



**THE INFLUENCE OF SHARIA FINANCIAL LITERACY, RELIGIOSITY,  
AND PERCEPTION OF SAVING STUDENTS' INTEREST  
IN SHARIA BANKS**

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**Abstract**

People in Indonesia in saving activities in sharia banks are still classified in the lower category than conventional banks. It is caused by several factors. Sharia financial literacy, religiosity and perceptions can be factors influencing people's interest in saving at sharia banks. This study aimed to determine the effect of sharia financial literacy, religiosity, and perceptions of saving interest in sharia banks. This study used a quantitative approach. In this research, researchers took samples used random sampling techniques. The data analysis technique used is multiple linear regression using the SPSS program. The results showed that partially sharia financial literacy had no effect on students' interest to save at sharia banks. While religiosity and perception partially have a positive and significant effect on students' interest to save in sharia banks. Simultaneously, sharia financial literacy, religiosity, and perceptions influence the interest of students to save in sharia banks.

**Keywords:** Sharia Financial Literacy, Religiosity, Perceptions, Interest in Saving.

**Abstrak**

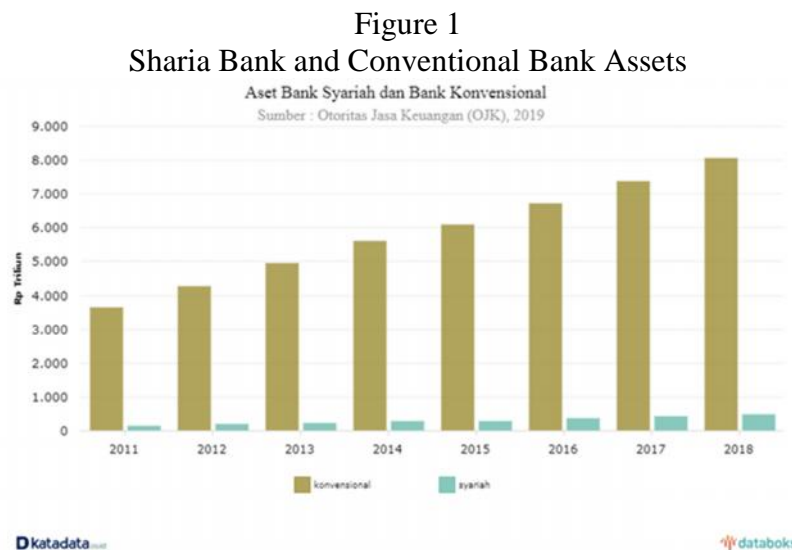
*Masyarakat di Indonesia dalam kegiatan menabung di bank Syariah masih tergolong dalam kategori rendah dari pada bank konvensional. Hal ini disebabkan oleh beberapa faktor. Literasi keuangan syariah, religiusitas dan persepsi dapat menjadi faktor yang mempengaruhi minat masyarakat untuk menabung di bank syariah. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan syariah, religiusitas, dan persepsi terhadap minat menabung di bank syariah. Hal ini disebabkan oleh beberapa faktor. Literasi keuangan syariah, religiusitas dan persepsi dapat menjadi faktor yang mempengaruhi minat masyarakat untuk menabung di bank syariah. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan syariah, religiusitas, dan persepsi terhadap minat menabung di bank syariah. Dalam pengolahan data yang terdapat pada riset ini termasuk dengan menggunakan pendekatan kuantitatif. Pada riset ini peneliti mengambil sampel dengan teknik random sampling. Dalam menganalisis data peneliti telah menggunakan teknik regresi linier berganda dan dibantu program SPSS. Hasil penelitian menunjukkan bahwa secara parsial literasi keuangan syariah tidak berpengaruh terhadap minat mahasiswa untuk menabung di bank syariah. Sedangkan religiusitas dan persepsi secara parsial berpengaruh positif dan signifikan terhadap minat mahasiswa untuk menabung di bank syariah. Secara simultan literasi keuangan syariah, religiusitas, dan persepsi berpengaruh terhadap minat mahasiswa untuk menabung di bank syariah.*

**Kata Kunci:** Literasi Keuangan Syariah, Religiusitas, Persepsi, Minat Menabung.

## INTRODUCTION

Sharia banks were first built in Indonesia in 1991. The reason behind their establishment is because Islam prohibits transactions containing usury. Indonesia is a country with the largest number of muslims in the world, with more than 207 million people or 87.2% as a percentage (Katadata, 2016). So, Indonesia should be able to become a large market share for sharia banking.

However, if a comparison is made with conventional banking, of course, the development of sharia banks is still classified as fast loser, as data released by the Financial Services Authority (OJK) states that the market share of sharia banks, if you look at developments in June 2019, is at the level of 5.95% (OJK, 2019).



Source: Financial Services Authority, 2019

Based on the information presented in the graph above, it can be concluded that the total assets owned by sharia banks are much smaller when compared to conventional banks. This can be seen from the number of customers who entrust their funds more to conventional banks than sharia banks.

If you look at the number of Muslim population in Indonesia, it is proper that sharia banks are more popular and chosen by the public than conventional banks, this is based on the existing system in conventional banks which still uses the interest system, or better known as usury. Meanwhile, Islam strictly forbids usury, as stated in QS Ali Imron (3): 130.

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ . وَاتَّقُوا النَّارَ الَّتِي أُعِدَّتْ لِلْكَافِرِينَ ۗ

“O ye who believe! Devour not usury, doubling and quadrupling (the sum lent). Observe your duty to Allah, that ye may be successful. And ward off (from yourselves) the Fire prepared for disbelievers.” (QS. Ali Imron [3]:130)

Based on the basis of the above verse regarding the prohibition of usury, it is appropriate for the Indonesian muslim community to prefer to carry out all banking activities using the sharia system. Besides these considerations, there are various reasons that make people save in sharia banks, namely sharia financial literacy, religiosity, and perception. In 2020 the percentage of financial literacy owned by sharia banks was only 8.11% with an inclusion index of 11%, far below conventional banks which achieved a literacy index of 29.66% and an inclusion index of 67.82% (Rahma, 2020). So, with the low level of public understanding of sharia banks, the general public still considers that the system in sharia banks is the same as the system in conventional banks.

Apart from the level of literacy, the level of religiosity also greatly influences one's behavior. Religiosity is a level of commitment or loyalty to one's religion, because religion can be very influential for someone. According to Astogini et al (2011), the behavior of Indonesian consumers is related to their religiosity. In general, Indonesian consumers are more interested in products that carry religious symbols. Thus, religiosity can make people affected to carry out all transactions in sharia banking (Romdhoni and Ratnasari, 2018).

The perception that each individual has is the basis for taking a position to prefer making transactions with sharia bank services. The public's perspective on sharia banking services varies, especially with regard to profit sharing and bank interest. Some people believe that bank interest is a lawful and legitimate result if they want to be accepted, but some others think that bank interest is a product that is prohibited by sharia law. As a solution, the method for profit sharing is more recommended and chosen as the main choice (Rahmawaty, 2014). According to Rahmawaty (2014) providing information that causes differences in views among the public regarding sharia banks and conventional banks is due to lack of knowledge and understanding among the public. In addition, the absence of a law in Indonesia prohibiting bank interest has caused various perceptions from the public.

Students of the Sharia Economics Study Program have knowledge of sharia banking through courses obtained in lectures. With the knowledge they have, students of the Sharia

Economics Study Program should be interested in saving in sharia banks. Students should also know the difference between the interest system and the profit sharing system.

Research related to the influence of the environment, understanding, experience, and religiosity of banking majors vocational high school students in carrying out activities using sharia banking services has been conducted (Fajar Mujaddid and Pandu Tear Adi Nugroh, 2019). Research has also been carried out that concentrates on the impact obtained from service quality, religiosity, understanding, on the attractiveness of the community in conducting savings and loans with sharia-based institutions (Abdul Haris Romdhoni and Dita Ratnasar, 2018). In addition to these two studies, there are also previous studies with a main focus on the influence given from the perspective of the community regarding bank interest and service quality on people's interest in saving funds in sharia banks (Asih Fitri Cahyani, 2013). All previous studies that have been described above have differences with research that will be carried out at this time. The location of the difference is in the focus of research preferring to examine the influence of religiosity, sharia financial literacy and perceptions of interest in saving in sharia banks. The subjects in this study were different from previous studies which selected students of the Sharia Economics Study Program at Universitas Negeri Surabaya.

Universitas Negeri Surabaya opened the Sharia Economics Study Program as a forum for printing sharia professionals and academics (unesa.ac.id). The Sharia Economics study program at Universitas Negeri Surabaya is the newest Sharia Economics Study Program at State Universities in Surabaya. There are three state universities in Surabaya that have established Sharia Economics study programs. Airlangga University established a Sharia Economics study program in 2007. The State Islamic University of Sunan Ampel established a Sharia Economics study program in 2008. And the latest is the Sharia Economics study program that was founded by Universitas Negeri Surabaya in 2014. So it is interesting to examine how student interest in saving Sharia Economics Study Program at UNESA in sharia banks, although the Sharia Economics Study Program at UNESA is the newest Sharia Economics study program in Surabaya. Many public perceptions do not really trust the quality of newly established educational institutions, because people generally think that new educational institutions are still inexperienced.

Based on what has been described above, with the relationship between sharia financial literacy, religiosity, perception, and interest in saving, the problem formulations made are as

follows: (1) does sharia financial literacy affect the interest in saving partially in sharia banks?; (2) does religiosity partially influence the interest in saving in sharia banks?; (3) does the perception partially affect the interest in saving in sharia banks?; (4) do sharia financial literacy, religiosity, and perceptions influence the interest in saving in sharia banks simultaneously?

## REVIEW OF LITERATURE

The Great Indonesian Dictionary (KBBI) provides a definition related to interest which means interest in something. Shaleh (2008) argues that interest is that the attitude carried out tends to be shown by giving attention and evidenced by behavior on things that are of interest, when doing so is full of pleasure and happiness. Lucas and Britt (2003) provide information related to various factors that cause customers to save at conventional banks, namely: (a) willingness, (b) trust, (c) attention (d) interest. Meanwhile, Crow and Crow (1973) suggested three reasons that make someone feel attracted to something, namely: inner drive, (b) social motives, (c) feelings and emotions.

Tripuspitorini (2019) argues that based on the number of muslims in Indonesia included in the category of the largest Muslim population in the world, it does not make a big cause and impact for people to conduct transactions in sharia banking. The low level of public understanding of sharia finance can also be a factor that causes people not to be interested in sharia banks. As expressed by Risa Nur Fauzi (2020) in her research which concluded that sharia financial literacy is one of the biggest reasons people are interested in using sharia banking services.

OJK in one of its articles provides a definition related to literacy, namely activities carried out in order to increase trust, scientific treasures, and the ability of consumers in financial management so that they are better than before. Anderson et.al (2001) provide 7 points that can measure a person's understanding, namely (a) Interpreting, (b) Providing examples, (c) Classifying, (d) Generalizing, (e) Concluding, (f) Comparing, (g) Explaining.

Sharia financial literacy can be improved if people want to learn about sharia finance. If a person already has sufficient religious capacity, there will be an impetus in him to study the teachings of Islam as a whole, including in the financial sector. According to Astogini et al (2011), the behavior of Indonesian consumers is related to their religiosity. In general, Indonesian consumers are more interested in products that carry religious symbols.

Religiosity comes from the word religion, then this word is absorbed in Indonesian to become religion which has a binding meaning. Meanwhile, the definition contained in the KBBI of religiosity is defined as the surrender of oneself to act toward religion. Meanwhile, the definition of religiosity according to Lubis (2017) is a condition in which a person has a sense of belonging to the religion he adheres to, with the understanding that religion can affect all aspects of his life. Glock & Stark (1994) provide 5 indicators that can measure the level of religiosity in a person (a) belief, (b) ritual worship, (c) experience, (d) understanding of religion, (e) proof by deed. All these indicators are the reasons where a person has a level of religiosity, thereby increasing the belief that the religion he adheres to truly contains the truth. Ritual worship is an important indicator in measuring a person's level of religiosity, because in practice, ritual worship is a form of commitment to one's religion. There are two important points that measure how much level of ritual worship a person has. The first is a ritual that is proven by the practice of all religious teachings that are vertical upwards which have been determined in time. Second, obedience is proven by spontaneous action so that he is always in the corridor of his religious teachings in responding to all the problems and trials that befall him (Ancok and Suroso, 1994).

Meanwhile, experience is closely related to activities and events that have been experienced, whether intentionally or not, which are related to feelings, sensations, and religious perceptions which are part of the provisions of the religious beliefs they adhere to. The understanding of religion is closely related to the knowledge and knowledge held regarding the provisions, traditions and religious scriptures. Finally, practice is a form of proof of understood religious knowledge and theory, all proven by actions that are in line with the knowledge they have. A person will apply the principles and knowledge of his religion in every activity undertaken (Ancok and Suroso, 1994).

If a person has embedded high religiosity values, he/ she will adhere more to his religious orders. Islam strictly prohibits transactions containing usury. Many people think that the interest system in conventional banks contains usury. Thus, the value of religiosity is one of the reasons that makes someone have an interest in making transactions using sharia services. As research has been conducted by Romdhoni and Ratnasari (2018) regarding the value of religiosity which can provide encouragement in a person to use banking services based on sharia principles. If a person has a high religious value embedded, it will be directly proportional to a high interest in sharia banking products. Because in the sharia system there is no element of interest which in

Islam belongs to the prohibited category of usury (Romdhoni and Ratnasari, 2018). However, there are still many different perceptions from the public regarding the prohibition of bank interest (Rahmawaty, 2014)

The Great Indonesian Dictionary (KBBI) provides a definition related to perception is direct action without prior thought. Davidoff (1998) provides his argument about perception, namely activities related to receiving, choosing, and responding to events experienced. Meanwhile, Schiffman and Kanuk (2008) reveal perception as an activity of choosing, organizing, and interpreting something that is done by individuals.

The perceptions existing in a person will certainly differ from one another, this is influenced by various factors. Walgito (2010) revealed that there are two factors that can influence perception, the first is internal factors that come from within him/ hers. Next, there are external factors. Stimulus and environment or situation are included in external factors. The stimulus must be strong enough to be perceived. Perception will be greatly influenced by the clarity of the stimulus. If the object of perception is a human being, the environment in which he lives can be the cause of the formation of self-perception.

So, it is known that the perceptions arising in individuals are influenced by several factors. This perception will affect a person's view of a certain object. People will interpret different information from one another even though the source of the first information obtained comes from the same place. Likewise, public understanding related to sharia banks, of course people have different perspectives from one another about sharia banks. This is certainly a challenge for the banking sector so that the sharia service products produced can be known and enjoyed by all people. Public understanding of sharia services cannot immediately emerge by itself and cannot directly assess before obtaining prior information regarding sharia banking. One of the important information about sharia banks is about the products owned by sharia banks.

There are two things making people compare the services provided by conventional banks and Sharia banks. The location of the difference in interest and profit sharing as stated above. The public's perspective on sharia banking services varies, especially with regard to profit sharing and bank interest. Some people believe that bank interest is a lawful and legitimate result if they want to be accepted, but some others think that bank interest is a product that is prohibited by sharia law, as a solution, the way for profit sharing is more recommended and chosen to be the main choice (Rahmawaty, 2014).

According to Rahmawaty (2014), this diverse public perception is caused by a low public understanding of sharia banking, resulting in a lack of interest in the use of sharia banking services. In this case, of course, an effort is needed to instill the perception in society that sharia service products are much safer and in accordance with the provisions of religious law which are far from usury products. As a research conducted by Roni Andespa (2017), which concludes that perception is an important factor in the use of sharia services in society.

## RESEARCH METHOD

This research belongs to the type of quantitative research. And the subjects of this research are students of the Sharia Economics Study Program at Universitas Negeri Surabaya.

### *Types and Sources of Data*

The data used are from primary sources. Researchers took steps in distributing questionnaires to students in the Sharia Economics study program at Universitas Negeri Surabaya. So, the data are directly obtained from the results of questionnaires distributed to students of the Sharia Economics study program, Universitas Negeri Surabaya.

### *Population and Sample*

This research has used a population, namely all students in the Sharia Economics study program at Universitas Negeri Surabaya, starting from the 2016-2019 class, totaling 326 students. Researchers in taking samples used random sampling techniques, namely random sampling. Thus, what is done is taking a sample of about 77 students, namely using the Slovin formula to do the calculation.

### *Research Instruments*

This study used instruments such as the following:

**Table 1**  
**Research Instruments**

Variable	Indicator
Sharia Financial Literacy ( $X_1$ )	Interpret
According to Anderson et.al (2001), comprehension indicators namely:	Giving an example Classify Generalize Conclude Compare Explain

Religiosity ( $X_2$ )	Dimension of belief
According to Glock & Stark theory in Ancok dan Suroso (1994), religiosity indicators, namely:	Dimensions of religious practice Dimensions of Experience Dimensions of religious knowledge Dimensions of practice
Perception ( $X_3$ )	Perceptions of bank interest
According to Rahmawaty (2014), the perception indicators are obtained as follows:	Perceptions of profit sharing Perceptions of sharia bank products
Interest in Saving (Y)	Attention
According to Lucas and Britt (2003), interest indicators, namely:	Interest Desire Belief

Source: Author compiled

The religiosity variable, perception and interest in saving will be measured using a Likert scale, so that the following scores are known:

Symbol	Alternative Answers	Score
SA	Strongly Agree	5
A	Agree	4
U	Undecided	3
D	Disagree	2
SD	Strongly Disagree	1

However, Sharia financial literacy variables use a research instrument in the form of a questionnaire with multiple choice questions and will be assessed using a score. If the respondent answers the questions given correctly, then it gets a score of 1. But if the respondent's answer is wrong, then the score is 0.

### ***Data Analysis Technique***

In the data that has been obtained in this study, steps are taken to test the data, namely by conducting a validity test, performing a reliability test, conducting a normality test, conducting a multicollinearity test, and conducting a heteroscedasticity test. The data in this study were measured using a Likert scale with a value of 1-5, so that the data analysis used was multiple linear regression analysis. Multiple linear regression analysis is a linear relationship between more than one independent variable (X) and the dependent variable (Y) (Ghozali, 2011). After analyzing the data, the hypothesis is tested, namely the T test and also the F test and the coefficient of determination ( $R^2$ ).

## RESULTS AND DISCUSSION

### *Validity Test*

In the study, the researcher has tested the validity of the data by using the Pearson product moment relationship formula, as well as assisted by using the SPSS 24 program. The questionnaire statement instrument used can be called a valid result if the value is said to be a significance of around  $<0.05$ . and also on the value of  $R_{count} > R_{table}$ . So, the results of the validity test of the instruments in the questionnaire statement researched will be presented as follows:

**Table 2**  
**Validity Test Results**

Indicator	No	Score Sig.	R Count	R Table	Explanation
Interpret	1	0,007	0,307	0,227	Valid
Giving an example	2	0,000	0,444	0,227	Valid
Classify	3	0,000	0,529	0,227	Valid
	4	0,001	0,366	0,227	Valid
Generalize	5	0,000	0,571	0,227	Valid
	6	0,000	0,578	0,227	Valid
Conclude	7	0,000	0,545	0,227	Valid
Compare	8	0,000	0,444	0,227	Valid
Explain	9	0,000	0,527	0,227	Valid
	10	0,000	0,556	0,227	Valid
Dimension of belief	11	0,000	0,446	0,227	Valid
	12	0,000	0,402	0,227	Valid
	13	0,000	0,429	0,227	Valid
	14	0,003	0,338	0,227	Valid
Dimensions of religious practice	15	0,000	0,423	0,227	Valid
	16	0,000	0,542	0,227	Valid
	17	0,000	0,506	0,227	Valid
Dimensions of Experience	18	0,000	0,504	0,227	Valid
	19	0,000	0,525	0,227	Valid
Dimensions of religious	20	0,000	0,581	0,227	Valid
	21	0,000	0,422	0,227	Valid
	22	0,000	0,470	0,227	Valid

Indicator	No	Score Sig.	R Count	R Table	Explanation
knowledge	23	0,000	0,517	0,227	Valid
Dimensions of	24	0,000	0,579	0,227	Valid
practice	25	0,000	0,514	0,227	Valid
	26	0,000	0,532	0,227	Valid
Perceptions of	27	0,000	0,572	0,227	Valid
bank interest					
Perceptions of	28	0,000	0,731	0,227	Valid
profit sharing	29	0,000	0,701	0,227	Valid
	30	0,000	0,774	0,227	Valid
	31	0,000	0,713	0,227	Valid
Perceptions of	32	0,000	0,701	0,227	Valid
sharia bank	33	0,000	0,665	0,227	Valid
products	34	0,000	0,679	0,227	Valid
Attention	35	0,000	0,709	0,227	Valid
Interest	36	0,000	0,660	0,227	Valid
	37	0,000	0,691	0,227	Valid
Desire	38	0,000	0,829	0,227	Valid
	39	0,000	0,711	0,227	Valid
Belief	40	0,000	0,783	0,227	Valid

Source: output of SPSS 24 and compiled by the author

In the results of the explanation in the table, the validity test has shown that the total value stated is the significance of around  $<0.05$  and also the calculated R value  $> R$  table. Then it can be stated that the results of all the question items contained in the research questionnaire show valid results.

### ***Reliability Test***

A tool for measuring reliability is the Cronbach's Alpha coefficient. If the Cronbach's Alpha value is around  $> 0.60$ , the instrument can be declared reliable. From these results, it can be presented in a table like the following:

**Table 3**  
**Reliability Test Results**

Variable	Score of Cronbach's Alpha	Cut Off Score	Explanation
Sharia Financial Literacy	0,641	0,60	Reliable
Religiosity	0,774	0,60	Reliable
Perception	0,837	0,60	Reliable
Interest in Saving	0,822	0,60	Reliable

Source: output of SPSS 24 and compiled by the author

The existence of exposure to the table can be drawn to the conclusion that all these variables can show reliability because they have a value that is in Cronbach's Alpha around > 0.60, so it can be used as a research instrument.

**Normality Test**

In determining the value, the residual value is normally spread or not, it is able to use the normality test. Thus, the normality test can be used with the Kolmogorov-Smirnov test. From the results of the normality test using the Kolmogorov Smirnov test, it can be described as shown in the table below:

**Table 4**  
**Normality Test Results**

Unstandardized Residual	
Asymp. Sig. (2.tailed)	0,200

Source: output of SPSS 24 and compiled by the author

The exposure in the table results that the independent and dependent variables have residual values which are normally distributed, because there is an unstandardized residual value of around 0.200 > 0.05.

**Multicollinearity Test**

Determining whether there is a high relationship between each independent variable contained in the multiple linear regression model uses the multicollinearity test. If there is a high relationship between the existing variables, the correlation between the independent variable and

the dependent variable can be said to be disturbed. Whereas in the multicollinearity test step, you can use the method by guiding the VIF value in each independent variable.

**Table 5**  
**Multicollinearity Test Results**

Model	Collinierity Statistics	
	Tolerance	VIF
Sharia Financial Literacy	0,999	1,001
Religiosity	0,733	1,363
Perception	0,733	1,365

Source: output of SPSS 24 and compiled by the author

The explanation in the table states that there is no multicollinearity in this study because the tolerance value in each independent variable has a value of  $> 0.10$  and the VIF value has a value of around  $< 10.00$ .

#### ***Heteroscedasticity Test***

In conducting a heteroscedasticity test which has the aim of knowing whether the regression model can be stated to have a difference in the variance from one residual to another. The regression model is said to be good if there is homoscedasticity or not heteroscedasticity. In conducting the heteroscedasticity test, using the Glejser test by looking at the significant value of the three variables. Here are the results:

**Table 6**  
**Heteroscedasticity Test Results**

Model	Score of Sig.
Sharia Financial Literacy	0,850
Religiosity	0,814
Perception	0,476

Source: output of SPSS 24 and compiled by the author

The existence of exposure to the table is able to indicate the similarity of variance or the existence of homocedasticity, so heteroscedasticity does not occur because the three independent variables have a significant value, which is around  $> 0.05$ .

**Multiple Linear Regression Analysis**

The research has used multiple linear regression analysis techniques in analyzing the data. Therefore, it can show an influence on sharia financial literacy and religiosity and the perception of being an independent variable regarding interest in saving in sharia banks is the dependent variable. As in this table the results are known:

**Table 7**  
**Multiple Linear Regression Analysis**

Model	Unstandardized Coefficients	
	B	Std. Error
(Constant)	-6,789	3,261
Sharia Financial Literacy	0,114	0,118
Religiosity	0,223	0,049
Perception	0,445	0,086

Source: output of SPSS 24 and compiled by the author

The explanation in the table can indicate the similarity to multiple linear regression which can be seen from the value of Unstandardized Coefficients. The coefficient is used to determine the contribution of changes in the value of the independent variable, the greater the coefficient value, the greater the contribution of change. The equation can be seen as follows:

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

$$Y = -6,789 + 0,114X_1 + 0,223X_2 + 0,445X_3 + 3,261$$

So, to be able to show more complete and detailed results regarding the influence on the independent variable and also the dependent variable, it can be seen by testing the hypothesis that will be carried out.

**Hypothesis Test**

**T Test or Partial Test**

In this research, a partial test has been used in order to be able to show partial results related to how much influence sharia financial literacy, religiosity, and the perception of being independent variables regarding interest in saving in sharia banks are the dependent variable. Therefore, this test can be seen from the significance column in order to show whether there is a significant influence or not on each variable used. Thus, the results can be presented as shown in the table below:

**Table 8**  
**T Test Results**

<b>Model</b>	<b>T</b>	<b>Sig.</b>
(Constant)	-2,082	0,014
Sharia Financial Literacy	0,967	0,337
Religiosity	4,571	0,000
Perception	5,193	0,000

Source: SPSS output and compiled by the author

From the table, the results of the T test or partial test can be described as follows:

***Sharia Financial Literacy***

The value of T can be calculated on the variable literacy towards sharia finance is around 0.967 which is said to be smaller in T table, where T table is around 1.996, and the significance value is around 0.337 which is said to be greater than the value of 0.05. It is stated that the literacy variable on sharia finance (X1) does not have a significant effect on the interest in saving in sharia banks (a case study of a student majoring in Sharia Economics Universitas Negeri Surabaya).

***Religiosity***

In the T value, it can be calculated on the religiosity variable which is around 4.571 which is said to be greater than the T table, so that the T table is around 1.996, and there is a significance value of around 0,000. It can be said to be smaller than the value of 0.05. Therefore, it is able to be stated in the religiosity variable (X2) which has a positive and also significant effect on the interest in saving in sharia banks (a case study of students in the Sharia Economics study program at Universitas Negeri Surabaya).

***Perception***

In the T value, the calculation of the perception variable, which is around 5.193, is said to be greater than the T table, so that the T table is around 1.996, and a significance value of around 0.000 is said to be smaller than the value of 0.05. Therefore, it is able to be stated in the perception variable (X3) which has a positive and also significant effect on the interest in saving in sharia banks (a case study of students in the Sharia Economics study program at Universitas Negeri Surabaya).

***F Test or Simultaneous Test***

In carrying out the simultaneous test, the objective is to show the effect (simultaneously) of the independent variables, namely on sharia financial literacy and religiosity as well as perceptions of the dependent variable, namely the interest in saving in sharia banks. The following are the results of the F test or from the simultaneous test in this study:

**Table 9**  
**F Test Results**

Model	F	Sig,
Regression	33,053	0,000
Residual		
Total		

Source: output of SPSS 24 and compiled by the author

What has been exposed in the table above has a calculation obtained from 3 variables with a value of 33.053 taken from F, it is known that the value is said to be greater than the F table with the acquisition of a number of 2.50 and the acquisition of a significant number of 0.000, the acquisition is of course small versus 0.05. This shows that the variables of sharia financial literacy, religiosity, and perception simultaneously or together have a significant effect on the interest in saving in sharia banks (a case study of students of the Sharia Economics study program, Universitas Negeri Surabaya).

***Coefficient of Determination (R2)***

In order to find out in terms of interest in savings in sharia banks, it is necessary to calculate the coefficient of determination (R2) in terms of the presentation or proportion contained in the total variation of the dependent variable related to the above, which can be known and this can be explained in the independent variable, namely sharia financial literacy (X1), religiosity (X2), perception (X3). For the calculation of the coefficient of determination (R2) in this research, it can be seen below:

**Table 10**  
**Result of the coefficient of determination**

Model	R Square
1	0,576

Source: output of SPSS 24 and compiled by the author

The above calculation shows 0.576 or it can also be said that 58% is obtained for R Square which is related to the coefficient of determination R<sup>2</sup> in the table above. With the influence of sharia financial literacy variables, as well as religiosity and also perception have an influence on interest in savings as much as 58% or 0.576 and so on or the remaining 48% or 0.424 obtained from other factors, this is obtained from the R square test with regression model above.

### ***The Influence of Sharia Financial Literacy on Interest in Saving in Sharia Banks***

Based on the results of this study, it shows that the sharia financial literacy variable partially has no significant effect on the interest in saving in sharia banks. So, it can be stated that the hypothesis in this study is rejected. The results of this study are in accordance with the assumptions put forward by Agus Yulianto (2018) that sharia financial literacy has no effect on the decision to save at sharia financial institutions.

Sharia financial literacy is not an absolute thing for the reason someone is interested in saving in the sharia banks because someone's sharia financial literacy affects decisions in overall financial planning both in the management and use of their finances (Herdianti, 2017). Herdianti (2017) in his research also found that people who have used sharia financial institution products do not necessarily understand sharia finance.

Many other factors can lead to interest in saving at sharia banks. The results of this study indicate that religiosity and perception have a positive and significant effect on interest in saving in sharia banks. The fact that in conventional banking contains elements of usury, can be a consideration for students to save in sharia banks. Meanwhile, Gusmail Emmang (2016) mentions how many factors cause the lack of public interest in saving at sharia banks, namely service quality, less strategic location because sharia bank branch offices are still small compared to conventional banks, and less innovative products.

### ***The Influence of Religiosity on Interest in Saving in Sharia Banks***

Based on the results of this study, it shows that the religiosity variable partially has a positive and significant effect on the interest in saving in sharia banks. Therefore, it can be stated that the hypothesis in this study is accepted. If the level of student religiosity is high, the interest in saving in sharia banks is also high. These results are in line with research conducted by

Romdhoni and Ratnasari (2018) that there is a significant influence between the variable of religiosity on customer interest in using savings products at BMT.

This is in accordance with what Syafi'i Antonio said. According to Syafi'i Antonio (2001) religion is believed to have discussed all mundane and life issues including how to manage finances and how to transact properly. Due to the strong encouragement of religious beliefs both textually and historically, sharia banks emerged. Religiosity should have a big role in the participation of UNESA Sharia Economics students towards sharia banks, because Islam strictly prohibits transactions containing usury as contained in the Al-Qur'an Surat Ali Imran verse 130:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُضَاعَفَةً ۖ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

“O ye who believe! Devour not usury, doubling and quadrupling (the sum lent). Observe your duty to Allah, that ye may be successful.”

### ***The Influence of Perceptions on Interest in Saving in Sharia Banks***

Based on the results of this study, it shows that the perception variable partially has a positive and significant effect on the interest in saving in sharia banks. Thus, the hypothesis in this study is accepted. It is in line with research conducted by Imran and Hendrawan (2017) which states that the Batam community's perception of sharia banks has a positive and significant effect on the interest in using sharia bank products.

The results of this study indicate that there is a positive perception of sharia banks from students, making them interested in saving at sharia banks. The higher the perception of bank interest that the law of bank interest is haram, the higher the compliance and adherence of customers to sharia principles so that students prefer to save in Sharia banks compared to saving in conventional banks that apply the bank interest system because in their perception of interest banks are forbidden (*haram*). Meanwhile, the higher the perception of the profit sharing system will also increase customer trust and confidence in sharia banks, it can influence the interest in saving at sharia banks (Rahmawaty, 2014). The perception that sharia bank products have many innovations and benefits can also increase students' interest in saving at sharia banks. The community, including students, wants a variety of products so that they have many choices in making a decision.

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***The Influence of Sharia Financial Literacy, Religiosity, and Perception on Interest in Saving in Sharia Banks***

Based on the results of this study, it shows that the variables of sharia financial literacy, religiosity, and perception simultaneously or together have a positive and significant effect on the interest in saving in sharia banks. Therefore, it can be stated that the hypothesis in this study is accepted. This is in line with research conducted by Amalia Fuadah (2018) that the level of religiosity, knowledge and perception simultaneously has a positive and significant effect on students' interest in saving in sharia banks. Sharia financial literacy, religiosity, and perceptions are related so that together they can affect the interest in saving in sharia banks. According to Crow and Crow (1973) there are several factors that can influence the emergence of a person's interest, namely the drive factor from within the individual, social motive factors, and emotional or feeling factors. Sharia financial literacy, religiosity, and perception are included in the driving factors from within the individual. If students have a high level of sharia financial literacy, a high level of religiosity, and a good perception of sharia banks, there will be an impetus for them to be interested in saving in sharia banks.

The three variables, namely Sharia financial literacy, religiosity, and perception must be equally considered by sharia banks if sharia banks aim to increase interest in saving. Because all three of them have their respective influence on interest in saving in sharia banks. Sharia financial literacy, religiosity, and perception are internal factors or factors within a person that can affect interest in saving. Interest in saving in sharia banks can also be influenced by external factors such as service quality, corporate image, social environment and so forth.

**CONCLUSION**

This study intends to examine the effect of sharia financial literacy, religiosity, and perceptions on the interest in saving in sharia banks either partially or simultaneously. In this study, the sample used was 77 students in the scope of the Sharia Economics study program, Universitas Negeri Surabaya. Thus, from the processed data, it can be concluded that partially sharia financial literacy does not have a significant effect on the interest in saving in sharia banks. Religiosity partially has a positive and significant effect on interest in saving in sharia banks. Perception partially has a positive and significant effect on interest in saving in sharia

banks. While sharia financial literacy, religiosity, and perception simultaneously or together have a positive and significant effect on interest in saving in sharia banks.

From the research that has been done, some suggestions can be given by researchers, namely: 1) For further researchers, it is expected that they can add to the variables studied so that the research carried out is more complete than previous studies. Because in this study, 42% of students' interest in saving in sharia banks was influenced by other variables which were not examined in this study; 2) For sharia banks, it is hoped that they can increase socialization regarding the profit sharing system used, innovation and product superiority owned by sharia banks to increase good perceptions among the public, including students. So that it can increase public interest, including students, to save in sharia banks.

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