THE INFLUENCE OF PERCEPTION, RELIGIOUSITY, AND KNOWLEDGE ON INTEREST IN SAVING IN BANK SYARIAH INDONESIA (BSI) SINJAI REGENCY WITH PLANED BEHAVIOR AND REASON ACTION APPROACH

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ABSTRACT

Islamic banking continues to show significant development, however the interest of the public to save in Islamic banks is still a question for the predominantly Muslim community of Sinjai. One of the reasons is that the public perception of Islamic banks has been formed for a long time, making it difficult to change. Moreover, public knowledge regarding Islamic banks is still very limited. In addition to perception and knowledge, there are other factors that also affect interest in saving, namely religiosity and subjective norm attitudes. Every individual has varying degrees of religiosity, so this can affect the extent to which one is influenced by subjective attitudes and norms. The issues in this study are Does the perception of the community affect the interest in saving in BSI Sinjai branch using Planned Behavior And Reason Action approach, Does religiosity affect the interest in saving in BSI Sinjai Branch using Planned Behavior And Reason Action approach, Does knowledge affect the interest save at BSI Sinjai branch by using the Planned Behavior And Reason Action approach, Do the variables of perception, religiosity, and knowledge simultaneously positively influence saving interest in BSI Sinjai Branch by using the Planned Behavior And Reason Action approach? The purpose of this study is to find out the influence of perception, religiosity, and knowledge on saving interest in Sinjai Regency BSIs by using Planned behavior approach. this study can be used by BSI management to design more effective marketing strategies. By understanding how societal perceptions, religiosity, and knowledge affect interest in saving. This study falls under the category of quantitative research, and data analysis was conducted using the SEM (Structural Equation Modeling) test method. The population in this study is all the Sinjai Community, the sample used in this study used the method of incidental sampling Technique hence the researcher sample of 100 people in this study. As for the hypothesis in this study Persesion has a Significant influence on interest in saving in BSI Sinjai branch by using Planned Behavior And Reason Action approach,in addition religiosity also contributes significantly to Decision to save in BSI, Knowledge about syariah banking products plays an important role in increasing interest in saving, especially among communities with financial literacy levels which is good. According to the hypothesis this provides insights for BSI management to design more effective marketing strategies and educational programs to increase public participation in shariah savings products.

Keywords: Islamic bankings; Shariah bank

1. INTRODUCTION

The existence of Shariah banking in Indonesia began since 1983 which was carried out with the process of deregulation first. Formally the development of Shariah banking began in 1975 through the meeting of the OKI in Jeddah which approved the draft establishment of Islamic banking under the name of Islamic Development Bank (IDB) with an initial capital of two billion dinars and membership of all OKI countries. Thereafter, around early 1980 Islamic banks in Egypt, Sudan, gulf States like Malaysia, Pakistan, Iran, Bangladesh, Turkey began to emerge (Fitriyah 2013).

Banking practices follow Islamic guidelines, alternative financial services are available to the Indonesian community. These services are rated as more trustworthy than conventional money lending methods, which encourage high interest rates. With the increasing popularity of Islamic banking in Indonesia, many people have started using it as a method of financing. People differ in their understanding of religion when it comes to Islamic banking. Some people choose to be customers of this banking because they have a better understanding of religion, while others choose it because of their personal beliefs (Zuhirsyan and Nurlinda 2021).

The decision to use a banking product or service usually arises from one's interest or fascination with the product. Yet not uncommonly, decision-making is influenced by their social environment. For example, products recommended by family, relatives, friends and neighbors who have already used the product. The environment becomes one of the places where a person can take an action both positive and negative on the basis of the influence of people who are around him (Pitoewas, 2018). Pride and Ferrel (1995) in Tripuspitorini (2019) stated that the decision taken to use a good or service is a major part of consumer behavior. There are several factors that influence the decision of consumers in using Shariah banking products, namely marketing mix, cultural factors, social factors, personal factors and psychological factors. One of the factors that strongly influence consumer behavior is personal factors. As a Muslim personality who has a strong religious foundation, religiosity is inseparable from daily life (Andespa and Yeni 2024).

Although the majority of Indonesia's population is Muslim, it is not a guarantee that Islamic banks will be the main choice for the community. The still limited network of Shariah banking operations, incomplete supporting institutions are also less efficient and effective. Still the minimal human resources having expertise in the field of Shariah banking as well as operational systems that are not yet optimal make the market share growth of Shariah banks in Indonesia slow. Public understanding is also still uneven regarding Islamic banks. Thus, it is not easy to rebuild the public perception regarding Shariah banks and steer it to favor Shariah banks. Society's judgment or impression is highly influential on the interest of becoming a Sharia bank customer. Where if the community has a positive and good knowledge towards Shariah Bank, then the community will have desire/interest to save on the Shariah Bank. Conversely, if the knowledge possessed by the public about Shariah Banks is negative/poor, then the willingness of the public to save will also be small (Hendrik saputra dalam Khusna, Pratama, and Syariah 2021).

The population of Sinjai Regency in 2023 is 273,559 people and the majority of the population is Muslim. In other words, Muslims are the majority. Therefore, the researcher is interested in conducting this research because in Sinjai Regency has recently opened a Shariah financial institution, namely Bank Syariah Indonesia (BSI) to know the extent of perception,

perception religiosity, understanding, towards an interest in selecting Shariah banking products in Sinjai Regency with Planned behavior and Reason action approach (DPM PTSP 2023).

Planned behavior this theory is based on the point of view of beliefs that are able to influence a person in performing specific behavior. The trust viewpoint is implemented by combining various characteristics, qualities and attributes of specific information so as to generate a willingness to behave. The Theory of Planned Behavior explains that attitudes toward behavior are able to predict an act, although one's attitudes must be taken into account to test subjective norms and measure one's perceived behavioral control. If there is a positive attitude, supported by people around and there is a perception of ease because there are no obstacles to behavior then the intention to do the behavior will be higher (Istiaji, Leksono, and Widyaningsih 2022).

2. METHODS

This study used a type of research categorized as explanatory research research by using a quantitative approach. This study intends to explain the position of the variables studied as well as the relationship between the variables with other variables. In addition to test the previously formulated hypotheses so that the results of this study explain the casual relationship between variables with hypothesis testing. This study aims to examine and analyze the relationship of five variables namely Perception Variable, Religiosity Variable, Knowledge Variable, Saving Interest Variable.

The Causality Approach is a study that shows the direction of the relationship between a free variable with a bound variable, in addition to measuring the strength of its relationship. The purpose is that the researcher can identify such facts or events as influenced variables (dependent variables) and conduct investigations into the influencing variables (independent variables) (Sudaryono 2019).

As for the sample determination using non probability sampling techniques with incidental techniques on the side. Incidental sampling technique is a technique of determining the sample based on chance that anyone who happens to meet with the researcher can be used as a sample if viewed people happen to meet it suitable as a source of data. Therefore, the researcher used 100 people as the sample in this study.

Fundraising technique is one of the important things in a study, as this method is a strategy required by a researcher in collecting the necessary data in his study. This fundraising has the purpose of obtaining materials, descriptions, facts, and reliable information (Sudaryono 2019).

This study used a closed-ended questionnaire in the form of an attitude scale from Likert, in the form of questions or statements whose answers are in the form of a descriptive scale. Likert scale is used to measure the attitudes, opinions and perceptions of a person or a group of people about a social phenomenon (Sugiono 2013).

The method used in this study was Structural Equation Modeling (Structural Equation Modeling) by using Partial Least Square (PLS) software. Structural Equation Modeling (PLS) is a second-generation multivariate analysis technique that combines between factor analysis and path analysis thus allowing researchers to simultaneously test and estimate relationships between

multiple exogenous and endogenous variables with many indicators(Sudaryono 2019). SEM has several designations, such as covariance structure analysis (covariance structure analysis), latent variable analysis (latent variable analysis), confirmatory factor analysis (confirmatory factor analysis) and linear structural relations (Lisrel) analysis (Sayyida & Anekawati, 2018) in (Febryaningrum et al. 2024). SEM can also be said to be a combination of regression analysis and factor analysis. On the other hand, it is also called Path Analysis or Confirmatory Factor Analysis because both are special types of SEM. This relationship is built from multiple independent variables with one dependent variable.

The use of PLS constitutes one of the methods used in SEM. In its use, there are 3 activities that can simultaneously be carried out, namely the examination of the validity and reality of the instrument (confirmatory factor analysis), Testing the model of relationships between variables (Path Analysis), and the suitable model to predict (structural model and regression analysis). A complete modeling basically consists of a measurement model (measurement model) and a structural model or casual model. The measurement model is conducted to produce an assessment of validity and discriminant validity, whereas the structural model is the modeling that describes the hypothesized relationships. Therefore, in the processing of SEM data, the researcher used the help of statistical software namely Smart PLS. The purpose of this use of PLS is to perform predictions of relationships between constructs. As for the analytical techniques performed to perform the model evaluation are as follows:

a) Model Outer

An outer model analysis is conducted to ensure that the measurement used is worthy of being used as a validation or reality measure. In this analysis specifies the relationship between the latent variable with its indicators. The outer analysis of this model can be seen from several indicators as an evaluation, namely as follows:

1) *Convergent Validity*

This indicator is seen from the value of the correlation between the item score/ component score with the construct score, which can be seen from the standardized loading factor which describes the magnitude of the correlation between the measurement items or indicators with their constructs. An individual reflexive measure is said to be high if the correlation value is > 0.7 with the construct being measured.

2) *Discriminant Validity*

These indicators measurement can be seen based on crossloading the measurement with the constraints. If the correlation of the construct with the measurement items is greater than the measures of the other constructs, then it may indicate the block size is better compared to the other blocks. Another method that can be used by comparing the value (AVE) squareroot of average variance extracted with the value of AVE (Average Variance Extracted) > 0.50.

3) *Composite Reability*

This indicator is for measuring the construct on the latent variable view coefficients. To evaluate composite reliability there are two measurements that can be used namely internal consistency and Cronbach's alpha. When its measurement reaches a value > 0.70 then it can be

said that the construct has high reliability. Cronbach's alpha constitutes a rehabilitation test conducted to strengthen the composite rehabilitation results. A variable can be said to be reliable when the Cronbach's alpha value is > 0.7.

The above testing is to see the outer test of the model for reflective indicators. As for formulative indicators can be done by testing as follows:

1) Significance of weights, that is, the weight value of formulative indicators with their constructs must be significant.

2) Multicollinearity, this test is conducted knowing the relationship between indicators. Whether the formulative indicator suffers from multicollinearity by looking at the VIF value. When the VIF is between 5-10 then it can be said that the indicator occurs multicollinearity.

a. Inner Model Analysis

Model (Structural Model) is a structure model used to predict causality relationships between latent variables. The inner model is evaluated by looking at the magnitude of the value of the percentage of variance explained i.e. by looking at the value of R^2 to explain the influence of a particular exogenous variable on the endogenous variable whether it has a substantive one. The R^2 values of 0.75, 0.50, and 0.24 can be said that the model is strong, but moderately weak. The result of R^2 presents the amount of variance of the construct explained by the model. In addition to looking at the magnitude of the R^2 value, the evaluation of the jyga PLS model was done with the Q^2 predictive relevance for the model of each variable. Q^2 measures how well the observation values are produced by the model and its parameter estimates. A value of $Q^2 > 0$ indicates that the model lacks predictive relevance, whereas $Q^2 < 0$ indicates that the model lacks predictive relevance (Ghozali and Latan, 2014:18) in (Hakim 2018).

b. Hypothesis Testing

The significance value of the hypothesis can be seen by using a comparison between the T-statistic and T-value. For the value of hypothesis used statistical value for alpha 5 %, while the value of T-statistic used is 1.96, so the criterion of acceptance or rejection of the hypothesis is H_a accepted if the value of p < 0.05 while the value of seeing the value of its significance level or not used the value of t-statistic > 1.96.

3. RESULTS AND DISCUSSION

Influence of Perception on Interest in Saving in BSI Sinjai Branch

Presession has significant influence on saving interest in BSI Sinjai branch by using Planned Behavior and Reason Action approach. Individual perceptions have a positive and significant influence in increasing interest in saving in Islamic banks. The more favourable a person's view of the importance of saving, the greater their interest in participating in saving activities. This view is concerned with individuals' beliefs in the financial benefits and future security that can be obtained through activity savings. A large proportion of the respondents expressed agreement or strong agreement with the statement that they choose Islamic banks to save because they are in accordance with Islamic Sharia. Moreover, respondents view Sharia banks as well-organized

financial institutions capable of providing quality services. They also felt that the information regarding Shariah bank products was quite clear and understandable, as well as confident that savings products in Shariah banks were an appropriate choice in using banking services. This is in line with the study conducted by Irsyad in 2024 that partially the perception variable there is positive and significant influence between the perception variable and interest in saving (Irsyad, Effendi, and Almaududi 2024).

Influence of Religiosity on Saving Interest in BSI Sinjai Branch

Religiosity has significant influence on interest in saving in BSI Sinjai Branch by using Planned Behavior and Reason Action approach, Religiosity has significant influence over Shariah bank products and information which increases the interest of people to save in Shariah bank. People who are less religious towards Shariah bank products and services are more likely to ignore them and are indifferent to what Shariah banks offer to society. Therefore, the higher a person's level of religiosity, the greater his interest in engaging in saving activities. This is in line with the study conducted by Irsyad 2024 that the variable of religiosity has a positive and significant influence on the variable of interest in saving in Syariah Bank (Irsyad, Effendi, and Almaududi 2024).

Influence of Knowledge on Saving Interest in BSI Sinjai Branch

Knowledge has significant influence on saving interest in BSI Sinjai branch by using Planned Behavior and Reason Action approach. The influence of the independent variable, i.e., customer knowledge, on the attachment variable, i.e., the decision to become a customer, shows significant results and exerts a positive impact on the decision. Islamic banking knowledge is the knowledge related to Islamic banks, which if seen operate with Islamic principles and refer to the provisions contained in the Quran and Al-Hadith (Abidah, 2013). So, someone who understands Shariah banking means that person has had information related to Shariah banking and has known Shariah banking both directly and indirectly. The findings of this study provide an opportunity for Independent Shariah Banks to increase socialization and education regarding Shariah banking products to through various media, both electronic and print. With the increasing knowledge of the public, their inclination to use Shariah bank products will also be higher. These results are in line with the study of Yuliawan (2011) who mentioned that banking knowledge positively influences the decision of becoming a Shariah banking customer. As for the study of Oktaviani (2016) which mentioned that the variable of understanding (knowledge) about Islamic banks has a positive and insignificant influence on the decision to become a customer (Nastiti, Hartono, and Farida 2018).

Influence of Perception, Religiosity and Influential Knowledge on Interest in Saving

The variables of perception, religiosity, and knowledge simultaneously positively influence saving interest in BSI Sinjai Branch by using Planned Behavior and Reason Action approach. In general, the perception of the public largely shows good results will but from the preference side, based on the results of the questionnaire the response of the public has not completely placed its choice on Shariah banking. This generally shows that although the society has recognized the presence of Shariah banking as a solution in avoiding the system of interest / usury but it does not necessarily encourage the society to choose to become a customer of Shariah banks (Khusna,

Pratama, and Syariah 2021).

This is in line with the research conducted by Faizul 2021 As for the public perception of Shariah banks shows that most approve of the existence of Shariah banks that apply the principle of profit sharing in accordance with Islamic Shariah, as well as the public perceives the existence of Shariah banks as different from the conventional banking system. In addition, some people also have the view that Islamic banking is the same as conventional banks, but the difference lies in the naming and type of bank only, where Islamic banks above name Islamic Islam but the system inside remains the same as conventional banks. As for the general public, especially mothers, they are completely unaware of the existence of Islamic banks (Keuangan et al. 2021).

4. CONCLUSION

This study shows the existence of positive and significant influence between the variables as well as perception, religiosity and knowledge on interest in saving in Islamic banks. These findings are beneficial and can provide feedback to Islamic banks to pay attention to both variables in an effort to increase the number of customers. Sharia banks can implement strategies to build positive perceptions and values of religiosity through various proactive measures. For example, Shariah banks can strengthen cooperation and engagement with prominent religious leaders through the organization of seminars, discussions, or dialogue forums involving the public, in order to improve their understanding of Shariah economic principles. In addition, it is important to cultivate societal perceptions regarding individuals' beliefs in the financial benefits and future security that can be obtained through saving activities. Such a positive attitude will encourage individuals to start opening savings accounts in banks syariah.

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