

CONTRIBUTION OF KNOWLEDGE AND RELIGIOSITY TO INCREASE THE NUMBER OF CUSTOMERS AT ISLAMIC BANK

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ABSTRACT

This research was motivated by the use of conventional banks, which are more dominant than Islamic banks in Tapan. The purpose of this study is to determine the influence of the level of knowledge and religiosity on customer interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch. This research uses a quantitative research design. The population in this study is all people who use the Bank Nagari Sharia Unit Tapan Branch. Samples were taken using the Hair formula with a total sample of 55 people. The data analysis technique uses multiple linear regression analysis with the help of SPSS version 21. The results showed that partially and simultaneously, the variables of Knowledge and Religiosity had a significant and positive effect on interest in saving. This result can provide an overview to the bank to pay attention to the level of knowledge and religiosity of customers so that the number of customers increases. Some of them are by providing understanding to the public related to aspects of Sharia that must be considered.

Keywords: *Knowledge; Religiosity; Interests*

INTRODUCTION

The Financial Services Authority (OJK) explained that as of December 2023, the number of bank accounts in Indonesia reached 383.9 million accounts. Of these, conventional bank accounts reached 294.8 million accounts, while Islamic bank accounts reached 89.1 million accounts. This difference in number illustrates that people still tend to choose conventional banks compared to Islamic banks. However, even though the number of traditional bank accounts is larger than that of Islamic banks, the calculation is still generalized, which means that it accumulates all banks in Indonesia. However, based on data from each bank, it certainly has different results. Likewise, Bank Nagari has differences with other banks.

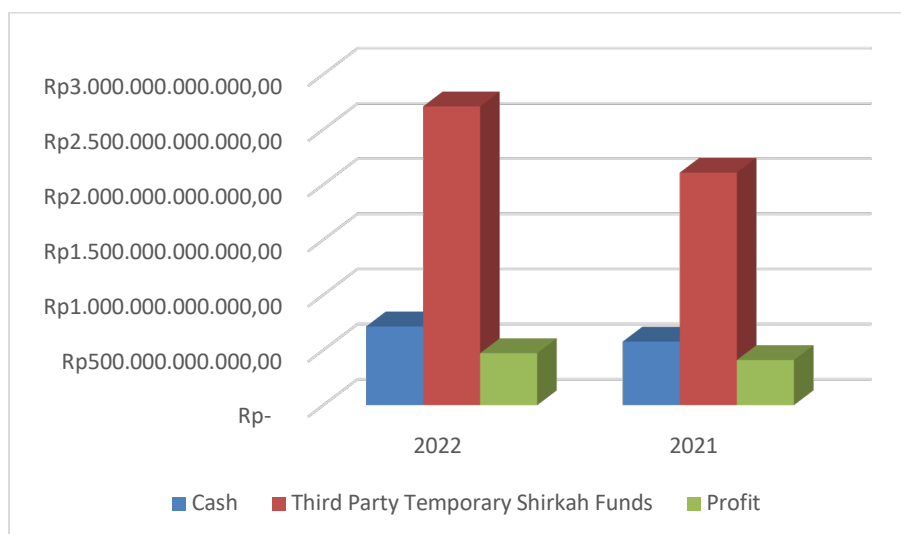


Figure 1. Total Cash, Third Party Temporary Shirkah Funds, and Profit at

Nagari Bank from 2021 – 2022

Figure 1 shows that there was an increase in fund collection from 2021 to 2022. Of course, this shows that people have a level of trust in entrusting their funds to Bank Nagari. The presence of Islamic banks in the midst of Tapan Customers is a new variation in terms of storing funds in banks intended for Customers there. So far, there are only conventional banks that have long existed in South Pesisir Regency. Customers also more often take their own opinions about Islamic banks. Tapan customers do not know much about Islamic banking through both formal and informal channels. Bank Nagari Sharia Unit Tapan Branch proves that the bank has long been known to the eyes of the public, but customers, especially Tapan, still do not understand what products are in Islamic banks. They further know and understand conventional banks in Tapan. Moreover, some Muslim customers complain about Islamic banking services and systems there; they say that Islamic banks with traditional banks are the same, no different.

This lack of knowledge can reduce the prestige of Islamic banking because not all of Tapan's customers use Islamic banking services to save their money; they do not trust Islamic banking due to a lack of knowledge about Islamic banks and their products. Most customers in Tapan already know what a Sharia bank is. However, they do not know the products offered by Sharia banks, so customers who do not know Sharia bank products will certainly not be interested in using Sharia bank services because they consider that the support facilities provided are still inferior to the facilities offered by conventional banks, except for people who have a strong desire to save at sharia banks. After all, they avoid elements of *riba* (Rukmanasari, 2017).

Based on the results of observations at Bank Nagari Sharia Unit Tapan Branch, it is known that customers do not fully understand the savings products at Bank Nagari Syariah; the level of customer knowledge is only limited to the use of the profit-sharing system at Islamic banks. In addition, the terms of products in Bank Nagari Sharia Unit Tapan Branch, such as savings, are still unfamiliar. So, more information and knowledge about the bank needs to be improved again by the Customer towards Bank Nagari Sharia Unit Tapan Branch. Customers who have much information about Islamic Bank products will find it easier to make choices. When consumers have more knowledge, they will be better at making decisions. There is still a low customer understanding of Islam, let alone the problem of using savings products and even the wider economy; Islamic banking must continue to develop and improve its performance. The rapid growth marked by the increasing number of conventional banks that eventually established sharia units proves that Islamic banks do have high competence. Islamic banking will grow even higher if customers have high demand and enthusiasm due to factors increasing understanding and knowledge about Islamic banks. The level of religiosity that a person has is the most important factor as a driver for saving at Islamic banks. Religiosity is the level of faith, trust, and piety of a person undergoing religious sharia (Uniyant, 2018). Religiosity is manifested in various aspects of life, including economic aspects. The banking institution is included in the Sharia aspect related to muamalah activities. Fatwa of the National Sharia Council (DSN) of the Indonesian Ulema Council (MUI) in 2003 that interest is not in accordance with Islamic law. Bank interest contains elements of usury. Religions other than Islam, such as Christianity, Judaism, Hinduism, and so on, also prohibit the application of usury. This is what causes the intention to move from conventional banks to Islamic banks (Lestari, 2018). The higher a person's level of religiosity, the more careful a person will be in making every decision, including in terms of choosing to save at Islamic banks or conventional banks.

Research conducted (by Masruroh, 2019) shows that knowledge variables have a significant effect on customer interest in saving at Bank Jateng Syariah. The research conducted

by (Maisya, 2012) showed that knowledge variables had a positive insignificant effect on students in choosing to save at Islamic banks. Different things are shown in research (Zain, 2017) that knowledge does not affect the interest of vocational students with Islamic banking study programs in saving at Islamic Banks. Research conducted (Rahma, 2019) showed that the variable of religiosity affects the interest of SMK students with Islamic banking study programs in saving at Islamic Banks. Then, (Taufiqurrahma, 2014) shows that the variable of religiosity has a positive insignificant effect on students in choosing to save at Islamic banks. Research (Undip, 2020) shows that the variable of religiosity independently does not affect the interest in saving for students at Sharia Banks.

LITERATURE REVIEW

Bank

According to Law of the Republic of Indonesia Number 10 of 1998, dated 1998, a bank is a business entity that collects funds from the public in the form of deposits and distributes them to the community in order to improve the standard of living of many people. According to (Kasmir, 2011), banks are companies engaged in finance, meaning that banking activities are always related to finance. So, talking about banks is inseparable from financial problems.

According to (Ascarya, 2008), a bank is one type of financial institution that carries out various services, such as providing loans, circulating currency, supervising currency, acting as a storage place for valuable objects, financing the business of companies, and others.

A bank is a financial institution that functions as an intermediary in financial activities by providing various financial services and products to the public. Banks act as recipients of deposits, provide credit, and provide various financial products and services such as savings, deposits, loans, and payment transactions. In addition, banks also play a key role in creating and maintaining economic stability by regulating money circulation, providing intermediary services in trade, and providing other financial services such as investment management, insurance, and electronic banking services. Banks operate under government regulation and follow established financial standards to ensure the safety and reliability of the financial services they offer to customers.

Bank Nagari

Bank Nagari is a regional bank from West Sumatra whose shares are owned by the West Sumatra Provincial Government with a share portion as of December 31, 2022, of 32.14%, 12 Regency Governments with a share of 39.63%, 7 City Governments with a share of 39.63%. 25.62% of shares, and West Sumatra BPD Employee Cooperative has 2.60% of shares. One of Bank Nagari's business activities in accordance with the Articles of Association is to carry out functions as a supporting institution for Regional Autonomy, which has the task of driving and encouraging the pace of development in the regions, as a holder of regional cash, and as a source of funds. Regional revenue. In addition, since 1991, Bank Nagari has become a foreign exchange bank and opened a Sharia Business Unit in 2006.

The Sharia business unit at Bank Nagari marks its commitment to providing financial solutions in accordance with the principles of Islamic economics. This provides an opportunity for customers to avail banking services that are in line with their religious values. Bank Nagari also has an important role in supporting the MSME sector in West Sumatra through financing and mentoring programs. This creates a positive impact on the growth of small and medium enterprises and empowers entrepreneurs at the local level.

In addition, Bank Nagari is involved in a number of CSR activities that show their concern for the welfare of the local community. Support for education, health services, and various other social initiatives is a tangible manifestation of the bank's social responsibility to the surrounding community. Through these various efforts, Bank Nagari has become not only

a financial partner but also an agent of positive change in its operational areas.

Bank Nagari's commitment to providing quality banking services, supporting local development, and contributing to community welfare strengthens its strategic role as a key financial institution in West Sumatra. By continuing to bring innovation and involve itself in sustainable development efforts, Bank Nagari remains a driving force for economic development and community welfare in the region.

Interest

According to Ahmad Susanto (in Suparyanto and Rosad, 2015), Interest is an impulse from within a person or a factor that causes interest or attention effectively, which causes the selection of an object or activity that is profitable, especially in the case of Islamic banking in storing funds.

According to (Ngalimun, 2011) interest is a source of motivation that encourages people to do something they want if they feel interested. It is mentioned of interest in sura ar-Ra'ad verse 11 explained:

" إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ ۗ ذُوْنَهُ مِنْ وَآلٍ "

It means: *"Verily Allah does not change the condition of a people, so they change the situation that exists in themselves"* (Q.S ar-Ra'ad:11)

The above verse describes the interest in satisfying a need in life as well as in terms of using Islamic banking services, although this need is not immediately apparent. The stronger this need, the stronger and more persistent it is. In that verse, read the potential of the self so that with it, we can understand what our potential to change really is.

Knowledge

Knowledge is a number of experiences of various kinds of information about a particular product or service owned. Mowen and Minor (Samsudin, 2017) define consumer knowledge as all information that consumers have about various products, as well as other knowledge and information related to their functions as consumers. (Ningsih, 2010: 98) A person's knowledge will determine actions or decision-making after consumers learn the products, brands, and services that are considered satisfactory. Therefore, even though bank services have been packaged attractively and accompanied by professional services, if the bank does not communicate with prospective customers, they will hesitate to buy it because of their ignorance about the product they will use, which will affect the decision to choose the product purchased.

Product knowledge is a collection of various kinds of information about products. This knowledge includes product category, brand, product terminology, product attributes or features, product pricing, and trustworthiness regarding the product. There are three types of product knowledge, namely, knowledge of product characteristics or attributes, knowledge of product benefits, and knowledge of the satisfaction that the product provides to consumers.

From some of the knowledge above, it can be concluded that humans possess thoughts, ideas, concepts, and reasoning about everything, including Islamic economics, especially Islamic banking, in the discussion of human society and life. Thus, another definition of knowledge is the various phenomena that man encounters and acquires through the observation of reason. Knowledge arises when a person uses his intellect to recognize an object, such as a product in a bank or a certain event that he has never seen or felt.

Religiosity

Religiosity is a system of thoughts and actions shared by a group of individuals as a reference in providing a framework for directing life and objects that are worshipped personally

by individual members of their group (Ismail, 2014). Religiosity is doing an act of worship that is done repeatedly (istiqomah), consistently, and without any coercion from other individuals based on a sense of sincerity, a sense of sincerity, self-submission, humility, and hoping for His mercy and pleasure when facing the owner.

According to (Kasmir, 2014), religiosity is how far knowledge is, how steady the belief is, how much the implementation of worship and rules, and how deep the appreciation of the religion one adheres to. How much confidence will customers choose a Sharia banking service, especially in terms of storing funds based on belief in the existence of religion and Allah SWT Religiosity is a way of looking at a person's *mind sense* about his religion and how the individual uses his beliefs or religion in economic life and decisions to use banking product services.

(Kuras Purba, 2011) revealed that religiosity is diversity, which means covering various sides or dimensions that do not occur when someone performs ritual behavior (worship) but also when doing other activities driven by the power of God. The source of the religious soul is the dependency on the absolute, the fear of threats from external factors, and the individual's beliefs about all his limitations and weaknesses.

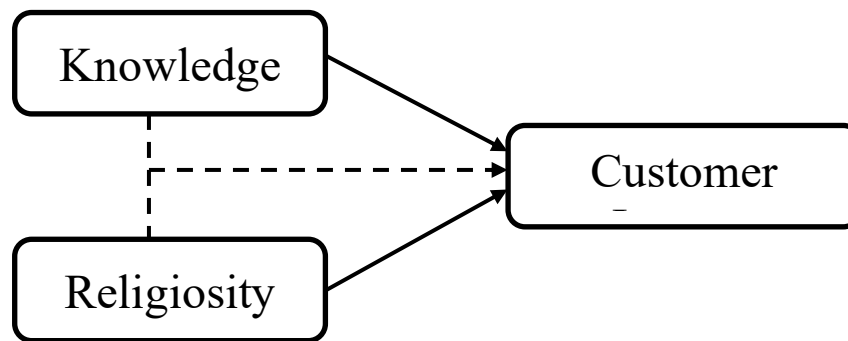


Figure 2. Research Framework

RESEARCH METHODS

This type of research is field research, which is direct research carried out in the field or on respondents. In view of its nature, this research uses quantitative research. This study used multiple linear regression analysis by examining knowledge and religiosity as independent variables with their influence on interest as dependent variables.

RESULT AND DISCUSSION

Validity Test

Table 1
Validity Test Results for Knowledge variables

Statement	R test	> <	R Table	Information
1	0,781	>	0,361	Valid
2	0,819	>	0,361	Valid
3	0,691	>	0,361	Valid
4	0,790	>	0,361	Valid
5	0,582	>	0,361	Valid
6	0,643	>	0,361	Valid
7	0,639	>	0,361	Valid

8	0,626	>	0,361	Valid
9	0,622	>	0,361	Valid
10	0,781	>	0,361	Valid
11	0,819	>	0,361	Valid
12	0,691	>	0,361	Valid
13	0,790	>	0,361	Valid

Source: Data processed with SPSS 25

Based on Table 1, it is known that the results of the validity test of knowledge amounted to 13 questionnaire items. After being tested for validity, 13 valid items were used for research, including the entire knowledge questionnaire, with a total of 13 questionnaire items.

Table 2.
Validity Test Results for Religiosity Variables

Statement	R test	> <	R Table	Information
1	0,617	>	0,361	Valid
2	0,662	>	0,361	Valid
3	0,650	>	0,361	Valid
4	0,692	>	0,361	Valid
5	0,661	>	0,361	Valid
6	0,711	>	0,361	Valid
7	0,644	>	0,361	Valid
8	0,727	>	0,361	Valid
9	0,473	>	0,361	Valid
10	0,755	>	0,361	Valid
11	0,546	>	0,361	Valid
12	0,698	>	0,361	Valid
13	0,584	>	0,361	Valid
14	0,559	>	0,361	Valid
15	0,639	>	0,361	Valid

Source: Data processed with SPSS 25

Based on Table 2, it is known that the results of the validity test of religiosity amounted to 15 questionnaire items; after being tested for validity, 15 valid questionnaire items were used for research, with a total of 15 questionnaire items.

Table 3.
Validity Test Results for Variables of Interest

Statement	R test	> <	R Table	Information
1	0,790	>	0,361	Valid
2	0,717	>	0,361	Valid
3	0,695	>	0,361	Valid
4	0,715	>	0,361	Valid

5	0,667	>	0,361	Valid
6	0,754	>	0,361	Valid
7	0,733	>	0,361	Valid
8	0,625	>	0,361	Valid
9	0,717	>	0,361	Valid

Source: Data processed with SPSS 25.

Based on the validity test table above, it is known that all Knowledge variable questionnaire items are declared valid. The results of the Religiosity questionnaire that are declared valid can then be used as an instrument in research because the instrument is considered to be able to measure what is to be measured. Based on the results of the recapitulation of the validity test of interest in saving and Knowledge and Religiosity, it can be concluded that for all questionnaire items, both know the value of $r_{calculate} > r_{table}$ so that all questionnaire items are declared valid.

Reliability Test Results

Table 4.
Knowledge Reliability Test of Use (X1), Religiosity (X2), and Interest (Y)

No	Variable	Cronbach's Alpha	><	Cut Off	Information
1	(Y)	0,863	>	0,7	Reliable
2	(X1)	0,917	>	0,7	Reliable
3	(X2)	0,878	>	0,7	Reliable

Source : Data processed with SPSS 25.

From Table 4, it is known that Cronbach's alpha value can be used to conclude that the three questionnaire variables are declared **reliable**. This shows that the Index shows the extent to which a measuring device can work, be trusted, and be reliable.

Classical Assumption Test Normality Test

Table 5.
Normal Curve Probability One-Sample Kolmogorov- Smirnov Test
Unstandardized Predicted Value

N		55
Normal Parameters^{a,b}	Mean	36,6363636
	Std. Deviation	2,19254571
Most Extreme Differences	Absolute	0,157
	Positive	0,095
	Negative	-0,157
Test Statistics		0,157
Asymp. Sig. (2-tailed)		.002c

Source: Processed primary data, 2022

Based on data from Table 5, the value of Asymp. Sig. (2-tailed) $0.002 < 0.05$, which means that the data is normally distributed so that regression models can be used for *probability*

prediction based on independent variable input.

Multicollinearity Test

Table 6.
Multicollinearity Test Results

Type	coefficients				Information
(Constant)	Tolerance	< >		VIF	
X1	0,967	>	0,10	1,034	Multicollinearity does not occur
X2	0,967	>	0,10	1,034	

Source: Processed primary data

Based on the results of the study in Table 6, it can be seen that the *tolerance and VIF values show that there is no independent variable that has a value of VIF > 10. There is no independent variable tolerance value that meets the tolerance value, which is less than 0.10, which means that multicollinearity does not occur.*

Heteroscedasticity Test

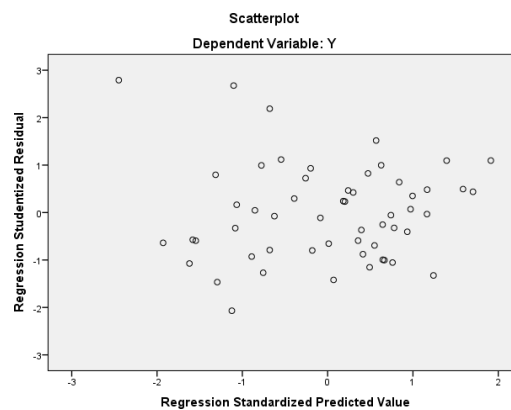


Figure 3. Heteroscedasticity Test Result

Based on Figure 2, the *scatterplot graph* can be concluded that the points spread above or below the number 0 on the Y axis, which means that heteroscedasticity does not occur, also called homoscedasticity because the variance from the residual one observation to another observation is fixed.

Multiple Linear Regression Analysis

Table 7.
Multiple Linear Regression Analysis Results

Type	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1 (Constant)	11,301	7,791		1,450	0,153		
X1	0,453	0,123	0,457	3,667	0,001	0,967	1,034
X2	0,041	0,100	0,051	0,408	0,685	0,967	1,034

Source: Primary data processed

$$Y = 11.301 + 0.453 X1 + 0.041X2 + \varepsilon$$

Test the hypothesis

t test

Table 8.
t test

Variable	t test	t tabel	Sig	Alpha	R Sq	Status
X1	3,667	2,00665	0,001	0,05	0,220	Ha accepted
X2	0,408	2,00665	0,685	0,05	0,220	Ha rejected

Source: Primary data processed

- Test t for the influence of Knowledge on Interest Interest Customers choose savings products at Nagari Bank Sharia Unit Tapan Branch. The results of Table 8 show that tcount is greater than ttable where $3.667 > 2.00665$ and a significance value of $0.001 (0.001 < 0.05)$. Thus, based on significant test criteria, Ha was accepted, and Ho was rejected, which means that Knowledge has a significant effect on the Customer's Interest in choosing savings products at the Nagari Sharia Unit Tapan Branch bank.
- Test for the influence of religiosity on customer interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch.

The results of Table 8 show that t count $<$ of t table, which is $0.408 < 2.00665$ and significant $0.685 > 0.05$. Thus, based on the criteria of a significant test, Ha was rejected, and Ho was accepted, meaning that Religiosity did not have a significant effect on the Customer's Interest in choosing savings products at the Nagari Sharia Unit Tapan Branch bank.

F test

Table 8.
F test

Ftest	F Table	Sig	Alpha	Status
7,315	3,17	0,002	0,05	Ha accepted

Source: Primary data processed 2022, Appendix 7

From table 4.16, The results of the two-way test, then obtained f table is $df = k: (n - k)$ ($55 - 2 = 53$ so obtained ftable = 3.17. Where k is the number of independent and bound variables, and n is the number of samples. From the Anova test or F test, it turns out that f count 7.784 based on the calculation above, it can be decided as follows: where f calculate $>$ ftable, which is $7.315 > 3.17$ and $0.002 < 0.05$, then Ha is accepted and Ho is rejected which means that Knowledge and Religiosity together have a significant effect on Customer Interest in choosing savings products at Nagari Bank Sharia Unit Tapan Branch.

Test Results of Coefficient of Determination(R²)

Table 9. Results of Determination of the R Coefficient
Model Summary^b

Type	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.469a	0,220	0,190	4,11223

a. Predictors: (Constant), X2, X1

b. Dependent Variable: Y

Based on Table 9, it is known that the magnitude of the influence of Knowledge and Religiosity together on interest in saving can be seen from the value of the R Square value of 0.220 if the percentage becomes 22%, meaning that the contribution of Knowledge and Religiosity together affects the Customer's Interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch by 22%. The rest is influenced by other factors that are not studied in this study.

DISCUSSION

The Influence of Knowledge on Customer Interest in Choosing Savings Products at Bank Nagari Sharia Unit Tapan Branch

Based on the results of the study showed that $t_{count} > t_{table}$, which is $3.667 > 2.00665$ and significant $0.001 < 0.05$ thus, based on significant test criteria, H_a is accepted and H_o is rejected meaning that Knowledge has a significant and positive effect on Customer Interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch. The first hypothesis proposed in this study is that knowledge has a positive effect on customer interest in choosing savings products at Nagari Bank Sharia Unit Tapan Branch. That is, the higher the level of knowledge possessed by respondents, the more it will influence respondents to be interested in choosing savings products at Nagari Sharia Unit Tapan Branch bank. From the results of the significance test, it can be known that the calculated t-value for knowledge is 3.667 with a probability level of 0.001 which means the p-value < 0.05 . Thus, the first hypothesis (H_1) is accepted.

Based on the results of the analysis conducted, it was found that knowledge has a positive and significant effect on customers' interest in saving at Islamic Banks, this means that increasing knowledge will increase interest in saving. This is in line with the theory put forward by Ujang Sumarwan which says why knowledge is one of the important factors for marketers. Because it is the knowledge that will drive a person to what is understood, how much is understood, where and when it is understood. Knowledge will also influence purchasing decisions, from this theory, it can be understood that the higher the customer's knowledge about Islamic Banks, the greater the interest in saving. The results of this analysis are also in line with the results of research conducted by (Hippy, 2014) that knowledge has a positive and significant effect on interest in saving, and is not in line with research conducted by Feti Rukmana Sari in 2017 that knowledge does not have a significant influence on interest in saving. Islamic banking will grow higher if the public or prospective customers have high enthusiasm due to factors increasing understanding and knowledge about Islamic banks.

Other studies that have the same results as research on knowledge variables are research conducted (Prasetyo, 2015). The study, which used 50 respondents from Bank Mandiri Syariah, found that if a respondent has good knowledge about Islamic banks, it is more influential for respondents to save at Islamic banks than respondents who lack knowledge about Islamic banks. Related Islamic bank products as service products certainly depend on the quality and diversity of products needed by customers to provide satisfaction to customers and attract interest in using Islamic bank services. This indicates that the better and more complete the products offered at Sharia Banks, the more customer interest in saving at Sharia Banks will increase.

Based on the results of the study, it can be concluded that customer knowledge can influence their interest in using savings products at Bank Nagari Sharia Unit Tapan Branch by providing knowledge to the public about the products owned by Bank Nagari Sharia Unit Tapan Branch is very important because by providing knowledge or understanding to the public about products in the Bank Nagari Sharia Unit Tapan Branch, it will increase their understanding and can encourage their interest in using the services offered by Bank Nagari Sharia Unit Tapan

Branch.

The Influence of Religiosity on Customer Interest in Choosing Savings Products at Bank Nagari Sharia Unit Tapan Branch

In this study, the second hypothesis proposed is that religiosity does not affect the decision to save at Islamic banks. Based on the results of the study showed that $t_{\text{count}} < t_{\text{table}}$ where $t_{\text{count}} 0.408 < t_{\text{table}} 2.00665$ and significant $0.685 > 0.05$. Thus, based on the criteria of a significant test, H2 was rejected, and Ho was accepted, meaning that Religiosity did not have a significant effect on the Customer's Interest in choosing savings products at the Nagari Sharia Unit Tapan Branch bank.

Based on the results of the above research, it can be concluded that if a person's level of religiosity increases or is high, then a person is very careful in making all decisions, both in making decisions to become a customer in a financial institution. This is the same as customer interest in using savings products at Bank Nagari Sharia Unit Tapan Branch. The higher the religiosity of customers at Bank Nagari Sharia Unit Tapan Branch, the higher the customer's interest in using savings products at Bank Nagari Sharia Unit Tapan Branch because the system used at Bank Nagari Sharia Unit Tapan Branch is in accordance with Islamic Sharia principles. The results of this study are consistent with previous research conducted by Ningsih (2017), The Influence of Perception, Level of Religiosity, and Disposable Income on Interest in Saving in Sharia Banking (Case study on UIN Raden Intan Lampung lecturer). The results of this study showed that there was no significant influence between perception and level of religiosity on interest in saving in Islamic banking, while disposable income did not have a significant influence towards interest in saving in Islamic banking.

The Influence of Knowledge and Religiosity on Customer Interest in Choosing Savings Products at Bank Nagari Sharia Unit Tapan Branch

Based on the results of the study that knowledge is significant at 5% and the number of responses is 55 Orang, by conducting a two-way test, the f_{table} is $df = k: n - k = 2 : (55 - 2 = 53)$ so that $f_{\text{table}} = 3.17$ is obtained. Where k is the number of independent and bound variables, and n is the number of samples. The results of the F test showed that $f_{\text{count}} 7.315$ based on calculations can be decided as follows: where $f_{\text{calculate}} > f_{\text{table}}$ which is $7.315 > 3.17$ with a significant value of $0.002 < 0.05$ provided that H_a is accepted and H_o is rejected means that Knowledge and Religiosity together have a significant effect on Customer Interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch.

Based on these *outputs*, it is shown that the value of the determinant of *adjusted R* is known to be the magnitude of the influence of Knowledge (X1) and Religiosity (X2) together on consumer saving interest (Y) can be seen from the R^2 value of 0.220 if the percentage becomes 22%, meaning that the contribution of Knowledge and Religiosity together affects the Customer's Interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch by 22%.

Based on the results of the hypothesis test above, it can be seen that the variables of knowledge and religion affect the customers' interest in choosing savings products at the Nagari Sharia Unit Tapan Branch bank. This shows that the higher the level of Knowledge and Religiosity provided, the higher the Customer's interest in choosing savings products at Bank Nagari Sharia Unit Tapan Branch.

The quality of knowledge can affect Customers' interest in choosing Tabungang Products at Bank Nagari Sharia Unit Tapan Branch. The better the quality of knowledge offered, the more Customers are interested in choosing savings products at Bank Nagari Sharia Unit Tapan Branch because they believe that the quality of knowledge offered by Bank Nagari Sharia Unit

Tapan Branch is good. Religiosity also affects the Customer's interest in choosing savings knowledge at Bank Nagari Sharia Unit Tapan Branch. According to Sutan Remy Sjahdeini (2016: 13), with clear religiosity and broad and interesting media, there will be more opportunities to attract customers to choose savings products because customers need clear information to start choosing savings products at Bank Nagari Sharia Unit Tapan Branch.

This is in line with research conducted by Atika Mawaddah (2017) entitled "The Influence of Knowledge Quality and Sales Religiosity on Customer Interest in Saving at Bank Syariah Bukopin Sidoarjo Branch". This research is quantitative research with a questionnaire method presented to customers of Syariah Bukopin Bank as many as 100 respondents. Knowledge quality research data has a positive and significant influence on customers' interest in saving.

The results of this study reinforce the results of previous research, namely research conducted by Fida Zulfatun Muthoharoh (2018) "the influence of the quality of knowledge, religiosity, religiosity, and service on customer interest becomes customer interest at Sharia Bank (Case Study in Getasan District) which states that together they affect the dependent variable significantly, with the meaning of the variables Knowledge, religiosity, Religiosity, and services affect people's interest in becoming customers at Islamic banks.

The results of this study show that there is a similarity in research conducted by Hapsara (2015), stating that Knowledge and Religiosity have a statistically significant influence on interest in saving, while the variable of Religiosity has an insignificant effect on the use of Bank Mandiri savings knowledge services in Bandar Lampung City. Simultaneously, risk, knowledge usage, religiosity, and electronic *word of mouth* have a significant effect on the use of Bank Mandiri's savings knowledge service in Bandar Lampung City. The magnitude of the influence of risk variables, knowledge usage, and religiosity *of electronic word of mouth* on the use of Bank Mandiri savings knowledge services in Bandar Lampung City is 45.9%. In contrast, the rest is influenced by other variables that are not discussed in this study.

This is also in line with the results of research that has been conducted by Samsul Hadi and Novi (2016), namely stating that customer knowledge has a positive effect on transaction interest in savings knowledge at Tanjung Karang Bank. Religiosity and quality of savings knowledge on transaction interest mean a higher level of customer knowledge related to savings knowledge services.

This is in accordance with the results of research from Amanah (2014) on Factors that influence interest in saving (Study on customers of Bank Syariah Mandiri Yogyakarta). The results of the study stated that ease, security, and trust simultaneously affect the interest in saving. Then, from the results of Eka Putra's research, the influence of the Religiosity strategy on customers' decisions to choose sipintar savings at Bank Nagari Sharia Unit Tapan Branch. The results of the study revealed that the research conducted aims to explore whether, at Bank Nagari Sharia Unit Tapan Branch, the Religiosity strategy can influence customers in choosing to use SIPINTAR savings knowledge. The results of this study stated that the Religiosity strategy had a positive and significant effect on customer decisions in choosing SIPINTAR savings at Bank Nagari Sharia Unit Tapan Branch with an influence of 47.2%.

This is in line with research conducted by Rahma (2017), who found that the variable of legitimacy has a positive and significant effect because its significance > 0.05 , which is 0.020. Research by Sari et al. (2018) also shows that legitimacy has a positive and significant effect on interest. Religiosity is the spiritual value of a person in carrying out the religious sharia he believes in. The higher a person's level of faith, the higher his adherence to his religion. This also affects students' daily activities, including in the banking world. The higher the level of student legitimacy, the more influential it is on interest in choosing Islamic banking products.

Based on the results of research, knowledge, and religion affect customer interest in choosing savings products. The more knowledge is leveled, the more customer interest increases. The results of this study prove that Knowledge has an impact on increasing customer interest, for that, it is necessary to set standards in Knowledge and periodically evaluate whether the Knowledge has been given. Likewise, Religiosity is the most powerful means to attract and retain customers because, in addition to informing Knowledge, it also serves to remind customers and prospective customers of the Knowledge offered. The main activities carried out by a bank can be carried out well if the bank is able to compete with other banks. Increasingly sharp competition between banks in Sungai Penuh City requires these banks to set the most effective strategy to support the progress of the bank.

CONCLUSION

Based on the results of research and data analysis in the above study on the influence of Knowledge and Religiosity on Customer Interest in choosing Bank Nagari Sharia Unit Tapan Branch savings knowledge, the following conclusions were produced:

1. The results of the t-test show that $t \text{ count} > \text{from } t \text{ table}$ where $3.667 > 2.00665$ and significant $0.001 < 0.05$ thus, based on the significant test criteria, H1 is accepted and Ho is rejected meaning that Knowledge has a significant and positive effect on interest in saving.
2. The results of the t-test show that $t \text{ counts} < \text{from } t \text{ table}$ where $0.408 < 2.0065$ and significant $0.685 > 0.05$ thus, based on significant test criteria, H2 Rejected and Ho Accepted means that Religiosity does not have a significant and positive effect on Customer Interest in choosing savings products.
3. The results of the f test show that $f \text{ count} > f \text{table}$, which is $7.315 > 3.17$ and $0.002 < 0.05$, then H3 is accepted and Ho is rejected, which means that Knowledge and Religiosity together have a significant effect on interest in saving. Based on these outputs, it is shown that the value of the R Square determinant is known to be the magnitude of the influence of Knowledge and Religiosity on Customer Interest in choosing savings knowledge together; it can be seen from the value of the R Square value of 0.220 if the percentage becomes 22%, that is, the contribution of Knowledge and Religiosity together affects customer interest.

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