
DETERMINANTS OF CUSTOMER INTEREST TO SAVING IN SHARIA BANK

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ABSTRACT

This study aims to determine how income, product, and religious factors affect students at an Islamic boarding school (IBS) in Jabung District's desire to banking (saving) with Islamic banks. 2,207 students made up the study's population, while 96 students made up the sample. The results of the study show that religion value on bank products has no significance impact on the student's intention to banking (saving) with Islamic banks. Meanwhile, the income variable has a significant and positive effect on students' interest to banking (saving) with Islamic banks. Likewise, product information has a significant and positive impact on students' desire to save at Islamic financial institutions. The suggested implication is to increase the interest on saving, Islamic banks need to improve their promotions related to product information so that the number of Islamic bank customers can increase. In addition, it was found that religiosity label on bank products didn't affect the desire to use Islamic banks. This is because due to the lack of understanding about Islamic banking. So it's suggested that Islamic banks need to increase socialization and provide more detailed information to students so that students' understanding of Islamic banks can be more intact so that in the end they can be interested in saving in Islamic banks.

Keywords: Interest, Saving, Customers, Students, Islamic Banks, Islamic Boarding School

INTRODUCTION

In Indonesia, the first Islamic financial institution was established in 1992 when Bank Muamalat began operating as the country's first Islamic commercial bank. This operation lasted until September 1999. In Jakarta, Bandung, Semarang, Surabaya, Balikpapan, and Makassar in the year 2000, Bank Muamalat Indonesia already had 45 sites open for business. Since then, Bank Muamalat Sharia has occasionally expanded.

Islamic financial institutions can be distinguished from general (conventional) financial institutions by how Islamic principles are applied to Islamic banks. For instance, Islamic banks will only finance halal projects or enterprises when it comes to business financing. Islamic banking implements the ban on interest-bearing loans by offering these services to all of its clients. Not all transactions include the payment and withdrawal of interest. This is so because bank interest is inherently usurious.

With regard to bank interest regulations, the Indonesian Ulema Council (MUI) has issued fatwa no. 1 of 2004. In a fatwa issued on January 24, 2004 in Jakarta, MUI stipulates that the practice of interest is carried out by banks, premiums, capital markets, pawnshops, cooperatives, and other financial forums, the law means illegitimate. Islamic banks provide services based on the concept of advanced, modern financial transactions and uphold the values of justice. Sharia-compliant banks serve as an intermediary institution, gathering money from public in the form of savings, current accounts, and deposits before dispersing it to those in need in the form of lending options. Islamic banks can carry out all business activities that are usually carried out by conventional banks based on sharia principles, namely the principles of profit sharing.

The two banking systems fight openly in the money market, where millions of consumers are battled over using a variety of tactics, while upholding the principles of mutual recompense. Nearly all conventional banks also open this sharia banking activity, thus it is not just carried out by banks that are solely based on sharia law. People now have more options for managing their money because to the abundance of banking businesses, which

also makes it difficult to separate banking issues from savings and borrowing decisions. Saving is a behaviour that Islam advises. A Muslim who saves is one who has planned for the future. There are verses in the Al-Quran that obliquely advise Muslims to be better prepared for the future. Verse 9 of Surah An-Nisa serves as an illustration of one of the verses: " *And let those who leave behind helpless children fear Allah because they are concerned for their welfare. So let them speak the truth and let them fear Allah.*" (Q,S An-Nisa': 9)

People may be interested in saving or may not be interested in Islamic banking at all, but this can be influenced by people's attitudes towards the characteristics of the bank itself. (Afriadi, 2016). In the process of experience and learning, people act according to their emotions. People have very different experiences and processes, and different attitudes towards Islamic banking. However, customers use Islamic bank service products, of course, based on influencing factors, including: Islamic factors (religion), Islamic bank product factors, promotion factors, income factors, educational factors or knowledge about Islamic banks, security factors and facilities provided by Islamic banks. Service factors, image factors, and good management system factors. (Istiqomah et al., 2015)

From the above understanding emerges the importance of saving for Muslims, especially when we are choosing between some of the benefits of saving and many things that we can feel, such as: preparing for future study costs, getting used to planning life or getting used to a frugal lifestyle. In a pesantren, a traditional Islamic school, students share a dormitory while receiving instruction from a teacher, also referred to as a kyai. The words salaf Islamic boarding schools (IBS) and modern IBS then appear, reflecting how many IBS now provide a general education menu. Modern IBS employ a broad educational scientific teaching system, in contrast to the salaf pesantren, which is a strictly Islamic boarding school that offers religious education. (Zulhingga, 2013) As part of education, IBS have the main character, namely educational institution which has its own characteristics. Both from the curriculum employed in the idea of independence for pupils and from the Islamic residential colleges learning method. Researchers have visited IBS in the Jabung sub-district, including Sunan Kalijogo Jabung Islamic residential colleges, Miftahul Aula Kemantren Islamic Boarding School, Miftahul Ulum Gandon Islamic residential colleges, Miftahul Ulum 2 Amstilati Islamic residential colleges, Tebelo Islamic residential colleges, and Miftahul Ulum Islamic Boarding School, Bali, to gather information.

In previous research, it shows that religion indicators shows positive impact on customer's interest to banking (save) with Islamic banks. Saving in Islamic banking cannot be separated from religious adherence because students and female students see that Islamic banking activities are designed in accordance with maqashid sharia which contains elements of justice, benefit and balance aimed at the welfare of society. According to several studies connected to this topic, the amount of religiosity variables significantly affects the intention to savings (Permadi, 2019), this research is appropriate with the results of research (Priono,2021), (Sofyan, 2016) and (Ramadhani, 2020) and (Hidayatulloh, 2021). Whereas in another study it was found that students had a good perception of Islamic banks (Munajim, 2022) and (Meilani, 2017). Other factors that affect the interest to banking (saving) include product knowledge (Mulyaningtyas et al., 2020),(Rusdianto & Ibrahim, 2017) and customer income (Purnomo et al., 2021), (Maghfiroh, 2018).

Most of the existing research examines the interest in saving on customers in general. And not many researchers have examined the interest in saving in students. There are many IBS in Jabung District, and its students tend to be well-versed in their religion. This merits more investigation to determine whether students in Islamic schools in Jabung District are interested to banking (saving money) with Islamic banks.

The researcher opted to look more closely at what elements influence the desire of Islamic students in Jabung District to become clients in Islamic banks related to product description as mentioned before, which is included in the background.

LITERATURE REVIEW

Religiosity

Religiosity is often equated with a form of knowledge, implementation of worship, belief, obedience, sharia law and how deeply one's appreciation of the religion is adhered to. Islam's own definition of religion lists five components: worship, aqidah, morals, knowledge, and charity. Implementing the link between people and God is part of worship. Aqidah includes belief in Allah, angels, messengers, books, qodho' and qodhar. Akhlak shows the spontaneity of behavior or responses that are present in it, while ihsan shows a situation where a person feels close to God. Ihsan is also part of morals, if a person's positive morals reach an optimal peak then he will gain various kinds of experience and religious appreciation. And religious knowledge is science.

A person can be said to have religious behavior if he has the following characteristics following (Desy, 2015):

Accepting religious truth based on careful thought considerations, not just joining in;

Tends to be realistic, so that religious norms are more widely applied in behavior;

Behave positively towards religious directives and norms and strive to study and deepen the understanding of religion;

The level of religious observance is based on consideration of responsibility so that attitude religiosity is the realization of an attitude of life;

Being more open and insightful;

The attitude of diversity tends to lead to each personality type, so that there is an influence of personality in accepting, understanding and implementing the religious teachings that are believed;

Income

According to Sadono Sukirno, income is income received without providing any activity that is received by a country. Mardiasmo, in contrast, defines income as any additional economic capability acquired through required taxes and employed for consumption or to boost the taxpayer's wealth (Sadono, 2008). The breakdown of revenue, however, is as follows, according to Wirdayani Wahab (Wahab, 2016):

Regular income derived from the primary employment is referred to as basic income;

Side income is money earned from sources other than your primary source of income;

Other income, which is money received as presents from other people rather than money made from a business;

Product Information

Information is the result of communication, both direct and indirect communication. According to Tjiptono, product is the producer's conception of "something" that can be provided in an effort to meet organizational objectives. Additionally, knowledge might pique someone's desire in consuming a product. When compared to someone who is passively seeking information, someone who is actively seeking knowledge about a product typically has a stronger interest in the product. Information is one of the three background factors in the Theory of Planned Behavior, apart from personal and social factors. The information in this study includes experience, knowledge, and mass media coverage. Information and interest in saving money in Islamic banks are positively correlated. Directly proportional. Someone who has more information about Islamic banks, or someone who is more active in seeking information about Islamic banks, usually has a higher desire to save in Islamic banks than people who do not. Therefore, it can be claimed that knowledge influences people's intentions to banking (save money) with Islamic banks in a good way (Uniyanti, 2018).

Interest

The official Indonesian dictionary (KBBI) describes interest are like strong heart's or willing tendency towards a passion or want. According to Abdul Rahman Shaleh and Muhib Abdul Wahab, interest is the propensity to pay attention to individuals and take actions regarding individuals, events, or situations that are the topic of interest while experiencing

pleasurable emotions. (Finka, 2019) A person's culture and personality influence their interest, which is a desire for human wants (Amstrong Gary Dan, 2011)

Customer

A customer is a natural person or a company with a bank account. In order for clients to be or turn into bank customers, they must be relatable. A customer is defined as a party employing bank services under Article 1 of Law No. 10 of 1998 governing the fundamentals of banking.

Customers, according to Kasmir, are persons who purchase or utilise things that the bank offers or sells. Customers who deposit money in the bank as savings in compliance with the contract are referred to as saving customers. (Sultan, 2021)

Islamic Boarding School

Martin Van Bruinessen claims that pesantrens are Islamic institutions that disseminate traditional Islam as it is found in old writings that were penned centuries ago and are known as the "yellow book" in Indonesia. (Bruinessen, 2015) Bruinessen Mohammad Takdir provides a pesantren summary. Takdir asserts that the term "pesantren" is rooted from term "santri,". Then given the ending "an" and the prefix "pe" to indicate a place where santri stay while learning religion. Prof. John claims that the word's etymology is the Tamil word Santri, which means the teacher recites. In contrast to CC Berg, who claimed that the word santri derives from the term hastri, which in Indian refers to individuals who are familiar with Hinduism's holy scriptures. Shastra, which meaning holy, is where the word shastri itself derives from. (Tadir, 2018)

Hypothesis

H1 = Students' interest savings (Y) in Islamic banks are positively and significantly influenced by religiosity (X1)

H2 = Interest savings by students in Islamic banks (Y) are positively and significantly influenced by income (X2)

H3 = Student interest in banking (saving) (Y) with Islamic banks is positively and significantly influenced by product information (X3)

H4 = Interest in banking (saving) (Y) with Islamic banks is positively and significantly affected by religion (X1), income (X2), and product information (X3)

METHODS

This study used quantitative field research methodologies as its primary method of inquiry. Numbers that can be tallied and are pertinent to the issue under study serve as the basis for quantitative data. This kind of quantitative study can be seen as a positivist-based type that examines particular populations or samples.

Indicators of religious belief, religious observance, and sharia law were used to measure the religiosity variable (X1), which was one of independent variables. Income from pocket money and other sources is used to calculate the income variable (X2). Product development, product withdrawal, and product choice are used to measure the product information variable (X3). The interest in saving (Y), as determined by internal motivational variables, social motivational factors, and emotional motivational factors, is the dependent variable. The prior sampling method involved random selection, data collecting utilizing research tools, quantitative or statistical data processing, and hypothesis testing.

Students from the district's IBS made up the study's population. The research population was 2,207 students spread across 6 IBS in Jabung District, Malang Regency. The slovin formula was used to compute the sample in this study, and it was discovered that there were 96 students in the sample. Data collection methods used include observation, distribution of questionnaires and documentation. Multiple linear regression was used to

handle and analyse the acquired data with SPSS version 26 and included testing of research instruments, traditional assumption testing, and hypothesis testing.

RESULTS

Validity test

Indicators used to measure the research variables all exhibited correlation values more than $r_{table} = 0.2017$ ($r_{count} > r_{table}$), according to the results of the instrument validity test. Thus, declared valid as a variable measuring instrument.

Reliability Test

Table 1. Reliability Test Results

Variabel	Cronbac <i>hAlpha</i>	><	Cut of value	Information
Religiusity (X1)	0,791	>	0,70	Reliable
Revenuew (X2)	0,833	>	0,70	Reliable
Product Information (X3)	0,732	>	0,70	Reliable
Interest in saving (Y)	0,756	>	0,70	Reliable

Source: Data Processed, 2022

The reliability test in table 1 demonstrates that all variables have a Cronbach alpha is above 0.70, as is well known. Therefore, it can be said that all of the study's variables are fulfill the reliability test.

Classic Assumption

Data normality test

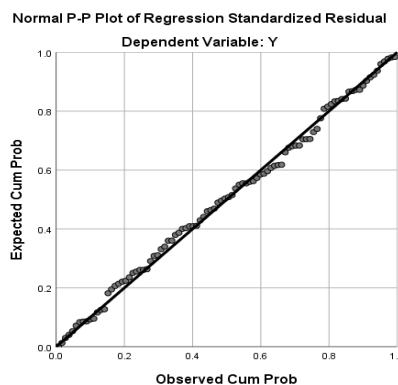


Figure 1. Normality Test Output

Source: Data Processed, 2022

The dots spread out and follow the diagonal line in the figure 1 above, indicating a normal distribution of data for this study.

According to the table 2, all independent variables' tolerance values—religiosity: 0.544, income: 0.782, and product information: 0.521—are higher than the stipulated limit value of 0.01. For VIF values, all of the independent variables may observed (Religiosity: 1.837, income: 1.278, product information: 1.920 have a VIF value of less than 10. Therefore, it should be said that the variables do not exhibit any signs of multicollinearity

Multicollinearity test

Table 2. Multicollinearity Test Output

Model		Unstd. Coeff.		Std. Coeff.	t	Sig.	Collinearity Stat.	VIF
		B	Std. Error	β			Tolerance	
1	(Constant)	1.997	2.965		0.673	0.502		
	X1	0.048	0.098	0.046	0.488	0.627	0.544	1.837
	X2	0.346	0.104	0.264	3.325	0.001	0.782	1.278
	X3	0.596	0.105	0.550	5.656	0.000	0.521	1.920

Source: Data Processed, 2022

Heteroscedasticity Test

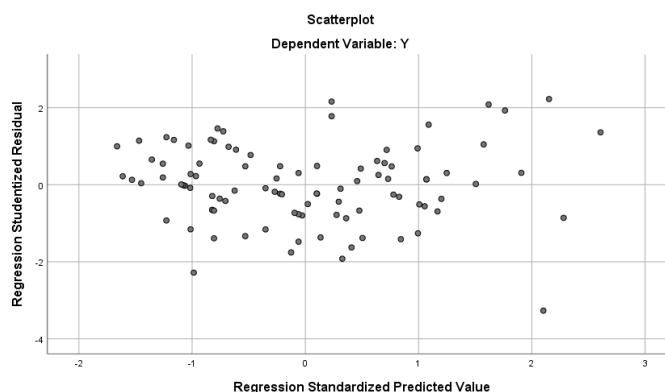


Figure 2. Heteroscedasticity Test
Source: Data Processed, 2022

As seen in the figure 2 above, the residual data distribution lacks any discernible patterns and spreads on the Y axis without any signs of heteroscedasticity.

Autocorrelation Test

Table 3. Autocorrelation Test Output

Model Summary ^b					
Model	R	R ²	Adj. R ²	Std. Error of the Est.	Durbin-Watson
1	,740 ^a	0,548	0,532	2,833	1,589
a. Predictors: (Cons.), X3, X2, X1					
b. Dep.Variable: Y					

Source: Data Processed, 2022

According to the calculation table 3, $dU < d < 4-dU$, or $1.7326 < 1.589 < 2.2674$. It is obvious from the test findings that this study has no autocorrelation.

Multiple Linear Regression Analysis

The aforementioned table 4 shows that each of the analysed independent factors has a significant impact on the dependent variable, with the constant being 1.997. The desire of the students in the Jabung District to banking with Islamic banks is significantly influenced by three independent variables, out of the three that are included in the regression model.

Table 4. Multiple Regression Output

Model		Unstd. Coeff.		Std. Coeff.	t	Sig.	Collinearity Stat.	VIF
		B	Std. Error	β			Tolerance	
1	(Constant)	1.997	2.965		0.673	0.502		
	X1	0.048	0.098	0.046	0.488	0.627	0.544	1.837
	X2	0.346	0.104	0.264	3.325	0.001	0.782	1.278
	X3	0.596	0.105	0.550	5.656	0.000	0.521	1.920

Source: Data Processed, 2022

The significant levels for income (0.001), product information (0.000) and religion (0.675) all point to this. As a result, the mathematical formula shown below can be produced.

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

Y= Interest

X1= Religiosity

X2 = Income

X3 = Product Information

$$Y = 1.997 + 0.048 X_1 + 0.346 X_2 + 0.596 X_3$$

Partial test results (t test)

The Impact of Religion on Student's Interest to Banking with Islamic Banks in IBS in the Jabung District

The t test measures how well each of the independent factors can completely or partially account for the dependent variable (perception). The t test analysis's findings are as follows.

Table 5. Testing Analysis Outcome (t)

Model	T	Sig.
1 (Constant)	.673	0,502
Religiusitas	0,488	,627
Pendapatan	3,325	,001
Informasi Produk	5,656	,000

Source: Data Processed, 2022

In table 5, the religiosity variable's (X1) t count value is 0.488, which is positive and has a significance level of 0.627. Since $0.627 > 0.05$ and $0.488 < 1.661$, H_a should be rejected whereas H_0 should be accepted. Additionally, it is implied that interest in student savings for Islamic banks rises with religiosity.

Hypothesis 1: Islamic banks' religion had little bearing on Jabung District pupils' desire to save money there.

The Influence of Student's Income to Savings Interests of Islamic Boarding School Students in Jabung

The income variable (X2)'s tcount value is 3.325, a positive with a significance level of 0.001. Since $0.001 < 0.05$ and $3.325 > 1.661$, H_a is allowed and H_0 is denied. Furthermore, it can be assumed that interest in college savings accounts with Islamic banks rises as income does.

Hypothesis 2: The interest of Jabung District students to banking with Islamic banks is positively and significantly influenced by Islamic bank income.

How Product Information Affects Students' Interests to Banking with Islamic Banks in the Jabung District

The tcount value for the product information variable (X3) is 5.656, has a positive value, and a significance level of 0.000. Since $5.656 > 1.661$ and $0.000 < 0.05$, H_a is permitted

and H0 is not. And it may be inferred that if students have more access to product information, they will be more motivated to save with Islamic banks.

Hypothesis 3: The interest of students in the Jabung District to banking with Islamic banks is positively and significantly affected by information about Islamic bank products.

Simultaneous Test

The F test is utilised to evaluate the simultaneous or cumulative impact of each of the independent variables on the dependent variable.

Table 6. Result of Simultaneous Test
ANOVA^a

<i>Model</i>		<i>Sum of Squares</i>	<i>Df</i>	<i>Mean Square</i>	<i>F</i>	<i>Sig.</i>
1	Regression	891,155	3	297,052	37,022	,000 ^b
	Residual	738,178	92	8,024		
	Total	1629,333	95			

a. Dependent Variable: minat_menabung

b. Predictors: (Constant), informasi, pendapatan, religiusitas

Source: Data Processed, 2022

From the ANOVA table in table 6, a probability value (Sig) of 0.000 is calculated. Due to the Sig value being less than 0.05 (0.000 < 0.05), H_a should be accepted whereas H₀ should be rejected. This suggests that consumers' level of religiosity, income, and product knowledge of Islamic bank products have a considerable impact on their interest to banking with Islamic banks. You can contrast F_{count} and F_{table} as another approach to view the F test. Degrees of freedom (df₁) and the formula $df_1 = k - 1$ are where the trick lies. The degrees of freedom (df) for the denominator of df₂ can then be determined using the formula $df_2 = n - k$, where k is the quantity of variables (free + bound) and n is the amount of data.

Determination Coefficient Test

The F-test is used to evaluate the simultaneous or cumulative impact of the independent variable on the dependent one. A symbol representing the correlation coefficient, which represents the strength or lack thereof of a linear relationship between two variables, may be seen in column R. With a range of -1 to +1, the correlation coefficient is denoted by the symbol r. A close r value to 0 indicates a poor relationship, whereas a close r value to -1 or +1 indicates a strong association between the two variables. An R value of 0.740 indicates a significant and unidirectional link between the variables in the aforementioned table. The fraction represented by the coefficient of determination with the sign (R²).

DISCUSSION

Religion's Influence on banking with Islamic Banks and the needs of Islamic Boarding School Students in the Jabung District

In accordance with the results of the t test, the tcount for the religiosity variable (X₁) is 0.488 with a positive value and a significant level of 0.627. Due to the fact that $0.488 < 1.661$ and $0.627 > 0.05$, H₀ is approved whereas H_a is refused. It has to be deduced that the interest of students to banking with Islamic banks increases with increasing religiosity. Nourcholis Majid asserts that religiosity is a religion that entails more than merely performing ceremonial acts like praying and reading prayers. More than that, religion emphasises the entirety of honourable human conduct that is pursued in order to win Allah's approval or pleasure. (Asmaun, 2011) The study revealed that the intention to banking with Islamic banks is unaffected by one's religious beliefs about Islamic banks. This is because students in Jabung District still think that Islamic and conventional banks are the same. As a result, if students' religiosity towards Islamic banks rises, their willingness to save in them will also rise. The implication is that Islamic banks need to increase the religiosity of students to learn more about Islamic banking attract preference towards Islamic banks for saving.

The Influence of Income on Students Attending IBS in the Jabung District's Interests to banking with Islamic Banks

According to the results of the t-test, the income variable (X2) has a t-count value of 3.325 and significance at 0.001 level. Since $0.001 < 0.05$ and $3.325 > 1.661$, H_a is allowed and H_0 is denied. And it may be inferred that when income increases, interest in saving by students for Islamic banks increases. Sadono Sukirno assert that income is divided into two types, namely income personal or individual income and disposable income. (Sadono, 2008) The findings of the study indicate that student income has a favourable and considerable impact on the desire to banking with Islamic banks. This demonstrates the significant level of student saving. Additionally, when student income rises, more people will be interested in saving money with Islamic banks. The implication is that Islamic banks must expand the market share of prospective customers who have stable income. Because a customer's interest in saving at an Islamic Bank increases with income, larger income is better.

The Impact of Product Information on District Islamic Boarding School Students' Interests in Islamic Bank Savings

The t-test findings illustrate product information variable (X3) has a t-count value of 5.656 and significance at 0.000. Since $0.000 < 0.05$ and $5.656 > 1.661$, H_0 is denied and vice versa, H_a should be allowed. And it may be concluded that students are more interested in saving with Islamic banks if they have access to more product information. Product information, in the opinion of Fandy Tjiptono, is a producer's arbitrary interpretation of "something" that can be provided in an effort to meet consumer requirements and wishes while also advancing organizational objectives. Purchasing power of the market and the organization. (Uniyanti, 2018) According to the study's findings, student product information significantly and favourably influenced respondents' intentions to use Islamic banks to save their money. This demonstrates that the more knowledge about Islamic banks' products distributed to clients properly, the more likely they are to be interested in saving there. The implication is that Islamic banks are necessary able to improve product information by socializing or posting pamphlets in every place that everyone visits, with this at least being able to maintain these products so that customers can be interested and interested in putting money in Islamic banks.

The Impact of Income, Religious Belief, and Product Information on the Interest of Students in banking with Islamic Banks

Taking into account the output of the F-test above, it can be shown that Fcount of the impact of religion, income, and product information on student's desire in banking with Islamic banks is 37.022 bigger than Ftable 3.09 ($37.022 > 3.09$), with a significance of 0.000. It follows that H_0 and H_a is both accepted and disapproved. Thus, it can be inferred that factors such as students' religion, income, and knowledge of products have a profound effect on their desire to use Islamic banks.

CONCLUSION

The findings of this research show that students in the Jabung District, regardless of their level of religiosity, are not particularly devoted to saving money in Islamist banks. As a result, it follows that Islamic banks must improve students' awareness of Islamic financial institutions. The students' desire in saving, meanwhile, is positively and significantly impacted by the income variable. Islamic banks must therefore increase their market share of potential clients who have steady sources of income. Because if a potential client's income is higher, they are more likely to desire to save money at an Islamic bank. The students' interest in saving, meanwhile, is positively and significantly impacted by the product information variable. The conclusion is that in order for customers to be engaged with and interested in saving at Islamic banks, Islamic banks must be able to improve product information through social media or the posting of pamphlets in every location that people frequent, or at the very least, be able to sustain these products. However, the level of students' interest in saving in Islamic banks in Jabung District is significantly influenced by the elements of religion, income, and product knowledge simultaneously or concurrently.

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