THE EFFECT OF KNOWLEDGE, TRUST, PRODUCTS, SERVICES AND RELIGIOSITY ON INTEREST IN SAVING

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ABSTRACT
The purpose of this study was to determine the effect of knowledge, beliefs, products, services and religiosity on the intention to save at Bank NTB Syariah KCP Pekat Dompu. The population in this study was the Pekat community, Dompu Regency, using a sample of 100 respondents who had opened savings accounts at Bank NTB Syariah KCP Pekat Dompu. The technique used in this research is Incidental Sampling. The analytical method used in this study is a quantitative method using a descriptive approach and using statistical analysis. The data obtained in this study is primary data obtained directly from distributing questionnaires to the respondents. The results of this study indicate that there is no partial positive and significant effect on the variables of knowledge, trust, and products on the intention to save at Bank NTB Syariah KCP Pekat Dompu. Meanwhile, the service and religiosity variables have a positive and significant partial effect on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. However, simultaneously these five variables have a positive and significant effect on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. Therefore, it is important for banks to always improve their performance so that customers always use Islamic banks in their daily lives.

Keywords: Knowledge, Trust, Products, Services, Religiosity, Interest in Saving, Islamic Banks

INTRODUCTION

As a financial institution, Islamic banks play a role in collecting and distributing it to the public based on sharia principles. Sharia principles are a set of agreements based on Islamic law between the bank and other parties for depositing funds and financing business activities based onthe law Islam (Wijayani, 2017). Sharia principles refer to the Al-Quran and Hadith as guidelines for promoting the goodness and benefit of the people. Activities carried out by Islamic banking do not contain elements of usury*(flower),* does not involve speculative practices such as gambling*(maysir)*, avoid dubious transactions *(Gharar)*, stay away from things that are not legal*(void)*, and only support halal businesses (Kurniawan, 2020).

Seeing from the majority of Indonesian people as adherents of Islam, it is hoped that Islamic banks can compete with conventional banks to be used as an option. Moreover, Islamic banks have proven that they are resistant to economic crises. In addition, Islamic banks are present as a solution option for Muslims to avoid interest and introduce profit sharing. The aim of Islamic banks is to participate in the economic growth of society through the savings and financing products they offer.

According to Wijayani (2017) "The increasing demand and interest of the people in Indonesia in Islamic banking services has encouraged banking business people to open banks based on sharia principles". This development will become a reference for the community regarding Islamic banking, especially the amount of knowledge about Islamic banks that can generate interest in the community using Islamic banks.

According to Kartika et al., (2020) "Interest is a strong motivation for individuals to take action to realize the goals and ideals they want." The emergence of someone's interest in using Islamic banking certainly arises from several factors, both internal factors and external factors. Every community always expects profit from the funds saved and on the other hand the community does not want to lose their funds to financial institutions. According to Padmaninggar (2015), before a prospective customer uses banking services, one or more information or knowledge about a bank is needed, so that later no party will

feel disadvantaged or harmed. Knowledge or information on saving in banking can be obtained from other people, such as bank employees, friends, relatives, family, print media, electronic media, and others.

The importance of increasing the number of customers in each banking element is very important, especially in Islamic banking (Hasan, 2018). The increasing number of customers, it can be said that a bank is successful in marketing it to the community (Jaya, 2020). When conducting the pre-research, the researcher chose one of the sharia banks, namely Bank NTB Syariah KCP Pekat Dompu, the researcher saw that there were many people who did not know about the advantages possessed by Islamic banks. Thus, people prefer conventional banks compared to Islamic banks. Pekat is a sub-district located in Dompu district, West Nusa Tenggara, Indonesia. The distance is about 124 kilometers to the west from the center of the district capital Dompu. Pekat Village is the location of the administrative center of this sub-district. Located at the foot of Mount Tambora, Pekat District has the largest area in Dompu District with a low population density. In addition, seeing from this location, there is only one Islamic bank and only a conventional bank, where it is highly likely that Islamic banks can compete with these conventional banks.

Based on the problems and factors above, the purpose of this research was to find out "The influence of knowledge, trust, products, service and religiosity on the interest in saving at Bank NTB Syariah KCP Pekat Dompu".

LITERATURE REVIEW

Knowledge
Knowledge is a change in the behavior of an individual that comes from his experience (Amri, 2021). According to Yasin, Zarlis & Nasution, "Knowledge is a knowledge or understanding of a person that is obtained after conducting a research on a certain object" (Romdhoni & Ratnasari, 2018). Meanwhile, according to Sunyoto, Knowledge is all information that is owned by a consumer or a person regarding various kinds of products and services, as well as other knowledge related to these products and services and information related to their function as consumers (Raihana, 2020). Therefore, knowledge is information that is obtained and used as a benchmark for a person or customer to make decisions according to his wishes and in accordance with what he understands.

Trust
According to Khotimah (2018), trust is a psychological area which is a concern to accept what is based on expectations of good behavior from others. In the opinion of Akbar and Parvez in Aziz & Hendrastyo (2019), which states "Having trust is crucial in strengthening a stable and comprehensive relationship between the various parties involved in the interaction". Therefore, it is important to build a high level of trust in customers as a top priority in creating customer trust in banks. Through the establishment of trust between banks and customers, it enables strong relationships to be established in the banking business, where banks have a responsibility to build high levels of trust in customers so that they feel confident and safe when saving at the bank.

Product
According to Kotler, Products are everything in the form of physical goods, services, experiences, events, people, places, organizations, information, and ideas that the market offers to customers to fulfill customer wants and needs (Romdhoni & Ratnasari, 2018). According to Ascarya in Sapta Riani (2019), In general, products refer to an entity that fulfills the needs and desires of consumers. Islamic banks produce their products on the basis of the operationalization of Islamic bank functions. In carrying out its operations, Islamic banks have four main functions, namely: (1) As recipients of the trust to invest funds provided by investment account holders or depositors, based on the principle of profit sharing in accordance with the bank's investment policy. (2) As an investment manager for funds owned by the owner of the funds *(shahibul mal)* in accordance with the investment

instructions desired by the owner of the fund. (3) As a provider of other services that do not conflict with sharia principles. (4) As a manager of social functions.

Service
According to Tjiptono in Wandira (2022), states that service is any action or desire offered by one party to another, which is essentially intangible and does not cause ownership. According to Putra, et al., service quality can be defined as the level of excellence so that quality is an element of goodness (Romdhoni & Ratnasari, 2018). According to Kasmir in Wandira (2022), argues that the standard of existence of banking services is very crucial, especially in the face of ever-increasing complexity and growth in the banking industry. Therefore, standards of appearance, service, knowledge and skills in understanding and mastering the products being sold are very important.

Religiosity
According to Adimarwan in Khotimah (2018), Religiosity is a form of expression of the religious dimension that is personally experienced by individuals in their hearts. This religiosity has a meaning that is illustrated through several aspects that must be fulfilled as a guide for individuals in living life properly in order to achieve happiness, both in this world and the hereafter. Religiosity is a manifestation of the adhered belief system, which involves a significant appreciation of the values contained in religion (Firmansyah et al., 2019). This has an impact on individual attitudes and behavior, which can ultimately influence decision-making related to various aspects of life (Kristanto, 2022). Religiosity is the level of involvement and loyalty of a person to his religion. As is known, religion has a very strong influence on individuals (Romdhoni & Ratnasari, 2018).

Interest in Savings
According to Slameto, interest is a feeling of preference and a sense of interest in something or activity without being told (Sapta Riani, 2019). According to Rahma, interest is a condition in which a person has great attention to an object accompanied by a desire to know and learn so that it finally proves more about the object (Khotimah, 2018). According to Sukron, factors that influence the emergence of interest, namely: Factors from encouragement from within the individual, social motive factors, emotional or feeling factors and Production Attraction (Romdhoni, et all., 2021). According to Putra et al., one's interest in saving arises because of the desire to enjoy the service products offered by the company. At the stage of the emergence of intention, consumers realize that they like certain products that they want to have an interest in (Asrul, 2020).

METHODS

This research uses quantitative research methods. According to Sugiyano (2018), quantitative research is research based on the philosophy of positivism to examine certain populations or samples and random sampling by collecting data using instruments, data analysis is statistical. As for the approach used is a descriptive approach that is to raise the facts, circumstances, variables, and phenomena that are happening now (when the research is taking place) and present it as it is. This research was conducted at Bank NTB Syariah KCP Pekat which is located on Jl. Lintas Calabai, West Kadindi Village, Pekat District, Dompu Regency, West Nusa Tenggara 84260. The population in this study used Bank NTB Syariah KCP Pekat customers with a total sample of 100 respondents who became customers of the Bank. In this study, using primary data and secondary data, the tools are then used to analyze using SPSS 26.

In this research, there are two research variables, namely the dependent variable and the independent variable. The dependent variable is a variable that is often called a variable *stimulus, predictor, antecedent*. In Indonesian it is referred to as the independent variable. The independent variable is the variable that influences or causes the change or the emergence of the dependent variable (Sugiyano, 2018). In this study, the independent variables were knowledge (X1), belief (X2), product (X3), service (X4) and religiosity (X5).

While the dependent variable is also called the output variable, criteria, consequences (dependent variable). The dependent variable is the variable that is affected or is the result, because there are independent variables (Sugiyano, 2018). In this study, the dependent variable is the interest in saving at Bank NTB Syariah.

This study uses data analysis including: (1) Performing descriptive statistical tests, (2) Data analysis using the classic assumption test which includes the normality test, heteroscedasticity test and multicollinearity test, the test is carried out to find out whether the questions in the questionnaire are feasible for analysis; and (3) Test the hypothesis using multiple linear regression tests which include the T test, F test and R test[2], to determine the results of the study.

RESULTS

Descriptive Statistics Test
According to Sugiyano (2018), Descriptive Statistics is a statistical method used to provide an overall picture of the object under study. The purpose of descriptive statistics is to provide detailed information about existing data, without intending to make general conclusions.

Table 1. Descriptive Statistical Test Results

Variable	N	Range	Minimum	Maximum	Mean	Std. Deviation
Knowledge	100	20	5	25	18,12	3,809
Trust	100	16	9	25	18,45	3,442
Product	100	16	9	25	18,39	3,216
Service	100	17	8	25	18,58	3,418
Religiosity	100	16	9	25	18,44	3,616
Interest in Savings	100	16	9	25	19,07	3,526
Valid N (listwise)	100					

Source: data processed, 2023

Based on Table 1, it is explained that the number of samples (N) is 100 respondents. From the results of the analysis carried out, it can be concluded that the highest average value is the service variable of 18.58, while the lowest average value is the knowledge variable of 18.12.

Classic assumption test
The classical assumption test is used to ensure that the regression model can meet the basic assumption standards so that it can be used to test hypotheses. The classic assumption test carried out in this study is:

Normality test
The results of the normality test using one Kolmogrov Smirnov in this study can be seen in the following table 2. Based on Table 2, it can be seen that the statistical test value is 0.056 with a significance level of 0.200. This shows that the regression model is normally distributed and meets the requirements in the normality test because the significance level is greater than 0.05.
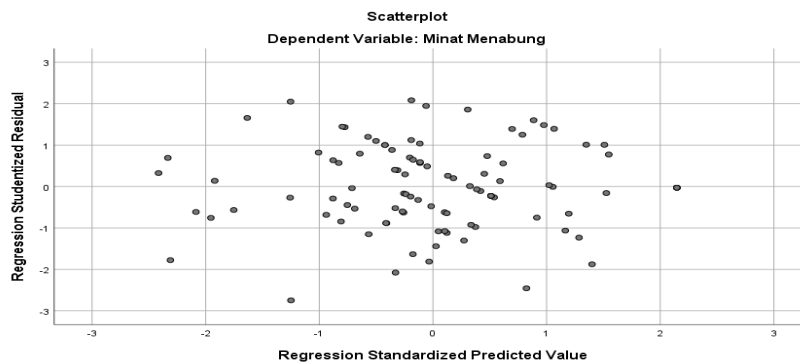
Heteroscedasticity Test
In this study, heteroscedasticity was tested using a scatterplot. If no clear pattern is seen and the points are spread evenly above and below the number 0 on the Y axis, it can be concluded that there is no heteroscedasticity. The following is the scatterplot result generated from the SPSS 26 output at figure 1.

Table 2. Results of the One-Sample Kolmogrov-Smirnov Test for Normality

N		100
Normal Parameters	Mean	.0000000
	Std. Deviation	2.15438156
Most Extreme Differences	Absolute	.056
	Positive	.056
	Negative	-.042
Test Statistic		.056
Asymp. Sig. (2-tailed)		.200

Source: data processed, 2023

Scatterplot
Dependent Variable: Minat Menabung

Figure 1. Heteroscedasticity Test Results
Source: data processed, 2023

In Figure 1, the results of the heteroscedasticity test show that the scatterplot does not show a consistent pattern and the points are randomly scattered above and below the number 0 on the Y axis. This shows that there is no heteroscedasticity occurring.

Multicollinearity Test
Multicollinearity is when there is a strong or close linear relationship between the independent variables in a regression model. One indicator of multicollinearity is through the Variance Inflation Factor (VIF) and Tolerance values. If the VIF value is less than 10 and the Tolerance value is more than 0.1, it can be written that there is no multicollinearity in the model (Mardiatmoko, 2020). The results of the multicollinearity test can be seen briefly in the following table.

Table 3. Multicollinearity Test Results

Variable	*Tolerance*	VIF	Information
Knowledge	0.645	1.549	Multicollinearity Does Not Occur
Trust	0.295	3.395	Multicollinearity Does Not Occur
Product	0.318	3.147	Multicollinearity Does Not Occur
Service	0.313	3.192	Multicollinearity Does Not Occur
Religiosity	0.263	3.806	Multicollinearity Does Not Occur

Source: data processed, 2023

From Table 3, it can be seen that all variables have a tolerance value that is greater than 0.1 and the variance inflation factor (VIF) value is less than 10. Thus, it can be concluded that this study does not face multicollinearity problems in the regression model, so it fulfills requirements to perform regression analysis.

Hypothesis test
Multiple Linear Regression Analysis

Regression analysis is used to understand the extent of the relationship between the independent variables and the dependent variable. Based on the results of the regression analysis using SPSS 26, the following results are obtained.

Table 4. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Say.
		B	Std. Error	Beta		
1	(Constant)	2.233	1.408		1.586	.116
	Knowledge	.089	.073	.096	1.225	.223
	Trust	.133	.119	.130	1.118	.266
	Product	.175	.123	.160	1.427	.157
	Service	.259	.116	.251	2.232	.028
	Religiosity	.257	.120	.263	2.142	.035

a Dependent Variable: Interest in Saving
Source: data processed, 2023

Based on Table 4, the multiple linear regression equation can be compiled as follows:
Y = 2.233 + 0.089 X1 + 0.133 X2 + 0.175 X3 + 0.259 X4 + 0.257 X5+ e

The interpretation of the linear regression equation is as follows:
Y = 2.233 If there is no contribution from the knowledge, belief, product, service, and religiosity variables (with a value of zero), then the interest in saving variable will still have a value of 2.232. This is due to the constant value in the regression equation, which shows a fixed value of 2.232.

T Test (Persian)
In multiple regression analysis, this test is used to determine whether the independent variables in the regression model have a partially significant effect on the dependent variable (Mardiatmoko, 2020). The results of the T test performed can be seen in table 4 above.

F Test (Simultaneous)
This test is used to find out whether the independent variables together have a significant effect on the dependent variable (Mardiatmoko, 2020). The results of the F test are in the following table.

Table 5. Simultaneous Test Results (Test F)

Model		Sum of Squares	Df	Mean Square	F	Say.
1	Regression	771.015	5	154.203	31.546	.000[b]
	Residual	459.495	94	4.888		
	Total	1230.510	99			
a. Dependent Variable: Interest in Saving						
b. Predictors: (Constant), Religiosity, Knowledge, Services, Products, Trust						

Source: data processed, 2023

Table 6. Coefficient of Determination (R2)

Model Summary[b]					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.792[a]	.627	.607	2.211	1.823
a. Predictors: (Constant), Religiosity, Knowledge, Services, Products, Trust b. Dependent Variable: Interest in Saving					

Source: data processed, 2023

Determination Coefficient Test (R2)
Determination analysis is a measure that shows how much the X variable contributes to the Y variable. This analysis is used to determine the percentage contribution of the independent variable simultaneously on the dependent variable (Mardiatmoko, 2020). The R test results[2] contained in the table 6.

DISCUSSION

The Effect of Knowledge on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu
Based on the results of the research conducted, it shows that knowledge has no positive and significant effect partially on the intention to save at Bank NTB Syariah KCP Pekat Dompu. This is evidenced by the value of t*count* 1.225 < from t table of 1.989, with a significance level of 0.223 > 0.05. This research is in line with research conducted by Raihana (2020), Romdhoni, et al., (2021) and Mujaddid (2019), which states that knowledge has no positive and significant effect on the intention to save in Islamic banks. This is due to the lack of education and socialization given to Bank NTB Syariah KCP Pekat Dompu customers regarding Islamic banking knowledge. In addition, looking at the results of the respondent's data, most of the bank's customers are civil servants, where the salaries of civil servants (PNS) for the Pekat area are taken at the bank.

Therefore, it is important for banks to always provide education and insight to both customers and the local community so that they choose Islamic banks over conventional banks. Knowledge is an individual's ability to understand, remember, and redefine a certain topic (Rosita, 2022). In the context of decision making, knowledge is one of the factors considered in choosing, buying, or using a product. The importance of knowledge will have a positive impact on life. Therefore, as a human being who has reason and mind it is very important to know something, especially about sharia economics or sharia banking.

The Effect of Trust on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu
Based on the results of the research conducted, it shows that trust has no positive and partially significant effect on the intention to save at Bank NTB Syariah KCP Pekat Dompu. This is evidenced by the results of the t value*count* of 1.118 < from t table of 1.989, with a significance level of 0.266 > 0.05. This is due to the very low level of trust of the customers of Bank NTB Syariah KCP Pekat, Dompu in Islamic banks, because there are many sharia-dealing elements in society that make people feel worried and anxious about the presence of Islamic banks in Pekat, Dompu. In addition, researchers also interviewed several customers who stated that "*It's better for me to save at home, my money is safe than saving at an Islamic bank, and dealing with it at the bank is complicated.*" Therefore, Bank NTB Syariah KCP Pekat Dompu should increase awareness and trust, especially to customers, or generally to the public about the importance of using Islamic banking services.

The Influence of Products on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu

Based on the results of the research conducted, it shows that the product has no positive and significant effect partially on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. This is evidenced by the results of the t value*count* for the product variable (X3) of 1.427 < t table of 1.989, with a significance level of 0.157 > 0.05. This is caused by a lack of marketing or product introduction by Bank NTB Syariah KCP Pekat Dompu, especially to customers or to the public. However, according to the results of interviews conducted with several customers who stated that *"I don't know about sharia bank products, but I know that bank NTB sharia products are halal."* From the results of these interviews it can be concluded that the customers or the people of Pekat, Dompu Regency know that NTB Islamic bank products are in accordance with Islamic Sharia, however, this does not foster public interest in saving in Islamic banks.

The Effect of Service on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu

Based on the results of the research conducted, it shows that service has a positive and significant partial effect on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. This is evidenced by the results of the tcount for the service variable (X4) of 2,232 > t table of 1,989, with a significance level of 0.28 <0.05. Based on the theory put forward by Tjiptono in Wandira (2022), services are all actions or activities that can be provided by one entity to another entity which are generally immaterial in nature and have no impact on ownership. In this case, the NTB Syariah KCP Pekat Dompu bank provides good service to its customers so that people are satisfied with the services provided. This can be seen from the results of the study, the majority of respondents indicated that they agreed with the services provided by Bank NTB Syariah KCP Pekat Dompu, and the perception of customer satisfaction was significantly influenced by responsiveness indicators. Therefore, Islamic banks must always improve their services to customers in order to provide a positive value for Islamic banking.

The Effect of Religiosity on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu

Based on the results of the research conducted, it shows that religiosity has a positive and significant partial effect on the intention to save at Bank NTB Syariah KCP Pekat Dompu. This is evidenced by the results of the t value*count* for the religiosity variable (X5) of 2.142 > t table of 1.989, with a significance level of 0.035 <0.05. This happened because the level of religiosity among Bank NTB Syariah KCP Pekat Dompu customers was still strong. Seeing from the point of view of customs and beliefs, customers or the public are very attached to Islamic law.

According to the theory of Fetzer (1999) in Padmaninggar (2015), defines religiosity as something that focuses on behavioral, social issues and is a doctrine of every religion or class. Every human being has the values of belief in their respective religions. Aspects of religion can convince everyone's heart to behave and act in accordance with the guidance of his religion. Choosing to save in an Islamic bank is an effort to avoid the law of bank interest. Therefore, choosing an Islamic bank is the right choice in accordance with Islamic sharia which avoids usury.

The Effect of Knowledge, Trust, Products, Services and Religiosity on Interest in Saving at Bank NTB Syariah KCP Pekat Dompu

Based on the results of the research conducted, it shows the results simultaneously that the variables of knowledge, trust, products, service and religiosity have a positive and significant effect on the intention to save at Bank NTB Syariah KCP Pekat Dompu. This can be proven by the value of F*count* 31,546 is greater than Ftable 2.30 and a significance level of 0.000 is less than alpha 0.05. As for the magnitude of the contribution percentage value of the coefficient*R Square* (R^2) which is 0.627 or 62.7%. So it can be concluded that the influence of knowledge, trust, product, service and religiosity variables on the interest in saving at Bank NTB Syariah KCP Pekat Dompu is 62.7%, while the remaining 37.3% is influenced by other variables not examined in this study. this research. There are many

other variables that also influence the intention to become a customer of an Islamic bank, but this research focuses more on the five variables that have been studied.

CONCLUSION

This study aims to determine the effect of knowledge, beliefs, products, services and religiosity on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. The sample used in this study is 100 respondents who save at Bank NTB Syariah KCP Pekat Dompu. The analytical tool used is SPSS version 26. Based on the presentation and discussion of the research results, it can be concluded as follows: *First,* Knowledge, trust and products have no positive and partially significant effect on the intention to save at Bank NTB Syariah KCP Pekat Dompu. This shows that the lower the knowledge, trust and product, the lower the interest in saving customers and the people of Pekat, Dompu Regency in Sharia Banks. *Second*, Service and religiosity have a partially positive and significant effect on the interest in saving at Bank NTB Syariah KCP Pekat Dompu. This shows that the higher the level of service and religiosity, the higher the interest of customers and the public to save at Islamic banks. *Third*, Simultaneously or concurrently knowledge, beliefs, products, services and religiosity have a positive and significant effect on the interest in saving at Bank NTB Syariah Bank NTB Syariah KCP Pekat Dompu. This means that by increasing these variables it will increase people's interest in saving in Islamic banks.

Suggestions in this study are expected to provide benefits for future researchers, who want to use five variables, namely knowledge, trust, product understanding, service, and religiosity. Future researchers are advised to use a larger sample and also add other variables such as promotions, security, facilities, and other factors that have the potential to influence the intention to save in Islamic banks.

LIMITATION

In this study, the research location was limited to the geographical area of Pekat District, Dompu Regency, at Bank NTB Syariah. The results and findings obtained may not be fully applicable to other Islamic banks or other regions. In addition, this research was conducted within a certain period of time, the data collected and the analysis carried out will reflect the situation in that period.

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