

Inluence Of Religiosity Towards The Saving Interest At Islamic Banking With The Knowledge Of The People As Moderator Variable (Case Study On The People Of South Tangerang City)

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ABSTRACT

The purpose of this study is to analyze the influence of religiosity on the saving interest at Islamic Banking with the knowledge of the people as the moderator variable. This study was held at Tangerang Selatan. The methods that is used to gather samples for this study is non-probability sampling and with the technique convenience sampling. The respondents in this study are the people of South Tangerang City who saves their money at Islamic Banking, there are 100 respondents in total. The data gathered through questionnaire as the methods of survey. The data that are gathered then processed using multiple linear regression with interaction test (moderated regression analysis). The result of this study shows that there is significant influence between religiosity and the saving interest at Islamic Banking. the knowledge of the people and the saving interest at Islamic Banking also shows significant influence. The interaction between religiosity and knowledge as the moderator variable giving significant influence on the saving interest at Islamic Banking at the rate of significance bellow 0.05 or 5%.

Keywords : Religiosity, The People's Knowledge, saving interest at Islamic Banking

A. INTRODUCTION

The growth of Islamic Banking has increased from year to year. Aside of the support from the government and the positive welcome of the Indonesian people that are muslim in majority of LKS (Lembaga Keuangan Syariah) - Institute of Islamic Finance, proved to have stayed in a economy crisis.

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Currently, the growth of Islamic banking experiencing an upturn. Based on statistics of Islamic banking in 2016, BUS (Bank Umum Syariah) one of the Islamic banking, have reached 13 units and UUS (Unit Usaha Syariah) (Islamic Business Unit) have reached 21 units and BPRS have reached 166 units (www.ojk.go.id, 2016). Aside from that, the assets growth of Islamic banking also experiencing a significant upturn in every year, looking at the assets accumulation of BUS & UUS in 2015 for 296.262 Trillion Rupiah increasing in 2016 for 356.504 Trillion Rupiah (www.ojk.go.id, 2016). Based on this fact, shows that the interest of the people using Islamic banking started to increase.

Based on the Islamic banking market towards national banking assets increased from year to year. 4,88% in 2014 then decreasing in 2015 at 4,67% then in 2016 increased to 5,20%. The caused of the upturn of banking market's assets was because the growth of Islamic banking for 2,28% in which was higher than conventional bank for 1,80% (www.ojk.go.id, 2016). In 2015 the Islamic banking market experienced a downturn and then experienced an upturn in 2016. Many factor that contributes to the instability, one of the factor is lack of knowledge of the people about Islamic banking. With this, OJK created strategies to push the growth of Islamic banking market for the coming years, one of the strategy is to educate the people about what Islamic banking is. (finance.detik.com,2017)

The behavior of the consumer is influenced by various factor, which are : Cultural factor, social class, family, status, community, age, job, life style, etc (Zaki, 2010). These factors can give a lead to the marketing world to facilitate the consumer in an effective way. Other than the factors that are being said, the sensitivity of religiosity is also one of the factor that shaped the behavior of the consumer. In moeslem, the behavior of the consumer has to reflect the relation of the individual itself with God (Allah SWT), moeslem consumer prefer ways that are limited by Allah, such as not purchasing haram things (forbidden things), not greedy so that the life in the world and in the after world of the individual can be happy.

Diversity or religiosity is the attitude or awareness that shows based on the belief of an individual towards religion (Sahlan, 2011). Religious attitude is a state of an individual that push the appropriate behavior according to what religion an individual believe in (Jalaluddin:2010).

Religiosity of a person can be shown in every aspect of the person's life. Religious activity is not limited to someone who does their worship, but when doing other activities that are driven by other force. Not only related to overt

activities and can be seen by the eyes, but also the activities that are covert and cannot be seen by the eyes. Based on this attitude, human will do activity that are appropriate according to their religion, matching with the command of their God.

In a research conducted by (Nadia;2016), where she investigated the influence between the degree of religiosity of a college student toward the saving interest at Islamic banking. The result shows that there is influence between the degree of religiosity of a college student to save money at Islamic banking. The high degree of religiosity will increase the interest of college student to save at Islamic banking.

Most of the people already know what is Islamic bank, but they do not know the products the Islamic bank offered, without the knowledge of what are the products Islamic banking offer the people will not have interest to use Islamic banking services and assuming that the facilitation Islamic banking offering still not as good as what the conventional banks offer, except the people who has the wish to save money in Islamic banking to avoid usury.

The understanding and knowledge of the people on Islamic banking will influence the view of the people on Islamic banking itself. For instant, the view of the people depends on what they know. If the knowledge of the people about Islamic banking are poor, then they will view Islamic banking as poor.

Knowledge is information that can be earn through many media, such as advertisement, on magazine, television, newspaper, radio, pamphlet, and even from the experience of the individual itself. Knowledge is the experiences that are recorded in the individual's consciousness.

Currently, most of the Indonesian people only see the positive value of Islamic banking that are more halal, and more promising of goodness in after life, and more oriented in helping each other than other conventional banks. Those things are true, but Islamic banking also has a worldly benefits because of the products that are offered by Islamic banking are also as good as the products that conventional banks offer and the result of the offer is also as beneficial compared to conventional banks with interest.

With the people lack of knowledge to understand Islam, and also the lack of knowledge about banking, and even economy in general are the reason why Islamic banking has to keep growing and improving their performance. Islamic banking currently experiencing a swift growth, with the sign of conventional banks establish Islamic units, this phenomenon proves that Islamic banking has a high competency. Islamic banking will grow bigger if the demand and excitement from

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people are high caused by the increase of the people's knowledge towards Islamic banking. Therefore, the theme of this journal is to know the influence of religiosity towards the saving interest at Islamic banking with the knowledge of the people as the moderator variable.

According to (Sekaran;2006), the relation of one variable to other variable is not always characterized by the situation. Based on the study of empirical literature, found that the influence of religiosity towards the interest to save at Islamic banking is not universal, which means, research gap can still be found concerning the relations between those variables.

Furthermore, according to Baron and (Kenny;1986) in (Asraf;2014) moderator variable is a variable that capable to clarify the relation of two variables or more that has yet characterized universal or conclusive where moderator variable will strengthen or weaken the influence of one variable towards the other. Keep in mind that the knowledge of the people is the environment variable that cannot be controlled by the marketers (corporations), but there is a research done by (Nisak ;2013) about the knowledge of the people towards the saving interest money at Islamic banking. The result of the research shows that there is significant influence of the people's knowledge towards the saving interest at Islamic banking, consistent to the contingency theory that has fit the requirement to become moderator variable towards the relation between the variable that has yet conclusive.

Thus, the knowledge of the people will be placed as the moderator variable that can clarify the influence of religiosity towards the saving interest at Islamic banking, the case study on the people of South Tangerang City.

The City of South Tangerang has 7 districts, there are Setu District, Serpong, North Serpong, Ciputat, East Ciputat, Pondok Aren, and Pamulang (tangseltkota.bps.go.id). In the City of South Tangerang currently more or less has 20 branch offices of Islamic banking, because of that the writer took interest to make the City of South Tangerang to be the object in this research.

B. THEORITICAL

I. Religiosity

Religiosity is an aspect of religion that has been comprehended by an individual in their heart. The meaning of religiosity can be represented in many aspects that have to be filled with clues on how to live a life correctly so that a human can reach happiness on earth, and on after-life. Islam is one of the way to live a life that can lead every aspect of a human's life with aqidah, Sharia, and

akhlaq (Karim;2011). Glock and Stark in (Mukhlis;2011) analyze religiosity in 5 dimension, that is ideology or belief, ritualistic or practice, experimental or experience, intellectual or knowledge, and consequence or experience.

The appearance of Islamic banking is caused by the powerful pressure of a good faith in religion as well as textual or historical, where religion is believed discuss about life and issue on how to manage earthly problem including how to manage banking and how to do transaction, so religiosity should have a huge role towards the participation of Indonesian people towards Islamic banking (Antonio; 2006).

The result of a research done by Atsede Woldie and (Saad Nasser Al Hajari ;2003) in (Wibowo;2007), in Qatar on “Islamic Banking in The West: The Need for Islamic Banking in The UK” revealed the factors of the reason customer partnered with Islamic Bank. After being ranked, the order of motivation to be partner with Islamic Bank is the first religiosity, second is the trust towards the secutiry committee in Islamic Bank, third is confidentiality, fourth is reputation and good image, and fifth is the kindness from the bank’s staff. Based on the description above, then can be formulated a research hypothetical as follows :

H_{a1} :Religiosity significantly influence towards interest of the people of South Tangerang City to save money at Islamic Bank.

H_{o1} : Religiosity does not significantly influence towards interest of the people of South Tangerang City to save at Islamic Bank.

2. Knowledge

Knowledge is a change in behavior of an individual that comes from experience (Kotler;2002). An individual that has an information in a form of knowledge about Islamic banking means the person has known Islamic banking and has the probability to save at Islamic banking. Factors that will influence knowledge are education, exposure to mass media, and socioeconomic (income), social relation, and experience (Notoatmodjo;2003).

Based on the result of the research done by (Nisak;2013) has tested the influence of the people’s knowledge towards the saving interest at Islamic bank, shows that there is a positive significant influence of knowledge towards the saving interest at Islamic bank. Based on the description above, the research hypothesis can be formulated as follows :

H_{a2} : Knowledge of the people significantly influence the interest of South Tangerang City’s people to save at Islamic bank.

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H₀₂: Knowledge of the people does not significantly influence the interest of South Tangerang City's people to save at Islamic bank.

3. Buying Interest (Saving)

Buying Interest is a part of a consumer's component behavior in consumptive attitude, the respondent's tendency to act before the decision to buy is made (Kinner and Taylor;1995). Crow and Crow in (Suharyat;2010) suggest three main factors that will form interest, that are (1) Internal factor, for example the need to eat will arouse the interest to work or the make income, (2) Social motive factor, this can be a factor that will arouse the interest to do an activity, (3) Emotional factor or affective, the interest to have a powerful bond with emotion. If a person achieves success in every activity they did, therefore will appears a feeling of happiness and in that case will strengthen the interest to keep doing the activity. Thus, interest that is formed in a person can be influenced by few factors like the degree of religiosity and the knowledge that a person withheld.

In a research done by (Kristiyadi and Sri Hartiyah;2016) stated that knowledge about a Islamic Banking is a variable that significantly influence towards the saving interest. The saving interest at Islamic bank is the need of an individual to make a saving at an Islamic bank that has their own procedure of withdrawing money and the procedure is determined between customers and the bank, for example products like saving, current account, and deposit that matched with Islamic's banking law. Based on the description above, thus can be formulated a research hypothetical as follows :

H_{a3}: Knowledge of the people as moderator variable that can strengthen the religiosity influence towards the interest of the South Tangerang City's people's saving interest at Islamic banking.

H₀₃: Knowledge of the people as moderator variable can not strengthen the religiosity influence towards the interest of the South Tangerang City's people's saving interest at Islamic banking.

C. METHODOLOGY

The approach that is used in this research is quantitative approach via survey. Quantitative method used to gain data that occurred in the past or in the present, about belief, opinion, characteristic, behavior, variable connection and to test a few of hypothesis about sociology variable or psychological from the sample that are garnered from population (Sugiyono;2014). The type of research used in this research is associative, as it is a research looking for influence or connection between two variable or more (Sugiyono;2012). Population in this research is the

people of South Tangerang City that consist of Ciputat District, Pamulang District, East Ciputat, Setu, Serpong, North Serpong, and Pondok Aren where the said population are the people that have saved at an Islamic bank.

Non-probability sampling is a methods used to gather samples for this research, with the technique using convenience sampling, where respondent candidates that have been chosen are the people coincidentally found in the same location with the researcher. The total sample from this research is 100. The data that are being used in this research are primary data, the said data were gain directly from the result of the questionnaire with the people of South Tangerang City.

The analysis technique in this research used descriptive statistic, data quality test, and classic assumption test and hypothesis test. The hypothesis test in this research using a statistic model with the approach of interaction test or what frequently called Moderated Regression Analysis (MRA). This approach is adopted from the equation that is used by (Govindrajan and Gupta;1985) in (Sumarno;2005). Data analysis model shows with the equation as follows :

hypothesis 1 : $Y = \beta_0 + \beta_1 X_1 + e$

hypothesis 2: $Y = \beta_0 + \beta_2 X_2 + e$

hypothesis 3 : $Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 X_2 + e$

Description :

Y = the interest to save at Islamic bank

X₁ = religiosity

X₂ = the people's knowledge

X₁ X₂ = interaction between religiosity and knowledge

β₀ = constants

β₁₋₃ = regression coefficient

e = standard error

The use of interaction approach is to aim for clarifying the interest to save at Islamic bank (Y) influenced by the interaction between religiosity (X₁) with the knowledge of the people as moderating variable (X₂).

In proving the validation of hypothesis test that is suggested in statistic test towards the output that resulted from regression equation. Statistic test used, covers, R² test (Coefficient of Determinant) that is to measure how much the capability of the model to clarify the variation of independent variable, Individual Significant Parameter Test (T-Test) with the significant degree that is used for 5% or 0.05 (Two Tailed Test) and Significant Simultaneous Test (F-Test) with the significant degree that used 5% or 0.05 (Two Tailed Test).

Validity test that is used in this research is pearson correlation, that is the way to correlates the gained score on every item with the total score from every constructs (Ghozali;2013). This test is using twotailed test with the significant degree of 0.05. The criteria of the test, if r counts $>$ r table (two tailed test with sig.0,05), thus the instrument or the items significantly correlated towards the total score (validated), however if r counts $<$ r table (two tailed test with sig.0,05), thus the instrument or the items are not significantly correlated towards the total score (invalidated).

The researcher done the reliability test with using cronbach's alpha from each instrument in one variable. The instrument that is used in the said variable can be stated as reliable if the valued of cronbach alpha (α) $>$ 0.70 (Nunnally;1994 in Ghozali;2013) before doing the hypothesis test with using Multiple Regression Analysis, first researcher did classic assumption test including normality test, multicolinearity test, heterogeneity test.

D. RESULTS AND DISCUSSION

Data Quality Test Result

1. The result of the religiosity instrument, the knowledge of the people and the saving interest at Islamic bank shows to be valid. The result of the validity test appear to be with sample in this research is 100 with degree of freedom in the amount of $(df) = 100-2 = 98$ and with r table in the amount of 0.1966. thus the indicator stated valid if the value of r counts from corrected item – total correlation is higher than 0,1966.
2. The result of reliability done to measure is the indicator that formed variable make up construct with the way to test is the respondent consistent in answering item in questionnaire from time to time. Will be reliable if the value of cronbach alpha (α) $>$ 0.070 (Nunnally;1994 in Ghozali;2013). The result of reliability test from each variable as follows :

Table I
Reliability Test Result

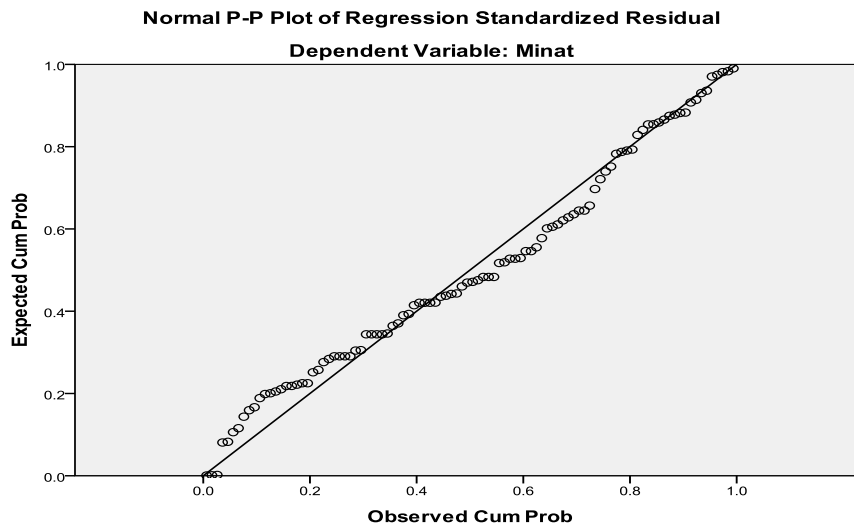
Variabel	Cronbach alpha	Jumlah Item	Keterangan
<i>Religiusitas</i>	0.767	18	Reliabel
<i>Pengetahuan Masyarakat</i>	0.844	5	Reliabel
<i>Minat Menabung di bank syariah</i>	0.801	5	Reliabel

Source : Primary data that has been processed

Based on table I the value of cronbach alpha from each variable $>$ 0.700. Thus all stated as reliable.

I. Classic Assumption Test Result

Normality test is done to know are the data normally distributed or not. Based on the picture I can be concluded that the dots distributed around the diagonal line and the distribution follows the direction of the diagonal line. This can be concluded that the regression model fulfill the normality assumption.



Picture I

Normality Test Result Using P-Plot Graphs
Source : Primary data that has been processed

The statistic test for normality test can also use the one simple Kolmogorov-smirnov methods. Based on the table 4 as follows :

Table 3
Normality Test Result
One-Sample Kolmogorov-Smirnov Test

		Unstandardize d Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.17736827
Most Differences	ExtremeAbsolute	.065
	Positive	.048
	Negative	-.065
Kolmogorov-Smirnov Z		.648

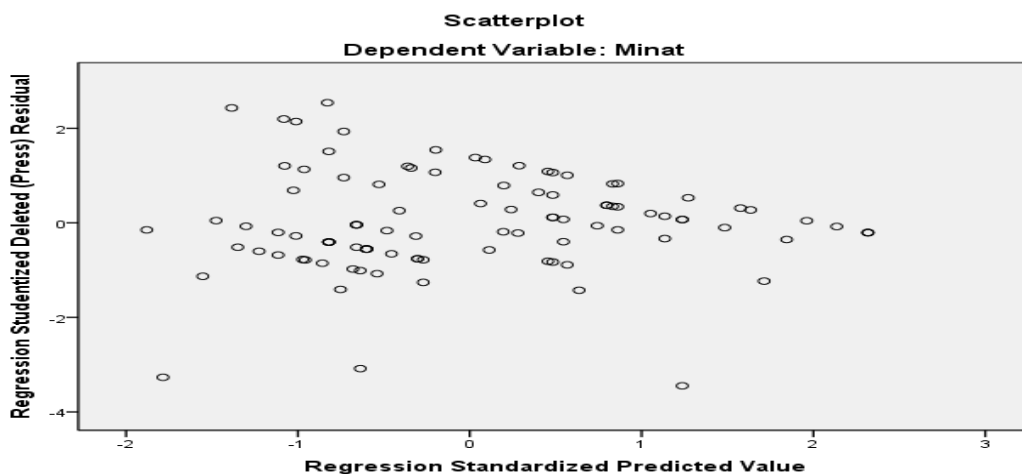
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Asymp. Sig. (2-tailed)	.795
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- a. Test distribution is Normal.
- b. Calculated from data.

Based on the table 3 above, can be seen that the value asymp.sig. (2-tailed) is the amount of 0,795 which is higher than 0,0005, this means that the residual data distributed normally (Ghozali;2013). Therefore the result is consistent compared with P-Plot graphs that has been tested before. The output in P-Plot graphs can be seen that the dots is scattered around the diagonal line and the distribution is following the direction of the diagonal line as well.

Meanwhile the heterogeneity test result in picture 2 shows the dots scattered in a random way and not forming a particular pattern, and is well distributed from the upper line to the bottom line at the number 0 Y axis. This shows that there is no heterogeneity in regression model, with the result that regression model is decent to be used for predicting the saving interest at Islamic bank based on the influencing variable that are religiosity and the knowledge of the people.



Picture 2

Heterogeneity Test Result

Source : Primary data that has been processed

The following table 5 shows the result of multicollinearity test, based on the valued of tolerance and variance inflation factor (VIF) and the scale of correlation between independents variable

Table 5
Multicollinearity Test Result

Coefficientsa

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
I (Constant)	97.340	31.854		3.056	.003		
Religiusitas	.337	.092	1.060	3.650	.000	.083	12.024
Pengetahuan	1.259	.354	1.506	3.558	.001	.039	25.529
InteraksiLn RP	-17.237	6.212	-1.572	-2.775	.007	.022	45.725

a. Dependent Variable: Minat

Based on table 5 above, can be seen each and every variable have a tolerance value $< 0,10$ and the variance inlation factor (VIF) value > 10 . Where the multicollinearity test result shows that VIF value for religiosity variable, knowledge and interaction between religiosity and knowledge towards the saving interest at Islamic bank each have the amount of 12,024, 25,529 and 45,725 meanwhile the tolerance value for religiosity variable, knowledge, and interaction between religiosity and knowledge towards the saving interest at Islamic bank each have the amount of 0,083, 0,039 dan 0,022. From the result of the test indicated that there were no problem between multicollinearity and independent variable in regression model and can be used in this research

2. Coefficient of Determinant Test Result

From the result of coefficient determinant test that has been done towards the existing data, thus obtained results as follows :

Table 6
Coefficient of Determinant Test Result
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
I	.571 ^a	.326	.305	2.127	1.577

a. Predictors: (Constant), InteraksiLnRP, Religiusitas, Pengetahuan

b. Dependent Variable: Minat

The calculation result of R value based on table 6 above obtained the number of 0,571 for correlation which means the connection of dependent variable and independent variable is moderate. Positive correlation shows a same direction connection, which means as religiosity increase and the knowledge of the people increase therefore the saving interest at Islamic bank will follow. Based on the value of R square (R²) in table 5 shows 0,305 or 30,5%. This means that the independent variables that are the saving interest at Islamic bank is the amount of 30,5% and the more of it 69,5% determined or clarified by the other variable that are included in this regression research.

3. Hypothesis Test

Hypothesis test in this research using moderated regression analysis statistic test that is served in table 7 as follows :

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
I	(Constant)	97.340	31.854		3.056	.003
	Religiusitas	.337	.092	1.060	3.650	.000
	Pengetahuan	1.259	.354	1.506	3.558	.001
	InteraksiLnRP	-17.237	6.212	-1.572	-2.775	.007

a. Dependent Variable: Minat

I. Religiosity significantly influence towards the saving interest of the South Tangerang City's people at Islamic Bank

Based on table 7 above, religiosity variable has a significant value of $0,000 < 0,05$. This means H_{a1} accepted and H_{01} denied, so that can be concluded the religiosity variable significantly influence the saving interest of the South Tangerang City's people at Islamic bank.

The result of this research supports the result of the research done by (Nadia;2016) which stated that the degree of a college student's religiosity significantly influence towards the saving interest at Islamic Bank BRI.

(According to Antonio;2006) the appearance of Islamic bank is because a powerful need comes from a religious beliefs in textual and even in historical, where religion is believed to discuss life and the problems on how to manage earthly problems including on how to manage banking and how to do transaction properly according to their religion itself.

Religiosity itself should have a huge role towards the participation of the people of Indonesia in Islamic Banking, there for a the result of the analysis from this research shows that the religiosity variable significantly influence towards saving interest at Islamic bank. High and low of the quality of religiosity itself will all so influence a person in understanding and implementing the Islamic values in every day life.

Factor that caused religiosity can influence the people in saving at Islamic bank is because a majority of the South Tangerang City have already known the rule of usury and implemented it with changing bank from conventional one to the Islamic ones.

2. The Knowledge of the people significantly influence towards the saving interest of South Tangerang City's people at Islamic bank

Based on table 7 above, the knowledge variable has a significant value of $0,01 < 0,05$. This means H_{a2} accepted and H_{02} denied. So that can be concluded the knowledge variable significantly influence towards the saving interest of the people of South Tangerang City at Islamic bank.

The result of this research supports the result of the research done by (Nisak;2013) that tested the influence of knowledge of the people towards the saving interest at Islamic banking. The result shows that there is significant influence of knowledge towards the saving interest at Islamic banking. Knowledge is one of the changing behavior in a person that comes from knowledge (Kotler; 2000).

The said knowledge in this research is the knowledge about Islamic banking. A person that has information in a form of knowledge about Islamic banking means that the person has known Islamic banking, be it directly or indirectly. Someone who knows Islamic banking will likely to save at Islamic bank.

The result of the analysis in this research shows that the knowledge variable influence towards the saving interest at Islamic bank, this is caused by the probability of the current people have raised their awareness of Islamic bank's existence. The higher knowledge the people have about Islamic bank therefore the higher it will be the saving interest of the people at Islamic bank.

3. Knowledge as the moderator variable that can strengthen the influence of religiosity towards saving interest of the South Tangerang City's people at Islamic Bank

Based on the table 7 above, t value counts as interaction between religiosity and knowledge have significant value for $0,0007 < 0,05$. This means H_{a3} accepted and H_{03} denied. Therefore can be concluded that knowledge variable can be moderator variable that capable to strengthen religiosity towards the saving interest of South Tangerang City people's at Islamic bank.

Religiosity is a main reason why customer to partnered with Islamic bank. The powerful need over their belief towards their religion capable to influence their decision to do transaction at Islamic bank that is free from usury. Meanwhile knowledge of the people is an environment variable that cannot be controlled by the marketers, as to someone that already acquired information about Islamic bank be it directly or indirectly, as it applies in reverse if someone does not have the information in a form of knowledge about Islamic bank it means that person does not not about Islamic bank. Thus, if someone already acquired knowledge about Islamic bank there is probability will save at Islamic bank.

The equivalent of religiosity and knowledge that are oriented in one individual is a good equivalent that is included in one of the knowledge factor. The said knowledge factor fulfill the conditional precondition or effective from the religiosity attitude that can increase the saving interest of the people at Islamic bank. Therefore the knowledge of the people can be a moderator variable that can strengthen the influence between religiosity with the interest to save money at Islamic bank.

E. CONCLUSION

The result of the research shows that hypothesis 1 (one) that is offered proved with the statistic value for $0,000 < 0,05$ means H_{01} denied and H_{a1} accepted. So that can be concluded that the religiosity variable significantly influence interest the people of South Tangerang City to save at Islamic bank. Then, the result of hypothesis 2 (two) that is offered proved with the statistic value for $0,01 < 0,05$ which means H_{02} denied and H_{a2} accepted, therefore the knowledge variable significantly influence towards the interest to save at Islamic bank.

On hypothesis 3 that is offered proved with the statistic value over interaction between religiosity and knowledge have significant value for $0,007 < 0,05$. Which means H_0 denied and H_a accepted. Therefore, can be concluded that the knowledge variable can be moderator variable that can strengthen the influence of religiosity towards the interest of the South Tangerang City's people.

Islamic bank is a tool for moslem to do financial transaction that is matched with what the religion itself taught, so there must be an increase of socialization towards the people about the products and the services so that the knowledge of the people about Islamic bank can be increased. The majority of the people in Indonesia are moslem and most of them, of course, with their religious attitude will increase the interest to save at Islamic bank. Where in every business activity always grounded on the rules of islam, therefore so the moslem people will not be using a non-*Halal* products.

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