents from this study are further explained by dividing the characteristics of the respondents as follows:

Table 4. 1 Gender, Age, Income, Generation, Customer Status

Information	Total	Percentage (%)
Man	26	30,6%
Woman	59	69,4%
Information	Total	Percentage (%)
17 - 22 Years	80	94,1%
23 - 25 Years	5	5,9%
Information	Total	Percentage (%)
<Rp1.500.000	72	84,7%
Rp1.500.000 - Rp2.500.000	13	15,3%
Information	Total	Percentage (%)
2019	29	34,1%
2020	28	32,9%
2021	28	32,9%
Information	Total	Percentage (%)
Customers	58	69%
Non Customers	26	31%

Validity Test Results

The validity test was used in this study to test the validity of the questionnaire data. If $r_{count} > r_{table}$, then the data from the questionnaire can be said to be valid. The degree of freedom line ($df = sample - 2$) and a significance value of 5% (0.05) in both directions are used to read the r_{table} .

Based on the research questionnaire data, $df = 85 - 2 = 83$ was obtained. Then in the significance level column for the two-way test (0.05), the r_{table} value was 0.213. The

following are the results of the validity test of each question item when viewed from the comparison of r_{count} and r_{table} :

Table 4. 2 Validity Test Results

Indicator	r-count	r-table	Information
Variabel X1: Lifestyle			
X1.1	0,799	0,213	Valid
X1.2	0,700	0,213	Valid
X1.3	0,755	0,213	Valid
X1.4	0,428	0,213	Valid
X1.5	0,494	0,213	Valid
X1.6	0,699	0,213	Valid
X1.7	0,692	0,213	Valid
Variabel X2 : Religiosity			
X2.1	0,771	0,213	Valid
X2.2	0,685	0,213	Valid
X2.3	0,612	0,213	Valid
X2.4	0,776	0,213	Valid
X2.5	0,853	0,213	Valid
X2.6	0,853	0,213	Valid
X2.7	0,884	0,213	Valid
X2.8	0,685	0,213	Valid
X2.9	0,791	0,213	Valid
X2.10	0,697	0,213	Valid
X2.11	0,884	0,213	Valid
X2.12	0,821	0,213	Valid
Variabel X3: Islamic Financial Literacy			
X3.1	0,550	0,213	Valid
X3.2	0,586	0,213	Valid
X3.3	0,658	0,213	Valid
X3.4	0,743	0,213	Valid
X3.5	0,731	0,213	Valid
X3.6	0,672	0,213	Valid
Variabel X4: Sosial Environment			
X4.1	0,599	0,213	Valid
X4.2	0,527	0,213	Valid
X4.3	0,630	0,213	Valid
X4.4	0,673	0,213	Valid
X4.5	0,687	0,213	Valid
X4.6	0,610	0,213	Valid
X4.7	0,481	0,231	Valid
X4.8	0,705	0,231	Valid
X4.9	0,679	0,213	Valid
X4.10	0,594	0,213	Valid
Variabel X5: Brand Image			
X5.1	0,711	0,213	Valid
X5.2	0,693	0,213	Valid
X5.3	0,872	0,213	Valid
X5.4	0,872	0,213	Valid
X5.5	0,563	0,213	Valid

Indicator	r-count	r-table	Information
X5.6	0,441	0,213	Valid

Source : Primary Data Processed 2022

Reliability Test Results

The reliability test in this study was carried out by comparing Cronbach's Alpha value with the r-table value. Cronbach's Alpha must be greater than the r-table so that the research instrument is said to be reliable. r-table of this study is 0.213. The results of the reliability test of this study are as follows:

Table 4.3 Reliability Test

Variable	Cronbach's Alpha	Value Limit	Information
X1	0,87	0,213	Reliable
X2	0,95	0,213	Reliable
X3	0,86	0,213	Reliable
X4	0,88	0,213	Reliable
X5	0,87	0,213	Reliable
Y	0,97	0,213	Reliable

Source : Primary Data Processed 2022

The results from Table 4.3 of the reliability test showed that Cronbach's alpha value is greater than the r-table value. The results of this test can be the basis for concluding if the research instruments used in this study are reliable. That is, if this research instrument is used in other experiments it is capable of showing the same results. Therefore, the research instruments used are reliable and trustworthy.

CLASSICAL ASSUMPTION TEST RESULTS

Normality Test Results

The normality test was carried out to find out whether the distribution of the data is normal or not. The normality test in this study was carried out by looking at the asymp value. sig (2-tails) on 1 sample K-S test. If the asymp sig (2-tails) value is more than 0.05, it can be concluded that the data is normally distributed. The results of the normality test in this study are:

Table 4. 4 Normality Test Results

		Unstandardized Residual
N		85
Normal Parameters		Mean
		0,0000000
		Std. Deviation
		0,63115381
Most Extreme Differences		Absolute
		0,094
		Positive
		0,074
		Negative
		-0,094
<i>Test Statistic</i>		0,094
<i>Asymp. Sig. (2-tailed)</i>		0,061

Source: Data Processed, 2022

Table 4.4 the normality test results show the asymp value. sig which is greater than 0.05 (0.061 > 0.05). The results of this normality test can be the basis if the distribution of

the residual data from this study is normally distributed. Therefore, this research model is suitable to be tested using multiple linear regression analysis.

Heteroscedasticity Test

The heteroscedasticity test in this study was carried out using the Glejster test technique. This test looks at the sig. on each dependent variable. If all sig. above 0.05, it can be concluded that there is no heteroscedasticity, and vice versa. The results of the heteroscedasticity test in this study are:

Table 4. 5 Heteroscedasticity Test Results

	Sig.	Informations
(Constant)	0,245	
X1	0,407	There is no heteroscedasticity
X2	0,617	There is no heteroscedasticity
X3	0,732	There is no heteroscedasticity
X4	0,509	There is no heteroscedasticity
X5	0,211	There is no heteroscedasticity

Source: Data processed, 2022

Table 4.14 the results of the heteroscedasticity test show the sig. each independent variable is greater than 0.05. The results of this heteroscedasticity test can be the basis of the research model does not experience heteroscedasticity. Therefore, this research model is suitable to be tested using multiple linear regression analysis.

Multicollinearity Test

The multicollinearity test in this study was carried out by testing the VIF and tolerance values. A research model can be concluded that there is no multicollinearity, then the VIF value is less than 10 and the tolerance value must be more than 0.1. The results of the multicollinearity test from this study are:

Table 4.6 Multicollinearity Test Result

Model	Collinearity Statistics		Keterangan	
	Tolerance	VIF		
1	X1	0,148	6,752	There is no multicollinearity
	X2	0,100	9,978	There is no multicollinearity
	X3	0,143	7,000	There is no multicollinearity
	X4	0,269	3,713	There is no multicollinearity
	X5	0,127	7,859	There is no multicollinearity

Source: Data processed, 2022

Table 4.6 the results of the multicollinearity test show if the tolerance value for each independent variable in this study is more than 0.1. The VIF value of the independent variable in this study is less than 10. The results of this heteroscedasticity test can be used as a basis if the research model does not experience multicollinearity. Therefore, this research model is suitable to be tested using multiple linear regression analysis.

Multiple Linear Regression Test

Near regression test from this study are: A multiple linear regression test is used to test the relationship between variables. The multiple linear regression test has a

mathematical equation that describes the conditions between the research variables. The results of the multiple linear.

Table 4.7 Multiple Linear Regression Test Result

	B	Sig.	Information
<i>(constant)</i>	-0,980	0,047	
X1	0,011	0,845	No significant effect
X2	0,415	0,000	Significant positive effect
X3	0,065	0,289	No significant effect
X4	0,114	0,000	Significant positive effect
X5	0,453	0,000	Significant positive effect

Source: Data Processed, 2022

Meanwhile, if these results are included in the mathematical equation that was previously made, then:

$$Y = -0,980 + 0,011X1 + 0,415X2 + 0,065X3 + 0,114X4 + 0,453X5$$

The value of the constant (α) is -0.980, meaning that if all independent variables (lifestyle, religiosity, financial literacy, social environment, brand image) have a constant value of X=0, then the value of the variable interest in saving is -0.980.

Regression coefficient of the variable X1 (lifestyle) is 0.011 and has a positive value. This means that for every increase in the lifestyle variable by one unit, the variable interest in saving for students of the Islamic Banking Study Program at UIN Sunan Kalijaga increases by 0.011. β_2 which is the regression coefficient of the variable X2 (religiosity) is 0.415 and has a positive value. This means that for every increase in the lifestyle variable by one unit, the variable of interest in saving for students of the Islamic Banking Study Program at UIN Sunan Kalijaga increases by 0.415. β_3 which is the regression coefficient of the variable X3 (financial literacy) of 0.065 and has a positive value. This means that for every increase in the lifestyle variable by one unit, the variable of interest in saving for students of the Islamic Banking Study Program at UIN Sunan Kalijaga increases by 0.065. β_4 which is the regression coefficient of the variable X4 (social environment) of 0.114 and has a positive value. This means that for every increase in the lifestyle variable by one unit, the variable of interest in saving for students of the Islamic Banking Study Program at UIN Sunan Kalijaga increases by 0.114. β_5 which is the regression coefficient of the variable X5 (brand image) of 0.453 and is positive. This means that for every increase in the lifestyle variable by one unit, the variable of interest in saving for students of the Islamic Banking Study Program at UIN Sunan Kalijaga increases by 0.453.

Hypothesis Test

Determination Coefficient Test (R^2)

The determination coefficient test is carried out by testing the adjusted r-square value. The adjusted r square value has a value between 0 – 1 (0 – 100%). The results of the test of the coefficient of determination from this study are:

Table 4.8 Determination Coefficient Test (R^2)

Model	Adjusted R square
1	0,757

Source: Data Processed, 2022

Table 4.17 The results of the test for the coefficient of determination from this study showed a value of 0.757. Therefore it can be concluded that the variables of lifestyle, religiosity, financial literacy, social environment, and brand image affect the intention to save by 75.7%. The rest (24.3%) is influenced by other variables outside the study.

F Test

The F test is done by looking at the significance value. If the sig. less than 0.05 it can be concluded if simultaneously or together the independent variables can influence the dependent variable. The results of the F test in this study are:

Table 4.9 F Test

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	<i>Regression</i>	2000,350	5	400,070	944,525	0,000
	<i>Residual</i>	33,462	79	0,424		
	<i>Total</i>	2033,812	84			

Source: Data Processed, 2022

Tabel 4.18 hasil uji F penelitian ini menunjukkan nilai sig. 0,000 < 0,05. Oleh sebab itu dapat disimpulkan jika secara bersama-sama variabel independen mampu memengaruhi minat menabung.

Uji t

Table 4.18 the results of the F test in this study show the sig. 0.000 < 0.05. Therefore it can be concluded that together the independent variables can influence the intention to save.

Table 4.10 t-Test Result

Model		<i>Unstandardized Coefficients</i>		<i>Standardize d Coefficients</i>	<i>t</i>	<i>Sig.</i>
		B	Std. Error	Beta		
1	(Constant)	-0,980	0,485		-2,019	0,047
	X1	0,011	0,054	0,007	0,196	0,845
	X2	0,415	0,034	0,550	12,068	0,000
	X3	0,065	0,061	0,041	1,068	0,289
	X4	0,114	0,026	0,123	4,440	0,000
	X5	0,453	0,059	0,310	7,660	0,000

Source: Data processed, 2022

Table 4.19 t-test results show the B value of each positive independent variable. As for the sig. each independent variable shows different results. X1 and X3 have sig values. more than 0.05, therefore this independent variable has no significant effect on the dependent variable. X2, X4, and X5 have sig values. less than 0.05 therefore this independent variable has a significant effect on the dependent variable.

DISCUSSION

Lifestyle Has No Significant Influence on Interest in Saving

The results of the statistical tests that have been carried out previously show that the sig. lifestyle variable (X1) is 0.845 (greater than 0.05). These results indicate that lifestyle

has no significant effect on the intention to save. The results of this statistical test show that hypothesis 1: "Lifestyle has a positive effect on the intention to save in Islamic banks" is rejected.

Lifestyle is shown by how a person lives his life, spends money, and allocates his time. Along with the development of technology, it can be seen from a person's lifestyle that there have also begun to change, such as how to choose food, how to dress and choose entertainment. This theory shows that lifestyle should be one of the factors that influence the interest in saving. However, the results of this study show that lifestyle does not have a significant effect on interest in saving.

The statement items/questions used in this study were positive and the average respondent agreed with the statements/questions given by the researcher. These results should conclude the results are by the hypothesis. However, in statistical tests, the results received are that lifestyle does not have a significant effect on the intention to save. These results are certainly influenced by the data tested. In theory, the rejection of the research hypothesis was purely because the research data tested statistically was not able to prove the research hypothesis that was made.

Religiosity Has a Positive and Significant Influence on Saving Interest

The results of the statistical tests that have been carried out previously show that the B value for the religiosity variable (X2) is 0.415 (positive) and sig. religiosity variable (X2) is 0.000 (smaller than 0.05). These results indicate that religiosity has a positive effect and significant interest in saving. The results of this statistical test show that hypothesis 2: "Religiosity has a positive effect on the intention to save in Islamic banks" is accepted.

According to Muhaimin in [Rachmawati & Widana \(2020\)](#), religiosity is devotion to religion and piety. Religiosity or religiosity looks more at aspects in the depths of personal conscience, personal attitudes that are mysterious because they breathe the intimacy of the soul, and an ethical sense that includes totality (including reason and human feeling) into the human person. This theory explains that religiosity will certainly affect one's interest in saving. This theory correlates with the results of research showing that religiosity affects a person's intention to save.

This result is reinforced by research conducted by [Puji & Hakim \(2021\)](#) that religiosity has a significant effect on the intention to save in Islamic banks. This is in line with research conducted by [Sulasih et al., \(2022\)](#) religiosity has a positive effect on the intention to save in Islamic banks.

Islamic Financial Literacy Does Not Have a Significant Effect on Saving Interests

The results of the statistical tests that have been carried out previously show that the sig. financial literacy variable (X3) is 0.289 (greater than 0.05). These results indicate that financial literacy has no significant effect on the intention to save. The results of this statistical test show that hypothesis 3: "Financial literacy has a positive effect on the intention to save in Islamic banks" is rejected.

According to Farida in [Adiyanto & Purnomo \(2021\)](#), Islamic financial literacy is the ability to plan and implement Islamic finance concepts and then be able to use and manage available finances to reach targets that are expected to originate from Islamic principles. Financial literacy is an individual's insight and expertise related to financial knowledge that influences someone in making decisions so that they can manage finances to achieve

prosperity. This theory shows that financial literacy can influence the intention to save. However, the results of this study indicate that financial literacy has no significant effect on the intention to save.

Research results that are contrary to the theory used certainly have further reasons. The results of this study are closely related to the answers given by respondents in the research questionnaire. Respondent's answers to the financial literacy variable (X3) show that the majority of respondents agree with the question/statement items in the questionnaire. These results are also consistent with the respondents' answers to the variable interest in saving (Y). The questions/statements in this study were positive and the average respondent agreed with the question. These results should produce data test results that accept the research hypothesis. However, in statistical testing, the results obtained are that financial literacy has no significant effect on the intention to save. The results of this statistical test prove that the rejection of the hypothesis of this study is pure because the research data is unable to prove the research hypothesis with statistical test.

Positive and Significant Social Environment on Saving Interest

The results of the statistical tests that have been carried out previously show that the B value for the social environment variable (X4) is 0.114 (positive) and sig. social environment variable (X4) is 0.000 (smaller than 0.05). These results indicate that the social environment has a positive and significant effect on the intention to save. The results of this statistical test show that hypothesis 4: "The social environment has a negative and not significant effect on the intention to save in Islamic banks" is accepted.

According to Hamalik in [Ramadhani et al., \(2019\)](#), the social environment is everything in the surrounding environment that has a certain meaning or influence on individuals. The social environment is the interaction between society and its environment which consists of social beings. In theory, the social environment can influence the individual's interests in determining decisions, especially in saving in Islamic banks, because the social environment can influence a person in making his own decisions. This theory correlates with research results which show that the social environment affects a person's intention to save.

These results are reinforced by research conducted by [Raihana & Aulia \(2020\)](#), the social environment has a negative and significant effect on the interest of the Seunagan sub-district community to save in Islamic banks. In line with research conducted by [Mujaddid & Nugroho \(2019\)](#), the social environment does not affect the intention to save in Islamic banks.

Brand Image Has a Positive and Significant Influence on Saving Interests

The results of the statistical tests that have been carried out previously show that the B value for the brand image variable (X5) is 0.453 (positive) and sig. brand image variable (X5) is 0.000 (smaller than 0.05). These results indicate that brand image has a positive and significant effect on the intention to save. The results of this statistical test indicate that hypothesis 5: "Brand image has a positive and significant effect on the interest in saving in Islamic banks" is accepted.

Brand image or also known as the brand image is a reflection of consumer memory about the association with a particular brand. What consumers perceive about a brand. Where this concerns how a consumer describes what they feel about the brand when they

think about it (Widiawati, 2020). This theory correlates with research results which show that the social environment affects a person's intention to save.

These results are reinforced by research conducted by Pirous et al., (2022) brand image has a significant effect on the intention to save *mabrur* savings customers at Bank Syariah Mandiri, the Rancaekek sub-branch office. In line with research conducted by (Widiawati, 2020), brand image has a significant effect on customer decisions at BPRS Sarana Prima Mandiri Pamekasan.

CONCLUSION AND RECOMMENDATION

This study aims to determine the effect of lifestyle, religiosity, Islamic financial literacy, social environment, and brand image on the interest of banking students at UIN Sunan Kalijaga to save in Islamic banks. Based on the results of the analysis and discussion in this study, the following conclusions are obtained: This study aims to determine the effect of lifestyle, religiosity, Islamic financial literacy, social environment, and brand image on the interest of banking students at UIN Sunan Kalijaga to save in Islamic banks. Based on the results of the analysis and discussion in this study, the following conclusions are obtained. All Variable Lifestyle variables, Islamic financial literacy, social environment, and brand image all influence the intention to save is accepted. But hypothesis 3: "Religiosity has a positive effect on the intention to save in Islamic banks" is rejected.

After concluding the influence of lifestyle, religiosity, Islamic financial literacy, social environment, and brand image on the interest of UIN Sunan Kalijaga Islamic banking students to save in Islamic banks. For better research, the authors propose several suggestions, including:

1. For future researchers, it is expected to add other factors or other variables outside of this study that affects an interest in saving at Islamic banks such as cultural factors, social class, status, age, occupation, income, personality, and others, to produce a broad image of the problem under study.
2. For students, to further increase their sense of empathy for the surrounding environment. In this case, students re expected to increase their sense of empathy when there is research in which the respondent is himself. Namely by participating to help share answers to the research questionnaire that was distributed. Because it is very influential in the world of research and the development of thinking as a student.
3. For banks and the Financial Services Authority (OJK), socialization regarding Islamic bank products and systems is more intensified and activated for all groups, especially in this case students. Because students are the nation's next generation who play an important role in the economic progress of a country.

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