

THE INFLUENCE OF KNOWLEDGE OF PARTAI KEADILAN SEJAHTERA (PKS) CADRES ON THE PREFERENCE OF SAVING IN SHARIA BANK WITH RELIGIOSITY AS A MODERATING VARIABLE



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Abstract

The purpose of this research is to determine the effect of knowledge on saving preferences in Sharia banks and to determine the role of religiosity in moderating knowledge of saving preferences in Sharia banks. The approach is quantitative research. The research subjects were Partai Keadilan Sejahtera (PKS) Cadres in Percut Sei Tuan District. The results of this study indicate that the results of multiple linear regression analysis with the use of Moderated Regression Analysis (MRA) partially indicate that the knowledge variable (X1) has a positive and significant effect on saving preferences in Sharia bank, while the moderating variable, namely religiosity (Z) has an effect positive and significant towards saving preferences (Y) in Sharia banks. The variable multiplication between the independent variable and the moderating variable is PR (Knowledge x Religiosity) where the religiosity variable moderates by weakening the relationship between the knowledge variable and the preference variable for saving in Sharia banks. Religion is not able to moderate the effect of knowledge on saving preferences in Sharia banks. The results of multiple linear regression analysis with the simultaneous use of Moderated Regression Analysis (MRA) show that simultaneously influencing the dependent variable, namely the preference for saving in Sharia bank with a significant level of $0.000 < 0.05$ and calculated F value = 1748,102 and F table = 3,939, so $1748.102 > 3,939$. Factor variations based on the results of multiple linear regression analysis with the use of Moderated Regression Analysis (MRA) that each variable is able to explain, variation of Preferences for Saving in Sharia bank of 98.1%. Meanwhile, another 1.9% is influenced by other variables outside the model.

Keywords: Religiosity, Saving Preference, Knowledge

INTRODUCTION

The phenomena that occur in society related to Sharia banks are very diverse. One of them is regarding the diversity of preferences and public attitudes toward Sharia banks. Indonesian people tend to receive interest, but there are also those who accept a profit-sharing system or both. According to Rusdianto & Ibrahim, people's understanding of Sharia banks is still low, causing the above. For Sharia banks, it is not only product introduction that is a challenge, but also that the public does not yet have the initiative to change their preferences from conventional banking products to Sharia banks products (Rusdianto & Ibrahim, 2019).

Cadres of the Partai Keadilan Sejahtera (PKS) are part of society that has quite a potential segmentation for saving activities (raising funds) having various savings preferences, so the researchers used Partai Keadilan Sejahtera (PKS) Cadres as research objects. The choice of Partai Keadilan Sejahtera (PKS) cadres as research respondents is because PKS is a party that has cadres with Islamic religious backgrounds and in accordance with the PKS Party's vision of becoming an Islamic party that is *rahmaan lil 'alamin* that is strong and at the forefront of serving the people and the Unitary State of the Republic of Indonesia. PKS also supports the development of the Sharia economy in order to improve justice and prosperity (PR of the PKS Fraction, 2022).

PKS Cadres are people who study in each Member Development Unit once a week. Islamic economics or Islamic economics is not a "foreign good" for PKS cadres. Notification regarding the concept of Islamic economics was received by the cadres in the subject matter being taught, especially *muamalah*. The law or the position of bank interest in the eyes of Islam is also often discussed, both during weekly coaching meetings or at every monthly review that is carried out. PKS cadres' understanding of the concept of Islamic economics raises the assumption that in general PKS cadres are more interested in using Sharia banks than conventional banks.

Based on initial observations made on cadres of PKS Percut Sei Tuan, it was found that 80%, namely 24 out of 30 PKS Percut Sei Tuan cadres, admitted that there was money set aside for savings. This money is the remainder of the average monthly income of IDR 4000,000.00 and the average monthly expenditure of IDR 2000,000.00 - IDR 2,500,000.00.

The above indicates that PKS Percut Sei Tuan cadres are highly interested in saving. Based on preliminary observations, it was also found that 60%, namely 18 out of 30 PKS Percut Sei Tuan cadres, had a savings account at a Sharia Bank.

Based on interviews with Percut Sei Tuan PKS cadres, Juandi stated “Preferring to save at conventional banks because conventional banking has been around for a long time, of course the level of security is higher, plus easy access because there are many ATM machines available in each area compared to Islamic banking”. Some of the factors behind customer preferences in choosing Sharia banks come from outside and from the customers themselves. Factors that influence customers' saving preferences can be divided into two major groups, including emotional factors and rational factors. Emotional factors imply that customers choose product targets based on subjective criteria such as pride or status, while rational factors are based on objective criteria such as size, weight and price.

Emotional factors in the form of trust are thought to influence PKS Percut Sei Tuan cadres, namely by emphasizing the existence of trust in transactions. Confidence in saving in Sharia banking is a customer's belief to maintain a long-term relationship with Sharia banks. In Mukhlis' research, he explained that the level of trust has a positive (+) and significant effect on Sharia bank savings. Mukhlis describes it mathematically as follows: $S = f(T)$, where S is savings and T is the level of confidence (Mukhlis, 2014).

Income is also suspected to be a factor influencing the preference of PKS Percut Sei Tuan cadres to save in Sharia bank. Income that can be saved is income that is deliberately separated or not used up for consumption, which is an increase. The income earned will also increase the potential for saving. Based on Luthfi & Pujiyono's research, it was found that the results of the logistic regression model equation showed that knowledge (PG) had a positive and significant effect on the saving preferences of Sharia banking students (Luthfi & Pujiyono, 2017). This indicates that income has a positive and significant influence on saving preferences. Luthfiani & Sari's research also states that students' interest in becoming customers of Sharia financial institutions is positively influenced by income (Luthfiani & Sari, 2019).

Trust, product knowledge and income on saving preferences of PKS Percut Sei Tuan members are also suspected to have a strong influence on customer religiosity

regarding Islamic banks. Religiosity is a person's conception and level of commitment to his religion. Religiosity is an important social determinant for someone to do charity. Based on research conducted by Sri & Ahmad, religiosity positively and significantly moderates the effect of knowledge on students' interest in saving at Sharia bank (Sri & ahmad, 2021). Based on research conducted by Adinda & Yudi found that religiosity moderates the relationship between belief and intention. The negative direction which means religiosity weakens the trust relationship with the intention to reuse OVO services. This research explains that low religiosity has a high influence of trust on the intention to reuse services (Adinda & yudi, 2021). Religiosity is also expected to moderate income towards one's preference for saving in Sharia bank. Based on research conducted by Masruroh who examined religiosity as a moderating variable between income and the intention to save at Sharia bank, it was revealed that religiosity is also expected to be a moderating variable capable of moderating income on the intention to save at Sharia bank (masruroh, 2015).

Based on the explanation of this background, this study intends to analyze the preferences or tendencies of PKS Percut Sei Tuan cadres to save at Sharia bank compared to other banks, after PKS Percut Sei Tuan cadres gain more knowledge about Sharia bank. The problem faced is whether trust in Sharia banks, knowledge of Sharia bank products, and income moderated by religiosity affect the saving preferences of PKS Percut Sei Tuan cadres in Sharia banks.

REVIEW OF LITERATURE

Saving preference is also interpreted as a feeling of preferring one thing over another (Hendri ma'ruf, 2006). Consumer preferences refer to a person's preferences when comparing the various groups of goods available for purchase (Arif Hoetoro, 2018). Preference is one of consumer behavior. Consumer behavior is the study of how individuals, groups and organizations select, buy, use and dispose of goods, services, ideas or experiences to satisfy their needs and wants (Philip Kotler dan Kevin Lane Keller, 2008).

A person's preference for an item or service varies greatly, which is greatly influenced by the user's level of confidence and understanding. The preferences of a Muslim will be very much different from the preferences of a non-Muslim. In Islam it is

clear and detailed enough to classify which goods are halal and which goods are bad. Islam also forbids to make lawful what has been determined as illegitimate and forbid what has become lawful. Both are impossible and never will be compromised, because each is based on a different world view. Preferences in Islam are here associated with consumption theory in Islam, because in the discussion of preferences the basis is the theory of consumer behavior. An unconscious mechanism, the various commodities and services available, but man succeeds in choosing between these sets of commodities and services. When making choices, humans will determine the relative value of the various commodities. Consumption in Islam is always guided by Islamic teachings. Important teachings related to consumption, for example, are suggestions to be modest in spending wealth as the word of Allah SWT in surah Al-Furqan verse 67 (Adiwarman Karim, 2008).

Religiosity

The word religion is found in Dutch (*Religie*) and in English (Religion). These religious words entered Indonesia brought by westerners when they colonized Indonesia, such as the Dutch and the British. Where the word religion was brought as well as spreading Christianity and Catholicism in Indonesia. The origin of the word religion is *relegere* which comes from Latin. The basic meaning of the word *relegere* is to be careful and strictly adhere to the rules and norms in matters of religion. It can be further explained that religion is a belief, norms and values in life that must be adhered to and maintained with great attention so as not to deviate and let go of religious beliefs and teachings (Faha, Masruchin, & Latifah, 2022). The root word *relegare* means to bind, which is where the meaning of the word binding is to bind oneself to a sacred magical power. This power is believed to be able to determine the way of life and influence human life in this world. Thus, it can be interpreted that the word religion has a meaning as a belief in a holy supernatural power that can determine the direction of life and human life in accordance with strict rules and norms so that it does not escape and deviate from whatever will has been determined by this holy supernatural power in life (Muhaimin, 2005).

In English, trust is a verb and a noun at the same time. This can be interpreted that trust is something that is shared and reciprocal. As a verb, trust flows from someone who gives it to someone who receives it. Trust besides being the key to all relationships, it is

also the glue for the organization. Trust comes from three sources: personal, institutional and a person who consciously chooses to place trust in another person (Stephen R Covey, 2017). Trust is the most valued value in human relations and perhaps a less understood concept in the workplace. Trust is a feeling of trust that a person has in another person. This trust is based on integrity, reliability and care. Trust is also defined as “actor’s expectation of the other party’s competence, goodwill and behavior”. Competence includes: techniques, abilities, skills and know-how which are the causative variables of trust in professional relationships. Trust is “certain behavioral tendencies that can reduce the risks that arise from their behavior”. Trust is inherently bound, not to risk, but to possibilities. Trust always contains the connotation of belief in the midst of various possible consequences, whether it is related to individual actions or to the operation of the system. Trust usually serves to reduce or minimize the harm that comes from certain activities (Damsar dan Indrayani, 2009).

General Income according to Reksoprayitno (Soediyono Reksoprayitno, 2004), defining income as the total revenue earned in a certain period. Income is the total receipt by individuals for their work in the form of salary, in a certain period. Meanwhile, according to Mubyarto defines income as a result in the form of money or other materials (Mubyarto, 2005).

Framework of Thinking

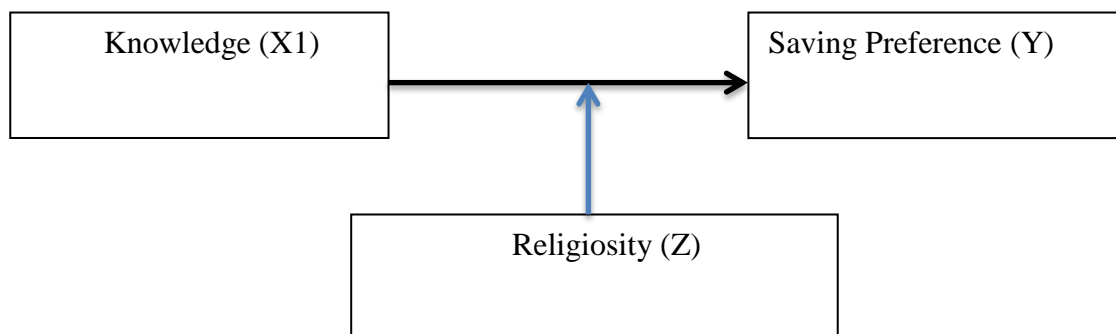


Figure 1
Framework of Thinking

RESEARCH METHOD

The research approach is quantitative. Quantitative is a type of research activity whose specifications are systematic, planned and clearly structured from the start to the making of the research design, both regarding research objectives, research subjects, research objects, data samples, data sources, and methodology (from data collection to data analysis) (Puguh Suhardi, 2009). The subjects used in this study were PKS cadres in the Precut Sei Tuan District. The type of data used in this research is primary data. Primary data is data that is directly obtained by researchers from the field (Bawono, 2006). In this case, the subjects of the research were the cadres of the PKS, Precut Sei Tuan District. The population is 1660 respondents and the sample is 101 respondents. The data collection technique in this study was to use a questionnaire method. The questionnaire is a list of questions given to research objects who are willing to respond according to user requests. In this research, each question in the questionnaire will be measured using a Likert scale with the value distribution mechanism used as follows. Validity tests, reliability tests, moderation linear statistics, traditional assumption tests, and hypothesis testing are data analysis approaches used in this research. Data is processed using IBM SPSS 26.00.

RESULTS AND DISCUSSION

The study uses data analysis in the form of multiple linear regression analysis with analytical techniques Moderated Regression Analysis (MRA) to analyze the development of each variable, namely the dependent variable (Y), namely the preference for saving in Sharia Banks, the independent variable (X), namely knowledge (X1) as well as the moderating variable (Z), namely religiosity where, testing between the dependent variable, independent variable and moderating variable begins with a test of validity and reliability.

The validity test is carried out in each question item. We compare the results of the r calculation to the r table with $df = n-2$ in sig 5%. If r table $<$ than r count, then it is valid. Thus, the number of respondents is 101, so r table can be obtained through Pearson's r product moment with df (degree of freedom) = $n-2$, so $101-2 = 99$, then r table =, meanwhile r count can be seen from Corrected Item Total Correlation.

Table 1
Validity Test Results for All Dimensions
Dependent Variable and Independent Variable

No	Variable Dimensions	Statement	r count	r table	Information
1	Knowledge	1	0.892	0.1956	Valid
		2	0.317	0.1956	Valid
		3	0.773	0.1956	Valid
		4	0.892	0.1956	Valid
		5	0.773	0.1956	Valid
		6	0.892	0.1956	Valid
		7	0.317	0.1956	Valid
2	Religiosity	1	0.917	0.1956	Valid
		2	0.895	0.1956	Valid
		3	0.895	0.1956	Valid
		4	0.275	0.1956	Valid
		5	0.295	0.1956	Valid
		6	0.917	0.1956	Valid
		7	0.895	0.1956	Valid
		8	0.917	0.1956	Valid
		9	0.895	0.1956	Valid
3	Saving Preferences	1	0.972	0.1956	Valid
		2	0.972	0.1956	Valid
		3	0.886	0.1956	Valid
		4	0.972	0.1956	Valid
		5	0.886	0.1956	Valid
		6	0.972	0.1956	Valid

Table 2
Reliability Test Results against All Dimensions
Dependent Variable and Independent Variable

No	Variable Dimensions	Cronbach's Alpha	Coefficient Alpha	Information
1	Knowledge	0.895	>0.60	Reliable
2	Religiosity	0.994	>0.60	Reliable
3	Saving Preferences	0.975	>0.60	Reliable

This study uses multiple linear regression analysis with usage of Moderated Regression Analysis (MRA) analysis technique.

Classic Assumption Test

The classical assumption test is an analysis carried out to find out whether the Ordinary Least Square (OLS) linear regression model has problems in the form of classical assumptions. The classic assumption test used in this study consists of; normality test and heteroscedasticity test. Meanwhile, the multicollinearity test cannot be performed on Moderated Regression Analysis (MRA) analysis technique because the model is only a simple linear regression.

Normality Test

This normality test functioned to obtain results in explaining whether a model in the regression of confounding or residual variables has a normal distribution. It is seen from Kolmogorov-Smirnov with the provision that if $\text{sig} > 0.05$. It can be categorized that the data has been normally distributed and there are no problems in the normality testing problem. The following are the output results from the SPSS Version 26 application, namely:

Table 3
Normality Test

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		101
Normal Parameters, b	Means	.0000000
	std. Deviation	.01249196
Most Extreme Differences	Absolute	.139
	Positive	.139
	Negative	-.133
Test Statistics		.139
asymp. Sig. (2-tailed)		.053c

- a. Test distribution is Normal.
 - b. Calculated from data.
 - c. Lilliefors Significance Correction.
- Source: Data Processed by the Researchers

From the table shown above, it can be seen that the dependent variable, independent variable, moderating variable, variable multiplication between the independent variable and

the moderating variable, namely knowledge and religiosity can be categorized as normally distributed because the value asymp Sig. >0.05.

Heteroscedasticity Test

The heteroscedasticity test is a residual variant that has dissimilarity between the independent variables in which all observations are in the regression model. In knowing the model there is heteroscedasticity then in using scatterplot and the Glejser test. The following is the output generated from the SPSS Version 26 application in the form of a scatterplot.

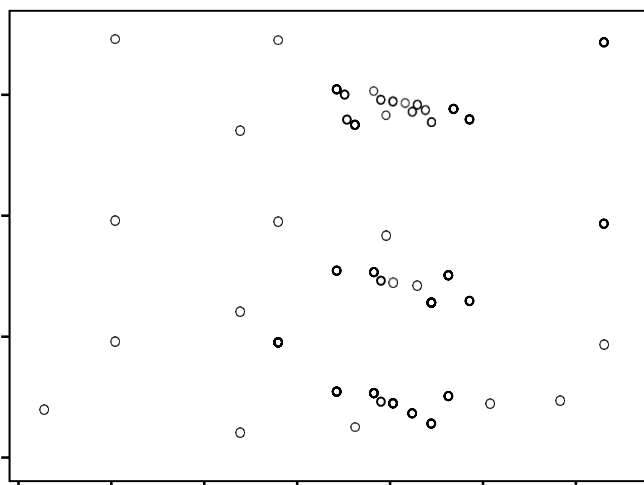


Figure 2
Heteroscedasticity Test Using Scatterplot
Dependent Variables: Saving Preferences

From the image that has been shown above, it can be explored as follows: a) Data in the form of dots scattered between the top and bottom or around 0; b) Data in the form of dots do not converge and are not collected and are scattered between the top and bottom only; c) Data in the form of dots do not form in a wavy pattern that widens then narrows then widens again; d) The data is in the form of scattered dots without forming any pattern.

Statistical Test

Statistical test is a test that is carried out with the aim of producing a decision about a claim about the population. Statistical tests include statistical t tests, statistical f tests and tests of the coefficient of determination (R²).

Statistical T Test (Partial Significance Test)

Statistical t test (partial significance test) is a test that is carried out partially or individually between the independent variable and the dependent variable. To examine the decision making on the t test, it can be carried out in two ways, including:

If $\text{sig} > 0.05$, it is concluded that H_0 is accepted

If $\text{sig} < 0.05$, it is concluded that H_0 is rejected

If $-t \text{ table} < t \text{ count} < t \text{ table}$, it is concluded that H_0 is accepted

If $t \text{ count} < -t \text{ table}$ and $t \text{ count} > t \text{ table}$, it is concluded that H_0 is rejected

Meanwhile, taking the value of t table is based on $df = n-1$; two sides/ $0.05 = 101-1 = 100 /0.05$, so t table is 1.66023. Following are the output results from SPSS against multiple linear regression analysis with Moderated Regression Analysis (MRA) analysis technique.

Table 4
T Test Statistics (Partial Significance Test)

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	std. Error	Betas		
(Constant)	3,614	.930		3,885	.000
1 Knowledge Religiosity Knowledge x Religiosity	164	.065	-.151	2,518	.013
	.864	.046	1.207	18,837	.000
	.001	.001	-.076	.889	.376

Source: Data Processed by the Researchers

From the table above, you can see from the partial influence of the independent variable (X), namely Knowledge (X1) and the moderating variable, namely Religiosity (Z) and the variable multiplication between the independent variable and the moderating variable, namely Knowledge x Religiosity on the dependent variable, namely Saving Preference (Y) as follows:

Knowledge (X1) on the preference for saving in Sharia banks

From the table above it can be seen that the sig value is 0.013 < 0.05, it is concluded that Ho is rejected. At the value of t count = 2.518 and t table = 1.66023, then 2.518 > 1.66023, it was concluded that Ho was rejected

Partially, knowledge has a significant positive effect on saving preferences in Sharia banks. The effect is huge 2,518, meaning when knowledge increase by 1 unit, then knowledge to increase by 2,518 assuming that other variables are constant.

Religiosity (Z) on Saving Preferences in Sharia Banks

From the table above it can be seen that the sig value is 0.000 < 0.05, it was concluded that Ho was rejected. At the value of t count = 18,837 and t table = 1.66023, then 18.837 > 1.66023, concluded that Ho is accepted

Partially, religiosity has a positive influence on saving preferences in Sharia banks 18,837, meaning when religiosity increase by 1 unit, then religiosity to increase by 18,837 assuming that other variables are constant.

Variable Multiplication between Knowledge and Religiosity on Saving Preferences in Sharia Banks.

From the table above it can be seen that the sig value is 0, 376 < 0.05, it was concluded that Ho was accepted. At the value of t count = 0.889 and t table = 1.66023, then 0.889 < 1.66023, it is concluded that Ho is rejected

Partially knowledge with religiosity do not have significant influence on the preference of saving in Sharia banks. In other words, religiosity variable moderates by weakening the variable associations knowledge on saving preference variables in variables Banks. Religion is not able to moderate the effect of knowledge on saving preferences in Sharia banks.

Based on the table above, the multiple linear regression equation with Moderated Regression Analysis (MRA) analysis technique as follows:

$$PM = -3,614 + 164P + .864R + .001PR + e$$

PM = Saving Preferences in Sharia Banks
P = Knowledge
R = Religiosity
PR = Religious Knowledge
e = Error term

Statistical F Test (Simultaneous Significance Test)

Statistical F test (simultaneous significant test) is a test that aims to show whether all of the independent variables included in the model have an influence that can jointly affect the dependent variable. To examine the decision making on the F test, it can be done in two ways, including:

If sig > 0.05, it is concluded that Ho is accepted

If sig < 0.05, it is concluded that Ho is rejected

If F count < F table, it is concluded that Ho is accepted

If F count > F table, it is concluded that Ho is rejected

Meanwhile, taking the value of F table is based on $df_1=k-1$, $df_2=nk-1$. decision making $df_1=k-1$, $df_2=nk-1$, then $df_1=2-1=1$, $df_2=101-3-1=97$, so the F table using one-tailed test (5%) is 3.939. The following is the output result of spss against multiple linear regression analysis with Moderated Regression Analysis (MRA) analysis technique.

Table 5
Statistical F Test (Simultaneous Significance Test)

ANOVA ^a						
Model	SuRELIGIUSITY of Squares	df	Mean Square	F	Sig.	
1	Regression	4040591	3	1346864	1748.102	.000b
	Residual	74,736	97	.770		
	Total	4115.327	100			

Source: Reseachers' Processed Data

From the table above which has been shown above, it can be seen about the simultaneous effect of the independent variable (X), namely Knowledge (X1) and the moderating variable, namely Religiosity and the multiplication variable between the independent variable and the moderating variable, namely Knowledge x Religiosity on the dependent variable, namely Preference for saving in Sharia banks. That the decision making on the F test, as follows: a) From the table above it can be seen that the sig value is $0.000 < 0.05$, it was concluded that Ho was rejected; b) At the calculated F value =1748,102 and F table =3,939, so $1748.102 > 3.939$, summed up Ho was rejected.

From the explanation above, it can be concluded that simultaneously there is a significant influence between the independent variable Knowledge (X1) and the moderating variable, namely religiosity (Z) and the variable multiplication between the independent variable and the moderating variable, namely religiosity on the dependent variable, namely the preference for saving in Sharia banks (Y).

Multiple Determination Coefficient (R2)

The Multiple Determination Coefficient (R2) is a test that aims to see the important size in a regression because it can provide information on whether the regression model has been properly estimated or not where, the multiple coefficient of determination (R2) gives an idea of how high the variation of the dependent variable is in explaining all the independent variables in a model.

Table 6
Test of the Coefficient of Determination (R2)

Summary Model^b

Model	R	R Square	Adjusted R Square	std. Error of the Estimate	Change Statistics	
					R Square Change	F Change
1	.991 ^a	.982	.981	.878	.982	1748.102

Source: Researchers' Processed Data

From the table above shown above that the independent variable has 1 adjusted R Square value variable, it can be concluded that the table above shows an adjusted r square value of 0.981, this indicates the Knowledge variable and the moderating variable, namely Religiosity and the variable multiplication between the independent variables with the moderating variable namely Saving Preference x Religiosity of 98.1%. Meanwhile, another 1.9% is influenced by other variables.

The Effect of Knowledge on Saving Preferences in Sharia Banks

Tests carried out in this study found that partially knowledge has a significant positive effect on saving preferences in Sharia banks. The effect is huge 2,518 means that if knowledge increases by 1 unit, then the preference for saving increases by 2,518 assuming

that other variables are constant. When the level of knowledge of PKS cadres in Percut Sei Tuan District increases, the preference for saving in Sharia banks will increase.

The results of this study are in line with research conducted by Rizal Prasasti (2020) which states that knowledge has a positive and significant effect on saving preferences in Sharia banks.

Religiosity in Moderating Knowledge against Saving Preferences in Sharia Banks

Tests carried out in this study obtained that knowledge with religiosity has no significant effect on saving preferences in Sharia banks. Partially, knowledge with religiosity do not have significant influence on the preference of saving in Sharia banks. In other words, religiosity variable moderates by weakening the variable associations knowledge on saving preference variables in Sharia Banks. This is in accordance with the theory put forward by Sutrisno who stated that the community is given the authority to manage their own development funds both from the government and from other parties and the community must own its knowledge and skills to apply understanding of concepts and risks, skills to be able to make effective decisions in a financial context to improve financial well-being, both individual and social, and to be able to participate in society. Likewise with the PKS cadres in Percut Sei Tuan district, Religiosity has no relationship in moderating the knowledge of PKS cadres, Percut Sei Tuan district on saving preferences in Sharia banks. The results of this study are in line with research conducted by Rizal Prasasti (2020), Religion is not able to moderate the effect of knowledge on saving preferences in Sharia banks.

CONCLUSION

The results of multiple linear regression analysis with the use of Moderated Regression Analysis (MRA) partially show that the knowledge variable (X1) has a positive and significant effect on saving preferences in Sharia banks, while the moderating variable, namely religiosity (Z) has a positive and significant effect on Saving Preferences (Y) in Sharia Banks. The variable multiplication between the independent variable and the moderating variable is PR (Knowledge x Religiosity) where variable of religiosity

moderates by weakening the variable associations knowledge on saving preference variables in Sharia banks.

The results of multiple linear regression analysis with the simultaneous use of Moderated Regression Analysis (MRA) show that simultaneously influencing the dependent variable, namely the preference for saving in Sharia banks with a significant level of $0.000 < 0.05$ and calculated F value = 1748,102 and F table = 3,939, so $1748.102 > 3,939$.

Factor variations based on the results of multiple linear regression analysis with the use of Moderated Regression Analysis (MRA) that each variable is able to explain the variation of Preferences for Saving in Sharia banks of 98.1%. Meanwhile, another 1.9% is influenced by other variables outside the model.

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