

## HOW THE SOCIAL ENVIRONMENT MEDIATES FACTORS AFFECTING THE STUDENT'S INTENTION TO SAVE IN SHARIA BANK?

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### ABSTRACT

This study aimed to determine the effect of perception, religiosity, and knowledge on the intention to save in Islamic banks with social environment variables as mediation. This research is a type of quantitative research. Data analysis used in this study used the SEM (Structural Equation Modeling) analysis test. The population in this study were all 244 STAI Denpasar students. The sample used in this study used a purposive sampling method with 151 respondents. Research data was collected using a questionnaire. The results of this study indicate that the variables of perception, knowledge and social environment significantly affect the intention to save. In contrast, the religiosity variable does not significantly affect the intention to save. The social environment variables can mediate knowledge variables, while social environment variables cannot mediate perception and religiosity variables.

**Keywords:** Perception, Knowledge, Intention to Save, Social Environment, Mediating.

### INTRODUCTION

In carrying out their business activities, Islamic banks use the principles of sharia, which refers to the welfare of the people based on Al-Quran and Hadith. In practice implementing operational activities, Islamic banks do not use the concept of interest. Interest withdrawals in any transaction are not justified in Islamic banks, either in the form of interest on customer loans or interest from depositing customer funds (Andrianto & Firmansyah, 2019; Wahyu, 2019).

The development of Islamic banks in Indonesia has a large market opportunity seen from most of the Indonesia's population, who are Muslims. Financial Services Authority (OJK) shows increased sharia bank units since 2015-2019. It has proven through its performance that Islamic banks have the potential to survive and stand on the same footing as conventional banks (Mehtab et al., 2015; Rini & Hasan, 2022). The development of Islamic banking, which is quite large, has made the government state that the public is given as much opportunity as possible to establish Islamic banks, even with conventional banks that want to convert from conventional commercial banks to Islamic commercial banks (Rusby, 2013; Solekah, et al., 2022).

Determining marketing strategies following Sharia principles, including Islamic values such as *Siddiq*, *amanah*, *tabligh*, *fathonah* and *istiqomah* will create a work culture under Islamic principles. The Sharia marketing concept differs from conventional marketing, which adheres to materialistic views. Sharia marketing applies a discipline by Sharia values and principles that lead to spiritual attitudes (Rusby, 2013).

However, as a country with many Muslims, Indonesia cannot use religion as the only criterion influencing the public to use banking services. Non-economic aspects are also considered to influence community interaction with the world of banking (Tripuspitorini, 2019). Society still thinks the difference between Islamic and conventional banks lies in theory (Hopefully, 2020).

Knowledge is important for customers to determine which bank is feasible and can be trusted to create funds (Ramadhani, et al., 2019). The greater the knowledge a person possesses, the better the perception and mindset that is generated and can influence good decision-making (Kurniawan & Septiana, 2020). More continued, the environment is where

a person can take positive and negative actions based on the influence of the people around him (Pitoewas, 2018; Triuspitorini, 2019). Several factors influence consumer decisions in banking products sharia: marketing *mix*, cultural, social, personal, and psychological factors (Andespa, 2007).

In everyday life, people with religiosity tend not to be easily influenced by various things or problems around them. For these people, the problem is not seen as a threat but as a normal business (ten Kate et al., 2017). Belief in their religion is stronger so that it can become a tool or foundation to adjust to bigger problems in life. One of the institutions that can shape one's spiritual attitude is the Islamic College of Religion (STAI) (Lubis, 2018). STAI Denpasar students, who consist entirely of people of Islam, have different levels of religiosity or spirituality. This is because the level of understanding and perspective cannot be generalized. Based on the interview researcher with several students there, not a few of the STAI Denpasar students do not know about Islamic banking. Although so, many STAI Denpasar students are interested in investing in Islamic Banks only once stage open accounts and savings at Islamic Banks. This research was conducted to know the effect of perception, religiosity, and knowledge variables on the intention to save in Islamic banks with social environment variables as mediation. The religiosity and knowledge have a significant and positive effect on the intention to save at Islamic banks, while the social environment variables have no significant and positive effect on the intention to save at Islamic banks (Ramadhani, et al., 2019; Wahyuning, 2021). The variables of knowledge and social environment had a significant and positive effect on the intention to save in Islamic banks, while the religiosity variable did not have a significant and positive effect on the intention to save in Islamic banks (Khairunnisa & Cahyono, 2020; Kurniawan & Septiana, 2020; Maid & Fithria, 2021). Based on the explanation above, there are still contradictions between one researcher and another, so this research needs to be done.

## LITERATURE REVIEW

### Perception

Perception is a thought that arises when seeing something that attracts attention at that moment (Please, 2020) . The principle of figure and ground is the main principle in discussing perception. This principle illustrates that humans can choose from the many encouragements which part is the focus or the main form (figure) and which part is the background (Kurniawan & Septiana, 2020 ; Soediono, 2016; Astuti & Kasman, 2021; Nurhayati et al., 2021; Shambodo, 2020).

### Religiosity

Religiosity is a knowledge that has been believed and embraced by someone in his heart (Kristiyadi & Hartiyah, 2016; Pontoh & Farid, 2015; Ahmad, 2013; Ahmadi & Siswanto, 2023). Religiosity can also reduce one's experience of insecurity by carrying out religious guidance that will create comfort (ten Kate et al., 2017; Mujaddid & Nugroho, 2019; Zuhirsyan & Nurlinda, 2018; Utami et al., 2015; Febriana & Qurniati, 2021; Hasana, 2019; Ahmad, 2013).

### Knowledge

Knowledge is the ability possessed by someone to understand, remember, and redefine a particular topic. Based on the experience and research that has been done, it was found that everything that is decided based on knowledge tends to last longer than decisions that are not based on knowledge (Syahriyal, 2018 ; Khairunnisa & Cahyono, 2020; Mehtab et al., 2015; Fatmawati, 2013; Solihat et al., 2018).

### Social environment

The social environment is an activity carried out between communities with one another in an environment. This social environment can shape a person's personality, character, attitude and behavior (Ramadhani et al., 2019) ; Mujaddid & Nugroho , 2019) (Peter & Olson, 2014; in Khairunnisa & Cahyono, 2020). The development of the social environment

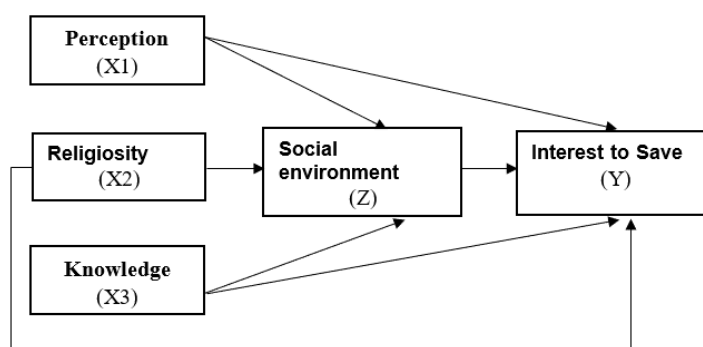
both in the community and in the family is one of the triggers that can increase one's activity (Yuliani, 2013; Rahayu, 2016; Alfian, 2014; Latief, 2014; Saragih et al., 2018).

### Interest to Save

Interest is a desire that arises from within a person's personality without coercion from any party (Kristiyadi & Hartiyah, 2016; Kurniawan & Septiana, 2020; Subianto, 2007; Nisak et al., 2013). There are several factors that influence and motivate customers to choose Islamic banks, one of which is the relationship between religious and economic tendencies in encouraging customers to save in Islamic banks (Akhtar et al., 2017; Andespa, 2007).

### Conceptual Framework

Factors used in study are perception, religiosity, knowledge, and environment social. Perception is a stimulus in which a person receives information through his five senses and translates it (Nurhayati et al., 2021). Religiosity is a form of a person's belief in the religious law that he believes in and is shown by being pious in worship and behavior (Mujaddid & Nugroho, 2019). Knowledge is the ability possessed by someone to understand, remember, and redefine a particular topic (Shahril, 2018). The social environment is an activity carried out between communities with one another in an environment (Ramadhani et al., 2019). The framework based on existing theories explained above, generated something framework conceptual as following Figure 1.



**Figure 1.** Conceptual Framework  
Source: Authors Analysis (2022)

Based on figure 1, it explains that Perception (X1), Religiosity (X2), and Knowledge (X3) affect the Interest in Saving (Y) with the Social Environment (Z) as a mediating variable. Based on the study and theoretical framework above, the formulation of the hypothesis in this study is as follows: (1) Perception has a significant effect on the intention to save in Islamic banks (Kurniawan & Septiana, 2020); (Hopefully, 2020); (2) Religiosity has a significant effect on the intention to save in Islamic banks (Ramadhani et al., 2019); (Khairunnisa & Cahyono, 2020); (Harahap, 2020); (Kurniawan & Septiana, 2020); and (Mistress & Fithria, 2021); (3) Knowledge has a significant effect on the intention to save in Islamic banks (Ramadhani et al., 2019); (Khairunnisa & Cahyono, 2020); (4) The social environment has a significant effect on the intention to save in Islamic banks (Ramadhani et al., 2019); (Khairunnisa & Cahyono, 2020); (5) The social environment is capable of mediating perception, religiosity, and knowledge of interest in saving in Islamic banks in a manner simultaneous (Wahyuning, 2021)

## METHODS

The research type used is quantitative methods (Mulyadi, 2011; Priyono, 2008). This research was conducted by STAI Denpasar, which is located at Jalan Angsoka Cargo Permai I No.12, Ubung, North Denpasar, Denpasar City, Bali. The reason for conducting research at STAI Denpasar is because it is one of the Islamic tertiary institutions in Bali.

The population as the subject study (Syahrums & Salim, 2014; Dewi & Nathania, 2018; Lenaini, 2021) are students of STAI Denpasar, totaling 244 people. The sampling technique in this study used *purposive sampling* with amount sample of as many as 151 (Based on the formula Slovin (Priyono, 2008 (Situmorang & Lufti, 2014; Abdullah, 2015). Data collection techniques using questionnaires. The measurement scale used in this study is the Likert t scale (Merfazi et al., 2019). As for some variables used perceptions of (Zuhirsyan & Nurlinda, 2018), religiosity (Mujaddid & Nugroho, 2019), Furthermore, the social environment as a mediating or intervening variable (Ramadhani et al., 2019) and interest in saving as variable dependent (Kristiyadi & Hartiyah, 2016). Data analysis techniques using *structural equation modelling* with parameter estimation using Cain's Partial Least Square (PLS) method (Sarwono, 2010; Khotimah Harahap, 2018). SEM consists of two main parts: the inner and outer models model (Anuraga et al., 2017 ; Ekasari, 2018).

## RESULTS

Based on the distributed questionnaire, data were obtained regarding the number of respondents who filled out the questionnaire, namely as many as 151 people, including 49 men and 102 women. The age distribution of respondents is students aged 18-37 years. Respondents aged 18-20 years were 55 people or around 37%. Furthermore, respondents aged 21-25 were 91 people or around 60%. Then the respondents aged 26-37 were five people or about 3%. So, most students who filled out the questionnaire were aged 21-25, namely 91 people or 60%.

The next stage is model evaluation. Evaluation of the measurement model was tested with several indicators, including Convergent Validity, Discriminant Validity, and Reliability. Convergent validity (Table 1) is said to be valid if the loading factor of an indicator is positive and greater than 0.7 (Anuraga et al., 2017). Discriminant validity test square root of average (AVE) (Table 2). If the AVE value is greater than  $> 0.5$ , then the variable has good discriminant validity (Anuraga et al., 2017). Reliability uses Cronbach's alpha and Composite reliability (Table 3). Indicators can be declared reliable if the Composite reliability value is above 0.7 and Cronbach's value is suggested above 0.6.

**Table 1.** Validity Test Convergent

Variable	Indicator	Loading Factor
Perception	PS. 3	0.803
	PS. 4	0.792
	PS. 5	0.831
Religiosity	RG. 2	0.758
	RG. 4	0.818
	RG. 5	0.916
Knowledge	PN. 2	0.809
	PN. 3	0.786
	PN. 4	0.719
	PN. 5	0.753
	PN. 6	0.860
Environment Social	LS. 5	0.863
	LS. 6	0.923
Interest Save	M N. 1	0.784
	M N. 2	0.714
	M N. 3	0.862
	M N. 4	0.838
	M N. 5	0.842
	M N. 6	0814

Source: Authors Analysis, 2022

After testing the outer model, proceed with testing the inner model. Testing of the inner model or structural model is tested to see the relationship between constructs, significant values and R-square (Table 4). The R-Square value of the social environment variable is 0.203%. This value means that the social environment variables can be explained by perception, religiosity, and knowledge of 20.3%, and the remaining 79.7% can be explained by other variables not included in this study. Meanwhile, the interest in saving variable shows an R-Square value of 0.486%.

Testing the inner model or relationship model structural used for answer hypothesis Good through the visual (Figure 2) or statistical results (Table 5). The statistical test results show influential factors significant to interest save is perception, knowledge and social environment, this showed with less p- value from 0.05. Although thus, testing mediation shows that social environment only capable mediate influence knowledge to interest save.

**Table 2.** Square Root of Average

Variable	AVE
Perception	0.654
Religiosity	0.694
Knowledge	0.619
Environment Social	0.798
Interest Save	0.657

Source: Authors Analysis, 2022

**Table 3.** Reliability Test

Variable	Composite Reliability	Cronbach's alpha
Perception	0.850	0.737
Religiosity	0.871	0.780
Knowledge	0.890	0.845
Social Environment	0.888	0.751
Interest Save	0.920	0.895

Source: Authors Analysis, 2022

**Table 4.** Goodness of Fit Test Results

Variable	R-Square	R-Square Adjusted
Environment Social	0.203	0.187
Interest Save	0.486	0.472

Source: Authors Analysis, 2022

**Table 5.** Test Results Hypothesis

Variable	Original Sample (O)	T-Statistics ( O/SDEV )	P-Value
Perception -> Interest Save	0.312	4,159	0.000
Religiosity -> Interest Save	-0.030	0.432	0.666
Knowledge -> Interest Save	0.283	3.106	0.000
Environment Social -> Interests Save	0.320	4,294	0.000
Perception -> Environment Social -> Interests Save	-0.011	0.354	0.723
Religiosity -> Environment Social -> Interests Save	0.040	1.377	0.169
Knowledge -> Environment Social -> Interests Save	0.136	3,183	0.002

Source: Authors Analysis, 2022

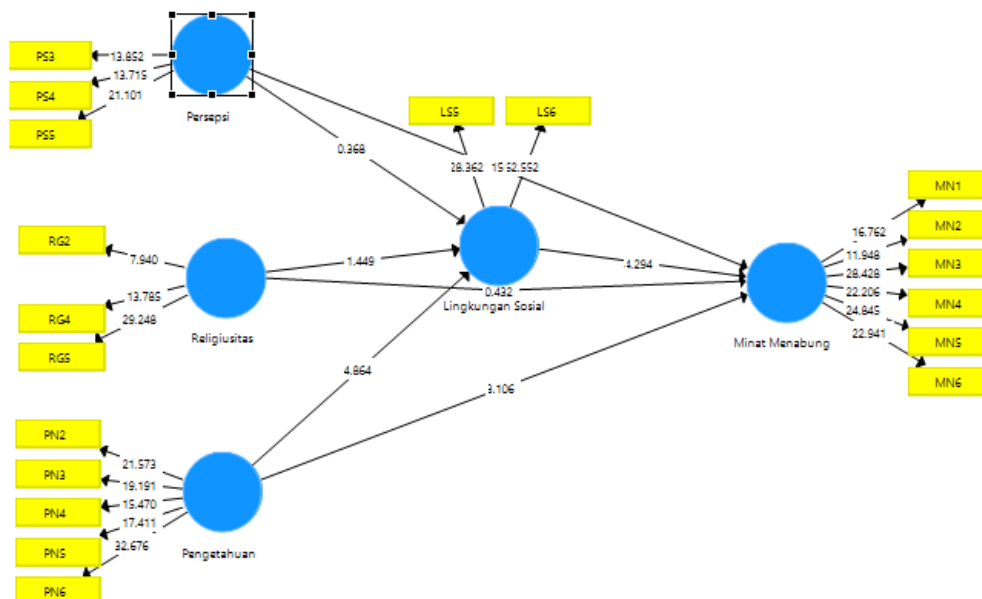


Figure 2. Structural Model  
Source: Authors Analysis, 2022

## DISCUSSION

### Influence Perception to Interest Save

Perception is a thought that arises when you see something that attracts attention at that moment (Harahap, 2020). The principle of figure and ground is the main principle in discussing perception. This principle illustrates that humans can choose from many encouragements which part is the focus or the main form (figure) and which part is the background (ground) (Kurniawan & Septiana, 2020). It is this principle that will encourage a person to take an action that can foster a desire to save, such as finding information about which bank suits their needs, then searching for and assessing what product or type of savings is needed so that it can become a provision for making the best choice. Moreover, according to their needs, then in the end, they decide to save. Perception is one of the factors that can influence interest (Cahyani et al., 2013). Islamic banks use it to establish a close relationship with customers by conveying phenomena about Islamic bank products (Rusdianto & Ibrahim, 2016, Rakhmah & Wahyuni, 2014). Based on the items in the questionnaire that has been distributed, the respondents who answered agreed 59.6%, and those who answered strongly agreed 35.8% of the question of perceptions of Islamic banking. So that perception significantly affects the interest in saving STAI Denpasar students in Islamic banks. The results of this study are in line with research conducted by Kurniawan & Septiana (2020); Harahap (2020), which shows that perception has a significant influence on the intention to save.

### Influence Religiosity to Interest Save

Religiosity is the knowledge that someone has believed and embraced in his heart. The more confident and knowledgeable a person is about religion, the beliefs and beliefs will be reflected in the attitudes and decisions taken taken (Kristiyadi & Hartiyah, 2016). The level of religion or religiosity of a person is at different stages. The relationship between religiosity and interest in saving is that the more religious a person is, the better at organizing and managing his life and finances. Religious people will choose institutions that adhere to Sharia law and principles that are by Islamic provisions and institutions that are

clear in contracts and transactions (Zuhirsyan & Nurlinda, 2018). Establishing Islamic banking in Bali raises pros and cons because Islamic banking upholds Islamic values in its operational activities. These Islamic values can cause a clash with Balinese culture people (Kosasih, 2016). The results of this study are not in line with research conducted by Ramadhani et al. (2019), which states that religiosity has a significant effect on the intention to save in Islamic banks. However, in line with research conducted by Khairunnisa & Cahyono (2020) and supported by research by Pramudani & Fithria (2021), which states that religiosity has no significant effect on the intention to save in Islamic banks.

#### **Influence Knowledge to Interest Save**

Knowledge shows a very important direction as an influence to create one's behavior. Based on the experience and research that has been done, it was found that everything that is decided based on knowledge tends to last longer than decisions that are not based on knowledge (Syahriyal, 2018). This study found that knowledge has a significant and positive influence on the intention to save. Knowledge can be obtained through Sense Experience, Reason, Authority, Intuition, Revelation, and Faith Rusmini (2014). The greater and breadth of knowledge a person possesses, the more information is sought and used as a reference in making decisions about using certain banks and products. Someone with knowledge of Islamic banks means they already know Islamic banks either directly or indirectly (Kurniawan & Septiana, 2020). This study's results align with research conducted by Ramadhani et al. (2019), which shows that knowledge has a significant and positive effect on the intention to save. In addition, in their research, Khairunnisa & Cahyono (2020) also stated that knowledge has a significant and positive effect on the intention to save.

#### **Influence Environment Social to Interest Save**

The social environment includes everything that a person thinks, says, and does consciously about himself and the influence of the people around him. The development of the social environment, both in the community and in the family, is one of the triggers that can increase one's activity (Yuliani, 2013 Mujaddid & Nugroho (2019). The social environment consists of people around the community, such as family, friends, neighbors and relatives and neighbors. In the social environment, there is an interaction between two or more people to exchange information about something, including information about Islamic banking (Peter & Olson, 2014). The more people use Islamic banks in a social environment, the more someone's interest in saving at Islamic banks will increase (Casvi, 2019)

#### **Influence Environment Social as Mediation Of Perception, Religiosity, And Knowledge To Interest Save.**

From the research that has been done, it was found that the social environment was not able to mediate the influence of perception and religiosity on the interest in saving STAI Denpasar students in Islamic banks. This is because students choose to save in Islamic banks because of the perception that arises within themselves without any influence from family, friends, neighbors and others. Suppose a person has an interest in managing his finances and savings. In that case, he tends to make it happen in a concrete action that can realize his interest in saving so that perception has a separate role in generating individual interest in deciding to save in Islamic banks. Conversely, the social environment can mediate the effect of knowledge on the intention to save. This shows that STAI Denpasar students are in an environment with much information from various sources. This knowledge can later be used as a reference for students to save in Islamic banks. The role of tertiary institutions, especially lecturers, is very important in teaching financial management by saving students in the lecture process. This needs to be done so that students can know, understand and understand the importance of saving. This knowledge will equip students to manage their finances.



## CONCLUSION

Perception is influential and significant in Saving Students' Interests. It means that the taller the perception student towards Sharia banking, Sharia products, and the values of Islam Islamic bank products, the higher interest will save students in Islamic banking. Religiosity has No influential significance in Saving Students' Interests. Knowledge is influential and significant in Saving Students' Interests. The higher knowledge students possess, the more interest is to save the student. Environment Social influential significant to interest. Environment Social No capable become mediation from perception, religiosity, and knowledge to Saving Students' Interests. It means there is no existing variable environment social as mediation No influence to increase interest save students in Islamic banking. So, necessary exists Work The same Islamic banks with college high. From his activities, for example, organizing events, outreach or studying visitors in a manner routine every month. To explain contracts in Islamic banking for students more easily understand and differentiate contracts and what to use.

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