

THE INFLUENCE OF RELIGIOSITY, PRODUCT KNOWLEDGE, AND LOCATION ON THE INTEREST IN SAVING IN ISLAMIC COMMERCIAL BANKS (Study on the Community Of Wonosobo Regency)

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Abstract: This researcher aims to analyze the influence of religiosity, product knowledge, and location on savings interest in Sharia public banks (among the community of Wonosobo Regency) simultaneously and partially. Data was obtained through a questionnaire with 75 respondents from Wonosobo Regency. The analytical model employed multiple linear regression analysis, including F-test, t-test, and R-squared data analysis techniques. The research results indicate that religiosity, product knowledge, and location significantly influence savings interest. Specifically, religiosity and product knowledge significantly impact savings interest, whereas location does not substantially affect savings interest in Sharia public banks among the community of Wonosobo Regency.

Keywords: religiosity, product knowledge, location, and Interest Saving

INTRODUCTION

Islamic banks prioritize profit-sharing schemes and forbid interest (riba) by Sharia law. They provide goods and services that align with Islamic principles and are profitable. The belief that there are no notable distinctions between Islamic and traditional financial systems is widespread. The main distinction is that Islamic banks use a profit-sharing model, whereas conventional banks use an interest-based model.

The Financial Services Authority (OJK) 2023 Financial Development Report states that Islamic banking in Indonesia still has a way to go before it can overtake traditional banks in terms of market share. Islamic banking holds a mere 7.44% market share, while conventional banks have a 92.56% share. The Islamic banking industry should be concerned about this very tiny market share and keep up its efforts to raise public awareness of Sharia banking products. Considering that Muslims make up the majority of Indonesia's population, this is especially odd. According to the Financial Development Report of Sharia Finance, OJK (2023), this phenomenon acts as an assessment for the Islamic banking industry to improve quality and raise public interest in utilizing Islamic banking products.

Sharia bank savings rank second among 35 cities and regencies in the province of Central Java, indicating low-interest savings rates in Wonosobo Regency as well. This comparatively low ranking indicates the difficulties Sharia banks face in luring and retaining Third Party Funds (DPK) in this domain. This circumstance emphasizes the need for calculated steps to raise public interest and trust in Sharia banking services and products in Wonosobo (Central Java Statistics Agency, 2021).

Based on the research by Nurdin & Ulwiya (2020), Mardiana et al. (2021) stated that the religiosity variable can significantly influence the interest in saving in Islamic banks. However, in the results of Suprihati et al. (2021), Sodik et al. (2022) stated that the religiosity variable has an insignificant influence on the interest in saving in Islamic banks.

Based on the research by Rokhani & Nurkhin (2021) and Sodik et al. (2022), the product knowledge variable can significantly influence the interest in saving in Islamic banks. However, the results from Suprihati et al. (2021) and Prasetyo & Siwi (2022) show different findings, indicating that the product knowledge variable has an insignificant influence on the interest in saving in Islamic banks.

The research conducted by Wijaya et al. (2023) and Triyono et al. (2021) states that location significantly influences the interest in saving in Islamic commercial banks. This differs from the research conducted by

Sulistiyawati et al.(2022) and Purnomo et al. (2021), which states that location has an insignificant influence on the interest in saving in Islamic commercial banks.

Based on business phenomena and previous research findings, the researcher is interested in further investigating and focusing on the title "Analysis of the Influence of Religiosity, Product Knowledge, and Location on the Interest in Saving in Islamic Commercial Banks among the People of Wonosobo Regency."

INDICATOR

Variable	Indicator
Interest saving	Ferdinand (2014:190) defines the indicators as follows: Y1.1 = Information Search Intensity Y1.2 = Immediate Purchase Intention Y1.3 = Preferential Desire.
Religiosity	according to Huber & Huber (2012) are formed by several indicators, consisting of: X1.1 = Intellectual Dimension X1.2 = Ideology. X1.3 = Public Practice X1.4 = Private Practice X1.5 = Religious Experience
Product knowledge	according to Peter & Olson (2000) are as follows: X2.1 = Knowledge about Product Attributes X2.2 = Knowledge about Product Benefits X2.3 = Knowledge about Satisfaction
Location	according to Tjiptono (2014), are as follows: X3.1 = Access X3.2 = Visibility. X3.3 = Traffic X3.4 = Parking Space X3.5 = Expansion X3.6 = Environment

THEORETICAL FRAMEWORK AND HYPOTHESIS

Theoretical Framework

Based on the literature review and previous studies, the theoretical framework in this research is shown in Figure 1.

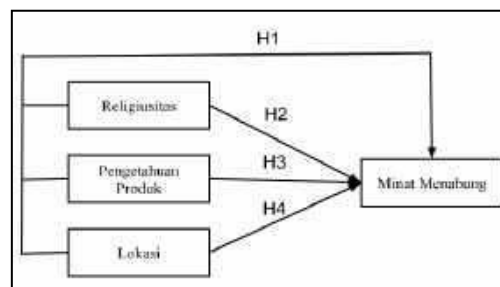


Figure 1. Theoretical Framework

Hypothesis of the study

Based on the influence between variables, the hypotheses in this research are formulated as follows:
H1 = It is suspected that religiosity, product knowledge, and location simultaneously significantly influence the interest in saving in Islamic commercial banks among the people of Wonosobo Regency.

H2 = It is suspected that religiosity has a significant partial influence on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency.

H3 = It is suspected that product knowledge has a significant partial influence on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency.

H4 = It is suspected that location has a significant partial influence on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency.

RESEARCH METHODS

Population and Sample

According to Ferdinand (2014:171), the population comprises all the comparable components that make up the research focus and is seen by the researcher as the research universe. Sugiyono (2011:117) defines the population as a generalized region of items or subjects that share features the researcher considers similar for analysis and conclusion. This definition means that the whole population of Wonosobo Regency is the population under study in this study.

Sugiyono (2012:118) defines a sample as a subset of the quantity and qualities that comprise the population. Forty-eight criteria listed by the author determine the sample size for this study. Purposive sampling, also known as judgment sampling or non-probability sampling, was the sampling method employed in this investigation. Using a process called purposeful sampling, samples are chosen by predetermined standards. This is done because the researcher knows that a specific target group can supply the required information since they meet the researcher Ferdinand's (2014) criteria and possess the necessary knowledge. The calculation method is $n \times 25$. Data Collection Methods

A questionnaire is a method of gathering data in which participants are asked to respond in writing to assertions or questions. It is an effective method when the researcher is sure of the variables to be measured and is aware of what to anticipate from the respondents. A questionnaire is also appropriate when the respondents are dispersed across an extensive geographic area and the number is reasonably high. Surveys may be sent directly to respondents, through the mail, the Internet, or both, and may contain closed- or open-ended questions or statements (Sugiyono, 2011:199-200). A 1-4 Likert scale is used in the questionnaire for this investigation.

Data Analysis Techniques

In this study, the data analysis techniques used are the F test, coefficient of determination (R^2), and t-test, using SPSS 25.00.

RESULTS AND DISCUSSION

Validity Test

A questionnaire's validity is evaluated using the validity test. If the questions on a questionnaire clarify what is being measured, it is deemed legitimate. If it accurately captures the variables that the study aims to capture, Ghozali (2018:51) states that every item is regarded as legitimate if the computed value (price) is less than 0.05, according to Sulistyorini (2020). If the calculated value (r hitung) is greater than the table value (r table), it is also considered legitimate.

Table 1. Religiosity Validity Test

Indicator	Significance Results	rating	Description
X1.1	0,000	0,705	Valid
X1.2	0,000	0,685	Valid
X1.3	0,000	0,591	Valid
X1.4	0,000	0,629	Valid
X1.5	0,000	0,639	Valid

Source: Primary Data, processed with SPSS 25, 2024.

All questions for the religiosity variable are valid, as indicated by the significance results being less than 0.05.

Table 2. Product Knowledge Validity Test

Indicator	Significance Results	r hitting	Description
X2.1	0,000	0,852	Valid
X2.2	0,000	0,870	Valid
X2.3	0,000	0,741	Valid

Source: Primary Data, processed with SPSS 25, 2024.

All questions for the product knowledge variable are valid, as indicated by the significance results being less than 0.05.

Table 3. Location Validity Test

Indicator	Significance Results	r hitting	Description
X3.1	0,000	0,777	Valid
X3.2	0,000	0,760	Valid
X3.3	0,000	0,729	Valid
X3.4	0,000	0,818	Valid
X3.5	0,000	0,764	Valid
X3.6	0,000	0,668	Valid

Source: Primary Data, processed with SPSS 25, 2024.

All questions for the location variable are valid, as indicated by the significance results being less than 0.05.

Table 4. Interest Saving Validity Test

Indicator	Significance Results	r hitting	Description
Y1.1	0,000	0,899	Valid
Y1.2	0,000	0,914	Valid
Y1.3	0,000	0,785	Valid

Source: Primary Data, processed with SPSS 25, 2024.

All questions for the interest saving variable are valid, as indicated by the significance results being less than 0.05.

Reliability Test

Reliability testing is used to determine the dependability of a research instrument when tested in the field. A reliable research instrument (questionnaire) is clear and well-understood by respondents, so they provide consistent answers when the instrument is administered twice to respondents at different times. A variable is considered reliable if it has a Cronbach's Alpha value greater than 0.05 Sulistyorini (2017:73).

Table 5. Religiosity Reliability Test

Cronbach's Alpha		N of Item
0,639		5
Indicator	Cronbach's Alpha if Item Deleted	Description
	0,553	Reliable
X1.2	0,593	Reliable
X1.3	0,726	Reliable
X1.4	0,759	Reliable
X1.5	0,754	Reliable

Source: Primary Data, processed with SPSS 25, 2024.

Overall, the value exceeds Cronbach's Alpha standard (0.50), so the religiosity indicators or questionnaire are reliable as a measurement tool for the religiosity variable.

Table 6. Product Knowledge Reliability Test

Cronbach's Alpha		N of Item
0,758		3
Indicator	Cronbach's Alpha if Item Deleted	Description
X2.1	0,824	Reliable
X2.2	0,787	Reliable
X2.3	0,797	Reliable

Source: Primary Data, processed with SPSS 25, 2024.

Overall, the value exceeds Cronbach's Alpha standard (0.50), so the product knowledge indicators or questionnaires are reliable as a measurement tool for the religiosity variable.

Table 7. Location Reliability Test

Cronbach's Alpha		N of Item
0,847		6
Indicator	Cronbach's Alpha if Item Deleted	Description
X3.1	0,657	Reliable
X3.2	0,715	Reliable
X3.3	0,733	Reliable
X3.4	0,704	Reliable
X3.5	0,684	Reliable
X3.6	0,583	Reliable

Source: Primary Data, processed with SPSS 25, 2024.

Overall, the value exceeds Cronbach's Alpha standard (0.50), so the location indicators or questionnaires are reliable measurement tools for the religiosity variable.

Table 8. Interest Saving Reliability Test

Cronbach's Alpha		N of Item
0,836		3
Indicator	Cronbach's Alpha if Item Deleted	Description
Y1.1	0,831	Reliable
Y1.2	0,819	Reliable
Y1.3	0,727	Reliable

Source: Primary Data, processed with SPSS 25, 2024.

Overall, the value exceeds Cronbach's Alpha standard (0.50), so the interest-saving indicators or questionnaires are reliable as a measurement tool for the religiosity variable.

Linearity Test

Widana & Muliani (2020:47-53) state that the linearity test requires analysis when research data employs simple or multiple linear regression. This Test aims to assess the relationship between independent and dependent variables. Linearity testing can be conducted using the F value, where the significance of Deviation From Linearity is compared to 0.05. The F value can be observed in the Deviation From Linearity results.

Table 9. Linearity Test

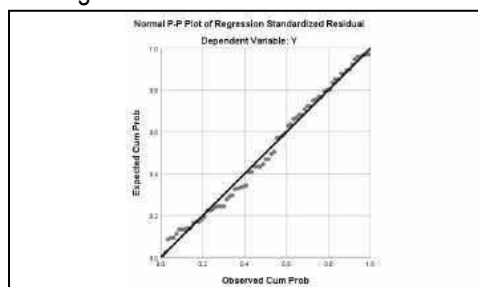
Indicator	Deviation From Linearity	Description
Religiusitas (X1)	0.053	Linear
Pengetahuan Produk (X2)	0.204	Linear
Lokasi (X3)	0.272	Linear

Source: Primary Data, processed with SPSS 25, 2024.

It is known that all independent variables have values greater than 0.05, which means there is a linear relationship between the independent and dependent variables.

Normality Test

Menurut Sulistyorini (2017) Uji normalitas untuk menguji apakah variabel independen dan dependent dapat berdistribusi normal atau tidak. Model regresi yang baik adalah distribusi data, normal atau mendekati normal. Dalam penelitian ini, digunakan dua cara analisis, yakni dengan menggunakan analisis grafik P-Plot serta analisis statistik Metode Uji One-Sample Kolmogorov-Smirnov.



Source: Primary Data, processed with SPSS 25, 2024.

Figure 1. Normal Probability Plot

It shows that the points are scattered around the diagonal line, or it can be concluded that the pattern is usually distributed; thus, the regression model meets the normality assumption.

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		75
Normal Parameters ^b	Mean	,0000000
	Std. Deviation	1,69205225
Most Extreme Differences	Absolute	,073
	Positive	,073
	Negative	-,055
Test Statistic		,073
Asymp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Primary Data, processed with SPSS 25, 2024.

Figure 2. One-Sample Kolmogorov-Smirnov Test

Based on the One-Sample Kolmogorov-Smirnov test, the significance value is 0.200, which is greater than 0.05, so it can be concluded that the data is usually distributed.

Multicollinearity Test

Model	Collinearity Statistic		
	B	Tolerance	VIF
(Constant)	2,282		
Religiusitas	0.293	0.887	1.128
Pengetahuan Produk	0.481	0.569	1.757
Lokasi	-0.073	0.589	1.697

Source: Primary Data, processed with SPSS 25, 2024.

Figure 3. Multicollinearity Test

It can be seen that the calculation results for Tolerance are ≤ 0.10 . Similarly, the VIF values indicate that no independent variable has a VIF value ≥ 10 . It can be concluded that there is no multicollinearity among the independent variables.

Heteroscedasticity Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3,549	,906		3,918	,000
	Religiusitas (X1)	-,026	,051	-,061	-,515	,608
	Pengetahuan Produk (X2)	-,068	,070	-,142	-,963	,339
	Lokasi (X3)	-,063	,045	-,205	-1,411	,163

a. Dependent Variable: AbsUt

Source: Primary Data, processed with SPSS 25, 2024.

Figure 4. Heteroscedasticity Test

It can be seen that the independent variables overall have significance values > 0.05 . This indicates that the regression model in this study does not experience heteroscedasticity.

Result of the Simultaneous Significance test (F-Test)

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	104,322	3	34,774	11,653	,000 ^b
	Residual	211,865	71	2,984		
	Total	316,187	74			
Dependent Variable: Minat Menabung (Y)						
Predictors: (Constant), Religiusitas (X1), Pengetahuan Produk (X2), Lokasi (X3)						

Source: Primary Data, processed with SPSS 25, 2024.

Figure 5. F Test

The results show that $F_{\text{calculated}} = 11.653 > F_{\text{table}} = 2.73$ or significance = $0.00 < 0.05$, indicating a significant effect of religiosity, product knowledge, and location simultaneously on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency. Therefore, Hypothesis 1, which states, "It is suspected that religiosity, product knowledge, and location simultaneously have a significant effect on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency," is accepted.

Coefficient of Determination (R^2)

According to Ghozali (2018:97), the coefficient of determination (R^2) measures the extent to which the model explains the variation in the dependent variable. The value of the coefficient of determination ranges from 0 (zero) to 1 (one).

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,574 ^a	0,330	0,302	1,727
Predictors: (Constant), Religiusitas (X1), Pengetahuan Produk (X2), Lokasi (X3)				

Source: Primary Data, processed with SPSS 25, 2024.

Figure 6. Coefficient of Determination (R^2)

The Adjusted R Square value obtained is 0.302 or 30.2%. This indicates that the variables of religiosity, product knowledge, and location contribute to 30.2% of the influence on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency. In comparison, the remaining 69.8% is influenced by other variables not examined in this study.

t-Statistic Test

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,282	1,731		1,318	0,192
	Religiusitas (X1)	0,293	0,098	0,310	3,002	0,004
	Pengetahuan Produk (X2)	0,481	0,135	0,460	3,570	0,001
	Lokasi (X3)	-0,073	0,085	-0,108	-0,856	0,395
a. Dependent Variable: Y (Minat Menabung)						

Source: Primary Data, processed with SPSS 25, 2024

Figure 7. t Statistic Test

1. The calculated t-value for the religiosity variable is $3.002 > t_{\text{table}} = 1.99394$ or significance = $0.004 < 0.05$, which means there is a significant effect of religiosity partially on the interest in saving in Islamic commercial banks. Therefore, Hypothesis 2, which states, "It is suspected that religiosity has a significant partial effect on the

interest in saving in Islamic commercial banks among the people of Wonosobo Regency," is accepted.

2. The calculated t-value for the Product Knowledge variable is $3.570 > t\text{-table} = 1.99394$ or significance = $0.001 < 0.05$, which means there is a significant effect of product knowledge partially on the interest in saving in Islamic commercial banks. Therefore, Hypothesis 3, which states, "It is suspected that product knowledge has a significant partial effect on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency," is accepted.

3. The calculated t-value for location is $-|0.856| < 1.99394$ or significance = $0.395 > 0.05$, which means there is an insignificant effect of location partially on the interest in saving in Islamic commercial banks. Therefore, Hypothesis 4, which states, "It is suspected that location has a significant partial effect on the interest in saving in Islamic commercial banks among the people of Wonosobo Regency," is rejected.

Discussion

Discussion of Hypothesis 1

The F-test results reveal an F-statistic value of 11.653 with a probability of 0.000, indicating that the independent variables significantly influence saving interest in Islamic commercial banks simultaneously. This means that the combination of religiosity, product knowledge, and location notably impacts saving interest. However, the R^2 value of 30.2% suggests that these variables account for only 30.2% of the variation in saving interest. In comparison, 69.8% of the variation is attributed to other factors not examined in this study. Although the F-test confirms the model's overall significance, the relatively low R^2 value indicates that the contribution of the studied variables is not substantial. Nevertheless, according to Insukindro (1998), the coefficient of determination is just one of several criteria for evaluating model quality. Thus, despite the model's modest explanatory power, it remains valuable for understanding certain aspects of saving interest in Islamic commercial banks.

Discussion of Hypothesis 2

Based on the evidence for Hypothesis 2, it was found that the religiosity variable has a significant partial effect on saving interest in Islamic commercial banks among the community in Wonosobo Regency. This aligns with the view of Revonnarta & Indrarini (2021), who state that religiosity is the relationship between an individual and their religious teachings, manifested in various aspects of life, such as attitudes, thoughts, and motivations that reflect religious values. The positive direction of this influence indicates that higher religiosity tends to increase saving interest in Islamic commercial banks among the people of Wonosobo Regency. This finding supports previous research by Nurdin & Ulwiya (2020) and Mardiana et al. (2021), which also reported that the religiosity variable positively influences saving interest in Islamic commercial banks.

Discussion of Hypothesis 3

Based on the evidence for Hypothesis 3, it is found that the product knowledge variable has a significant partial effect on saving interest in Islamic commercial banks among the community in Wonosobo Regency. This aligns with the view of Hanafi & Ayu (2021), which states that product information influences prospective customers' interest. When prospective customers have extensive knowledge about a product, they tend to be more careful and process information more effectively when making decisions to purchase. The positive direction of this influence indicates that higher product knowledge tends to increase saving interest in Islamic commercial banks. In other words, as prospective customers' product knowledge increases, their interest in keeping Islamic commercial banks in Wonosobo Regency is likely to rise. This finding supports previous research by Rokhani & Nurkhin (2021) and Sodik et al. (2022), which also reported that the product knowledge variable positively influences saving interest in Islamic commercial banks.

Discussion of Hypothesis 4

Based on the evidence for Hypothesis 4, it is found that the location variable does not have a significant partial effect on saving interest among the community in Wonosobo Regency. It was initially suspected that location would significantly influence saving interest in Islamic commercial banks. This assumption was based on the view of Wijaya et al. (2023), who stated that a strategic location, such as easy access to ATMs, would increase people's interest in saving or conducting transactions at Islamic commercial banks. However, the direction of this influence is negative, indicating that a more strategic location for Islamic commercial banks tends to decrease saving interest among the community in Wonosobo Regency. This finding contradicts Wijaya et al.'s (2023) and Triyono et al. (2021) research. Still, it aligns with previous studies by Agustin et al. (2021) and Akhmad et al. (2019), which reported that location negatively affects saving interest.

CONCLUSION

This study includes only 3 (three) independent variables: religiosity, product knowledge, and location. After conducting the analysis using multiple linear regression methods, it was found that 2 (two) independent variables

have a significant effect, namely religiosity and product knowledge. In contrast, 1 (one) independent variable, location, has no significant impact. The variable that resulted in a non-significant partial significance test is due to its result being more critical than 0.05. The limitation of the variables studied is evident from the Adjusted R-Square value, which is 30.2%. This indicates that this study does not explain 69.8% of the variables.

Recommendation

Based on the partial test results, the study found two significant variables and one non-significant variable. It is possible that the non-significant variable does not have a substantial impact on saving interest. Future research should include a larger sample size to obtain more varied data. With an Adjusted R-Square value of 30.2% and 69.8% of the independent variables not explained in this study, further research should be conducted using additional variables that may significantly impact saving interest in Islamic commercial banks.

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