ISLAMIC SOCIAL ENVIRONMENT PERSPECTIVE AND INTENTION DECISIONS OF ACCOUNTING STUDENTS AT ISLAMIC FINANCIAL INSTITUTIONS

Ananda Setiawan

State Islamic Institute of Salatiga, Faculty of Islamic Economics and Business

anandasetiawan@iainsalatiga.ac.id

ABSTRACT

The aim of this research is to test the Islamic social environment on interest decisions and tests from a psychologically behavioural perspective rooted in the theory of planned behaviour (TPB) in individual interest decisions. The research method uses structural equation modeling (SEM) through SmartPLS 3.0 software, with a sample of 157 accounting students at state universities (PTN), state Islamic religious colleges (PTKIN) and private universities (PTS) located in Central Java, West Java and East Java, Yogyakarta. The test results showed that the Islamic social environment significantly affects interest decisions, theory of planned behaviour (TPB) which has dimensions of attitudes, subjective norms and perceptions of behavioural control have a significant effect on islamic social environment and interest decisions. Meanwhile, attitude and subjective norms point to a significant direction toward interest decisions through islamic social environments, while perceptions of behavioural control are insignificant over decisions.

Keywords: Islamic Social Environment, Theory of Planned Behaviour (TPB), Decision Intention, Structural Equation Modeling (SEM).

INTRODUCTION

Government policy by conducting mergers in islamic financial institutions or banks is expected to boost the growth rate in the Islamic finance industry sector significantly. Islamic financial institutions play an important role one of them to meet the consumption needs of the community (Arif, 2012). Over time financial institutions or Islamic banks are experiencing good development (Khairunnisa & Cahyono, 2020), however public interest in deciding to use products and services in Islamic financial institutions is still low (Khairunnisa & Cahyono, 2020).

Indonesia is the largest Muslim country in the world (Kusnandar, 2019), therefore this condition will provide great potential to pursue the growth opportunities of the Islamic finance industry. Using the products and services of Islamic financial institutions is one solution, especially for Muslims to carry out sharia orders (Maghfiroh, 2018). The main motivation to decide to use Islamic financial products and services is to be able to carry out Allah's commandments and stay away from Allah's prohibition.

Understanding of an individual motivation to decide on interests in using islamic financial institution products and services remains unclear. Some studies have discussed linking several factors, one of which is the social environment. There are differences in research findings that the social environment is not significant with interest decisions (Dwi Astari, 2019), others point in a significant direction (Khairunnisa & Cahyono, 2020). Meanwhile, some research also discusses from a behavioral point of view psychologically individuals regarding interest decisions. Theory of planned behavior is a theory used to help understand intentions and behavior. This theory is also known as the social cognitive framework. TPB behavioral decisions are not made spontaneously but are the result of a reasoned process in which behavior is influenced, with attitudes, norms, and perceptions of control over behavior (Ajzen, 1991).

Based on the theory of planned behaviour (TPB), several studies showed different results there are significant (Reni & Ahmad, 2016) and some are insignificant (Salisa, 2021). Considering the inconsistency of the research findings, this research will focus on islamic social environments that are rarely considered, the social environment can have a major influence and encourage especially on the spiritual growth and personality of a person (Maghfiroh, 2018). This research will explain the relationship between islamic social environments, interest decisions using. While looking from a behavioral perspective psychologically on interest, this research is rooted in the theory of planned behavior (TPB) which has dimensions of attitude, subjective norms and perceived control behaviour (Ramdhani, 2016).

LITERATURE REVIEW

Theory of Planned Behaviour (TPB)

Theory of planned behavior is a theory used to help understand intentions and behavior. This theory is also known as the social cognitive framework. TPB behavioral decisions are not made spontaneously but are the result of a reasoned process in which behavior is influenced, with attitudes, norms, and perceptions of control over behavior. Overall TPB theory is an activity-based model that has been established to justify the intentions of a particular individual's behavior (Ajzen, 2005). TPB theory has been widely used in the field of business and management behavior (Yusfiarto et al., 2020).

In TPB theory there is a dimension of attitude (AT), some studies have tested attitudes towards the behavior of intentions and interests of individuals, research (Maghfiroh, 2018) found that there is a significant influence between attitudes and interest in Islamic banks. The results explained that there is a significant direction between attitudes with saving behavior in Islamic banks. The second dimension is the subjective norms (SN), based on some existing literature that the relationship between subjective norms and interests points in a significant direction, as research (Irawan et al., 2020) explains that subjective norms have a significant relationship with interest in Islamic banks. Other research found that subjective norms have a significant effect on the interest in using Islamic internet banking (Sudarsono et al., 2020). The third dimension is the perceived of behavior control (PB), research from (Raza et al., 2020) found that there is a strong relationship of perception of behavior control with interest in using Islamic insurance.
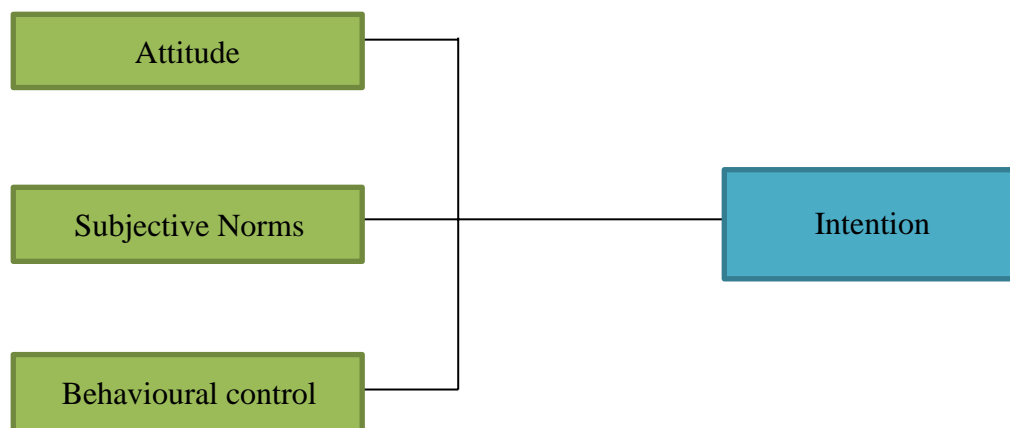
Source: Ajzen (1991)

Figure 1
Theory of Planned Behaviour Process

Islamic Social Environment (ISE)

The literature states that environmental factors able influence individual decisions such as culture, social class, family and surrounding situations (Handoko &Dharmmesta, 2011). Social factors are adjustments to the surrounding environment in order to be accepted and recognized. Research conducted by (Hastharita, 2020) explains that the decision of individuals to choose to use institutions because of the application of religious values is done well in the surrounding environment.

Research (Maghfiroh, 2018) says that the social environment can encourage spiritual and personality growth. According to (Purwanto, 2009) the social environment has three aspects, namely the family environment, the school environment and the community environment. The family environment is used for personality, the school environment can provide the provision of smartness and proficiency in modern society and the community environment includes all elements both individual and group, culture and the value system of norms that already exist as a whole.

Decision Intention (ID)

TPB theory explains that intention in behavior can be predicted through elements of attitude, subjective norms and perceptions of behavior control (Ajzen, 1991). According to (Lucas & Britt, 1950), suggests that aspects of buying intention are as follows:

Attention

↓

Intention

↓

Desire

↓

Conviction
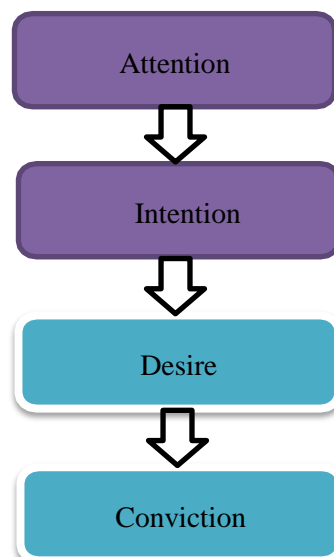
Source: Lucas & Britt (1950)

Figure 2
Buying Intention Process

The dimension of attention is an individual or a person's attention to a product either in the form of goods or services, the dimension of interest is the second stage that causes interest in a product, the desire dimension is the third stage where one has a desire for the product and the fifth dimension of conviction is the belief in the individual in the product, so that the decision arises to get or acquire it. Based on background and review literature, the research hypothesis is as follows:

H1 = ISE has a significant positive effect on intention decision
H2 = AT have a significant positive effect on intention decisions
H3 = SN have a significant positive effect on intention decisions
H4 = PB has a significant positive effect on intention decisions
H5 = AT have a significant positive effect on the ISE
H6 = SN have a significant positive effect on the ISE
H7 = PB has a significant positive effect on the ISE
H8 = AT have a significant effect on intention decisions through ISE
H9 = SN have a significant effect on interest decisions through ISE
H10 = PB has a significant effect on interest decisions through ISE

METHODOLOGY

This research is a type of quantitative research, analytical techniques in this study using a structural equation modeling (SEM) approach with the help of SmartPLS 3.0 tools, SmartPLS is used because the number of samples is not large. According to (Latan & Ghozali, 2012) there are five stages in analyzing using SEM-PLS starting from conceptualizing a model, determining algorithmic analysis methods, determining resampling, describing path diagrams, and evaluating models that include evaluation of outer models/model measurements and structural evaluation of models/inner models.

The study used primary data and sampling methods using questionnaires shared through google form media. Using purposive sampling this research got 163 respondents where 6 respondents were issued so that the number of respondents 157 who can meet the requirements and criteria to be processed further. The objects in this study are students at PTN / / PTKIN / PTS universities in Central Java, West Java, East Java and DIY who take sharia accounting and accounting study programs.

The research used three variables, the theory of planned behaviour variables (attitudes, subjective norms and perceptions of behavior control) as exogenous variables, islamic social environments as exogenous variables and as mediation variables. While the interest variable as an endogenous variable. Variable theory of planned behaviour (TPB) refers to (Ajzen, 2005; Ramdhani, 2016), social environment variable refers to (Maghfiroh, 2018) which is then modified again so

that it leads to an Islamic social environment and interest variable refers to (Lucas & Britt, 1950; Maghfiroh, 2018)

Table 1

Operational Definition of Variables

Variable	Indicator	Reference	Scale
Theory Of Planned Behaviour (TPB)	Attitude Subjektif norms Perceived control behaviour	(Ajzen, 2005) (Ramdhani, 2016)	Likert
Islamic social environment	Family environment College environment Community environment	(Maghfiroh, 2018)	Likert
Intention	Attention Interest Desire Conviction	(Lucas & Britt,1950) (Maghfiroh, 2018)	Likert

Source: Data processed (2021)

RESULT

Outer Model Tests

The reliability and validity test can be measured by cronbach alpha (α), and composite reliability (CR) with a value is >0.7 (Ghozali & Latan, 2015). Table 2.0 shows the results of reliability and validity tests. Table 2 explained that the results of reliability and validity tests in all variables have met the criteria of value (>0.7), it can be concluded that the test in this study is valid and reliable and acceptable. Furthermore, the loading factors can be measured by value of >0.5 (Hair et al., 2011). The results of the outer loadings test showed (see figure 3), the results that outer loadings in all items meets the criteria of value (>0.5) except items (X4.1, X4.2, X4.3 and Y1.1), the item is removed from the test because it does not meet the value requirements (> 0.5). In the literature it is explained that the value of the range of 0.5 to 0.6 is sufficient (Ghozali & Latan, 2015).

Table 2

Cross Loading Outcome

Item	Intention decisions	ISE	SN	PB	ATT
X1.1	0.603	0.500	0.412	0.665	**0.803**
X1.2	0.514	0.382	0.361	0.627	**0.770**
X1.3	0.523	0.461	0.396	0.585	**0.726**
X1.4	0.544	0.548	0.516	0.567	**0.776**
X1.5	0.569	0.461	0.334	0.560	**0.723**
X1.6	0.654	0.472	0.299	0.689	**0.789**
X1.7	0.607	0.566	0.631	0.622	**0.689**
X2.1	0.318	0.563	**0.825**	0.319	0.388
X2.2	0.424	0.569	**0.758**	0.462	0.563
X2.3	0.348	0.619	**0.880**	0.344	0.432
X3.1	0.564	0.381	0.379	**0.774**	0.664
X3.2	0.699	0.520	0.462	**0.857**	0.743
X3.3	0.609	0.554	0.464	**0.798**	0.733
X3.4	0.475	0.309	0.182	**0.725**	0.511
X3.5	0.456	0.316	0.211	**0.742**	0.477
X4.10	0.538	**0.707**	0.454	0.537	0.593
X4.11	0.531	**0.850**	0.504	0.391	0.462
X4.12	0.556	**0.807**	0.620	0.426	0.554
X4.13	0.356	**0.721**	0.512	0.172	0.303
X4.14	0.468	**0.794**	0.536	0.261	0.375
X4.5	0.540	**0.758**	0.571	0.439	0.516
X4.6	0.440	**0.751**	0.529	0.446	0.448
X4.7	0.578	**0.842**	0.660	0.546	0.616
X4.8	0.554	**0.732**	0.595	0.533	0.614
X4.9	0.546	**0.779**	0.490	0.415	0.434
Y1.2	**0.752**	0.556	0.394	0.464	0.546
Y1.3	**0.773**	0.427	0.256	0.699	0.649
Y1.4	**0.814**	0.582	0.344	0.573	0.629
Y1.5	**0.840**	0.618	0.422	0.568	0.608
Y1.6	**0.810**	0.546	0.374	0.557	0.621
Y1.7	**0.810**	0.564	0.415	0.613	0.659
Y1.8	**0.798**	0.458	0.297	0.616	0.625
Y1.9	**0.760**	0.494	0.326	0.554	0.513

Source: Data processed (2021)

Finally, discriminant validity test used. This test is used to make the difference between latent constructs and other constructs. The value of the discriminant validity test can be measured by comparing the root value of Average Variance Exctrated (AVE) with the correlation value between latent constructs. To meet this test, the result of the square root AVE must be greater than the correlation value between latent constructs. Based on Table 2, it shows that the results of the discriminant validity test meet, the correlation value of each item is different and greater than other constructs. A good cross loading value is greater than 0.7 (Ghozali & Latan, 2015).

Table 3

Reliability and Validity Outcome

Variable	α	CR	AVE	Conclusion
SN	0.778	0.872	0.695	Accepted
SE	0.930	0.941	0.615	Accepted
PB	0.837	0.882	0.601	Accepted
Intention	0.915	0.931	0.601	Accepted
ATT	0.871	0.900	0.563	Accepted

Source: Data processed (2021)

Inner Model Tests

The coefficient of determination test is used to determine how much the endogan variable simultaneously affects and can explain exogenous variables. This test can be measured using R-square, it is said that the higher the R-square, the better the research model presented. R-Square values are categorized as strong if the value ($> =0.75$), moderate if the value ($>=0.50$), and weak if ($>=0.25$) (Hair et al., 2011). Table 4.0 shows the results of the R-square. The result shows that the R-square determination coefficient test $= 0.681$, it can be concluded that the correlation is simultaneously in a strong category.

To qualify for a hypothesis, t-value must be worth (>1.96) by significance level (5%) (Hair et al., 2012). Based on Table 4, there are seven paths that are directly tested and it can be concluded that only one is insignificant, namely on hypothesis 7 with a T-statistical value (<1.96) and p-values 0.525 (>0.05). While in hypothesis 4 shows significant results with a coefficient value of -0.179 and a value of p-values 0.017 (<0.05), This condition means that it can be interpreted that the more subjective norms (SN) variables will decrease the variable interest decisions (ID) or upside down. Based on Table 5, the results of indirect hypothesis testing show that there are three paths with the influence of two significant and one not significant. Significant influence coefficient values (0.119

and 0.199) with values p-values (0.043 and 0.000) can be interpreted that hypothesis 8 and hypothesis 10 (<0.05) acceptable and significant. While in hypothesis 9 shows the coefficient value of 0.027 with a value p-values of 0.544 which means that the value (>0.05), then not significant. The results in hypothesis 9 mean that the Islamic social environment (ISE) variable does not mediate the relationship between Perceived control behaviour (PB) and Interest decisions (ID).

Table 4

Direct Effect Outcome

Hypothesis	Path	Coefficient	t-Statistics	p-values	Conclusion
H1	ISE -> ID	0.392	4.412	0.000	Significant
H2	ATT -> ID	0.371	4.035	0.000	Significant
H3	PB -> ID	0.294	3.093	0.002	Significant
H4	SN -> ID	-0.179	2.385	0.017	Significant
H5	ATT -> ISE	0.305	2.417	0.016	Significant
H6	SN -> ISE	0.508	7.123	0.000	Significant
H7	PB -> ISE	0.069	0.636	0.525	Not Significant

Source: Data processed (2021)

Table 5

Indirect Effect Outcome

Hypothesis	Path	Coefficient	t-statistics	p-values	Conclusion
H8	ATT-> ISE -> ID	0.119	2.027	0.043	Significant
H9	PB -> ISE -> ID	0.027	0.607	0.544	Not Significant
H10	SN -> ISE -> ID	0.199	3.815	0.000	Significant

Source: Data processed (2021)
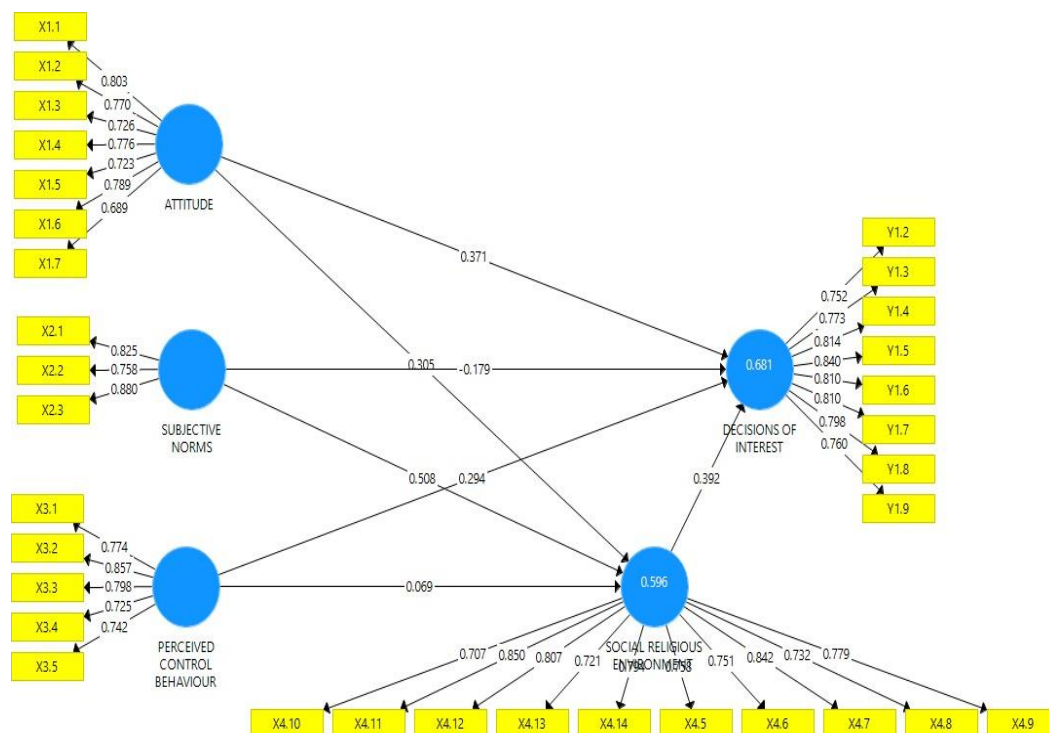
Source: Data processed (2021)

Figure 3
Full Model Outcome

Discussion

Based on the calculations of the SEM model, the Islamic social environment variable has a Significant direction and affects the interest decisions variable in Islamic financial institutions. These results support and are in line with the results of previous research that states the social environment is an important factor that can affect individual behavior and can be used as a basis for teaching and sources of information where it will occur process of social interaction. Islamic social environment will encourage individuals especially on spiritual and personality growth (Khairunnisa & Cahyono, 2020; Zuriatul Casvi, 2019; Maghfiroh, 2018; Wahyuni, 2012). Usually the social environment of the family, school and community will always contribute and contribute to the thinking of individuals in every decision (Wahyuning, 2021). Research (Wahyuni, 2012) states that there is a significant influence of Muslim communities on interest decisions using Islamic banks.

Variable attitude, subjective norms and perceived control behavior have significant influences on interest decisions variables. These results fit the underlying theory and support previous research stating that attitude, subjective norms are statistically significant to interest (Reni & Ahmad, 2016). The results of

this study are in line with (Salisa, 2021; Ningtyas & Istiqomah, 2021) which states that Perceived control behavior is an individual perception related to the presence of supporting factors and barriers that will affect in behavior. The more individuals have self efficacy, experience and high knowledge, the higher interest decisions are used, according to the Theory Planned Of Behaviour (Ajzen, 2005).

Attitude variables show significant results for islamic social environments. Based on the theory of planned behaviour attitude is a response to events that are good or bad determined by belief (belief) and outcome evaluation of behavior performed (Ajzen, 2005). In other words, if the social environment is good and nuanced islamic religion then the individual believes that the behavior carried out will have the consequences of profit or good, positive attitude will arise and tend to make certain decisions, conversely if the social environment is not good the individual believes that the behavior carried out will have the consequences of loss or bad it will have a negative attitude and will not make certain decisions. This belief is expressed subjectively by individuals who are in accordance with self-understanding and the social environment (Simanihuruk, 2020). The results of this study can be concluded according with the underlying theory.

Subjective norms indicate significant direction towards the Islamic social environment. These results are in line and support of research (Simanihuruk, 2020) which states that subjective norms are obtained by individuals over perceptions of the social environment that will affect or not in making certain decisions. According to (Ajzen & Fishbein, 2005) that subjective norms are a person's perception of social pressure to do or not to do with certain considerations. So it can be concluded the results of this study in accordance with the underlying theory.

Perceived control behaviour variables indicate a direction that is not significant to the Islamic social environment. Perceived control behaviour is a condition in which an individual feels that doing or not performing a behavior is under his or her own control (Suprapto, 2017). Perceived control behavior is the perception of easy and difficult behavior that reflects past experience beliefs and anticipates obstacles (Ajzen, 2005). It can be concluded that Perceived control behaviour is not related to the Islamic social environment. The results of this study fit the underlying theory.

Finally, indirect effect result showed that attitude variables and subjective norms affect significant interest decisions in Islamic financial institutions through islamic social environment variables. This result is in accordance with the theory of planned behavior which states if social environmental pressures are good it will encourage individuals to engage in behaviors that will have good consequences, positive attitudes will arise and tend to do Interest decisions on Islamic financial institutions. Generally, social environments such as families, schools and communities will always contribute and contribute to individual thinking in every

individual decision. Perceived control behaviour variables showed no effect on interest decisions through islamic social environment. These results are in accordance with the statement of the theory of planned behavior that individuals do or do not perform behavior is on the will and self-control and on the basis of past experiences.

CONCLUSION

Based on the results of the study, it can be concluded that the islamic social environment will affect a person's behavior towards interest decisions using the financial products and services of Islamic financial institutions. Islamic social environmental factors will motivate individuals to take actions that are in accordance with their beliefs. Societies that have eastern cultures tend to have high collectivism and lower individualism, societies with a high culture of collectivism will tend to follow and adhere to established values and norms in the surrounding social environment with the aim of being accepted and recognized in the environment. Furthermore, from the perspective of behavioral psychology (Theory of planned behavior) such as attitude, subjective norms and perceptions of control of individual behavior have an important role in conducting behavior and making decisions. Social environmental factors also have a role that is no less important, from the social environment (family, school, community) there will be social interaction between various groups formed characters and provide motivation to do an attitude and have good subjective norms. Theory of planned behavior states that the existence of normative beliefs (normative beliefs) will be directly related to the influence of the social environment, especially for someone who is influential on his life, it will be able to influence the decision of the individual in behavior

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