



# Determinants Of Saving Interest In Islamic Banks: The Role Of Religiosity, Accessibility, And Income In Sumberagung Village

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## ABSTRACT

This study aims to determine the influence of religiosity, accessibility, and income on the saving interest in Islamic banks among the community of Sumberagung Village, Gandusari District, Blitar Regency. This research uses a quantitative method with 98 respondents from the village as the research subjects. The sampling technique used was purposive sampling. Data analysis was conducted using multiple linear regression analysis with the help of IBM SPSS Statistics version 26 software. The variables studied were religiosity (X1), accessibility (X2), income (X3), and the saving interest in Islamic banks among the village community (Y). The results showed that religiosity, accessibility, and income level significantly influence the saving interest of the village community in Islamic banks. The finding of this study indicates that the accessibility variable has a greater value compared to religiosity and income level, which means that accessibility has a more dominant influence on the saving interest of the village community in Islamic banks. The implication of this result is the importance of improving the accessibility of the community to Islamic banking services, both in terms of location, infrastructure, and the availability of supporting information and technology.

## INTRODUCTION

The development of Islamic banking in Indonesia has shown a positive trend over the past few decades. This progress is driven by the growing awareness among the public regarding the importance of applying Sharia principles in economic activities, as well as the government's support in strengthening the Islamic financial ecosystem. Bank Syariah Indonesia (BSI), as the largest Islamic banking entity in the country, plays a crucial role in providing financial services that align with Islamic values. Indonesia, with the largest Muslim population in the world, has

significant potential for the development of this industry. However, despite the majority of Indonesians being Muslim, the market share of Islamic banking in 2024 remains at only 7.33%, far behind conventional banks which dominate 92.67% (Otoritas Jasa Keuangan, 2024). This phenomenon indicates that there are still considerable challenges in increasing public inclusion and preference toward Islamic banking services.

One important factor that influences individuals' decisions to use Islamic financial services is religiosity. Religiosity reflects the extent to which religious beliefs and practices influence a person's attitudes and behaviors, including in making economic decisions. In the context of Islamic banking, individuals with high levels of religiosity tend to avoid financial practices involving elements of *riba* (usury), *gharar* (uncertainty), and *maysir* (gambling), and prefer financial institutions that adhere to Sharia principles. Previous studies have shown that religiosity has a significant influence on the interest to save in Islamic banks (Panatagama & Hasan, 2024). The Theory of Planned Behavior developed by Ajzen (1991) also supports the notion that internal values, including religious beliefs, can influence individuals' interest and behaviors in choosing financial services.

In addition to religiosity, accessibility to Islamic banking services is another key factor that affects people's interest to save. Accessibility encompasses physical, technological, and informational ease in reaching banking services. In rural communities such as Sumberagung Village, limitations in infrastructure and supporting facilities like Sharia ATMs, banking agents, and digital banking services present significant obstacles. Research by Najib (2023) and Syaputri (2022) indicates that limited access is often the main reason people prefer conventional banks, even if ideologically they support the Islamic financial system. According to public service theory, the quality of access greatly determines the extent to which people feel served and are encouraged to use certain services (Sinambela, 2006). Another major factor influencing the interest to save is income level. Income determines an individual's financial capacity to set aside money for savings. Low-income communities generally prioritize meeting basic needs, while saving activities are considered secondary. Research by Apriani & Faozan (2023) and Kurnia (2023) confirms that people with middle to high incomes show a greater interest in saving in Islamic banks compared to those with lower incomes. From the perspective of consumer behavior theory, particularly the Engel-Kollat-Blackwell Model, income is a resource that directly influences consumers' evaluation and decision-making processes regarding a product or service (Putri, 2022).

Based on these phenomena, it is important to empirically examine how these three factors—religiosity, accessibility, and income—affect people's interest to save in Islamic banks, especially in rural areas. This study takes a case study in Sumberagung Village, Gandusari District, Blitar Regency, as a representation of a rural community that possesses potential yet also faces challenges in accessing Islamic financial services. By understanding the factors influencing saving interest, this research is expected to contribute to the development of Islamic banking strategies that are more inclusive and responsive to the needs of rural communities. Furthermore, this study aims to empirically prove the direct effects of religiosity, accessibility, and income on the interest to save in Islamic banks, as a basis for formulating policies and financial product innovations that align with the characteristics of local communities.

## LITERATURE REVIEW

### Religiosity

Religiosity reflects the degree of an individual's internalization of their religious teachings, which is manifested through sincere and comprehensive adherence to God's commands and prohibitions (Mardiana et al., 2021). In Islam, religiosity is not limited to ritual worship but also encompasses aspects of *muamalah* (social and economic dealings), including the choice of a

financial system that aligns with Sharia principles (Aspriyanti et al., 2024). This is emphasized in Surah An-Nur: 52, which states that obedience and piety toward Allah are the path to true success and prosperity, both in this world and the hereafter.

A high level of religiosity can encourage a preference for using Islamic financial services. A devout Muslim tends to avoid conventional financial practices involving *riba* (usury) and prefers Islamic financial institutions as a form of religious commitment. According to Suroso & Ancok in Romdhoni (2018), religiosity consists of five main dimensions:

1. Belief: Faith in God and religious teachings.
2. Religious practice: Observance of worship such as prayer, fasting, and almsgiving (*zakat*).
3. Religious influence: The impact of religious teachings on social behavior.
4. Religious knowledge: Understanding of religious doctrines.
5. Religious experience: Spiritual feelings and closeness to God.

These five dimensions serve as important indicators in measuring the influence of religiosity on economic behavior, particularly in decisions to save in Islamic banks.

### **Accessibility**

Accessibility is a measure of the ease with which a location can be reached and how easily individuals can make contact or interact with the available services (Setyawan, 2014). In the context of banking, accessibility reflects the extent to which the public can reach and interact with banking services in a practical and efficient manner.

This concept is not limited to physical aspects such as distance and time, but also includes factors like cost, facilities, and convenience. From an Islamic perspective, accessibility aligns with the principle of *At-Taysir* (ease), which emphasizes that Islamic law is intended to simplify and facilitate human affairs. Therefore, the ease of accessing Islamic banks becomes an important factor in increasing public interest in using their services and saving with them.

According to Tjiptono (2014), accessibility can be measured through three main indicators:

1. Ease (*At-Taysir*): Measured by the distance and travel time to the bank's location.
  - The bank's location is easily reachable by transportation.
  - Access to the bank does not require a long travel time.
2. Cost and Income: Reflects the affordability of travel expenses and the customer's economic capability.
  - The cost of traveling to the bank is relatively affordable.
  - Customers are economically capable of reaching the bank.
3. Facilities: Refers to the completeness of banking service support infrastructure.
  - The bank's facilities and buildings are adequate.
  - The waiting area provides comfort.

These three aspects are key determinants in assessing the influence of accessibility on public preference for Islamic banks.

### **Income**

Income refers to the total amount of money received by an individual or household over a certain period, derived from various sources such as salaries, business profits, investments, and benefits (Reksoprayitno, 2000). In Islam, income is viewed as the result of a person's lawful efforts (*halal*) combined with trust in Allah SWT. This is emphasized in Surah An-Najm:39, which states that a person will only obtain what they strive for. This verse highlights the importance of hard work, honesty, and responsibility in earning a livelihood. According to Suparmoko as cited in (Purwanto, 2016), income levels are categorized into three types:

1. Salaries and Wages: Compensation for work performed over a specific period.
2. Income from Own Business: Profits from self-employment after deducting operational costs.

3. Income from Other Sources: Passive income such as rent, pensions, livestock profits, and others.

Income level influences an individual's ability to access financial services, including making decisions about saving in Islamic banks.

### Saving Interest

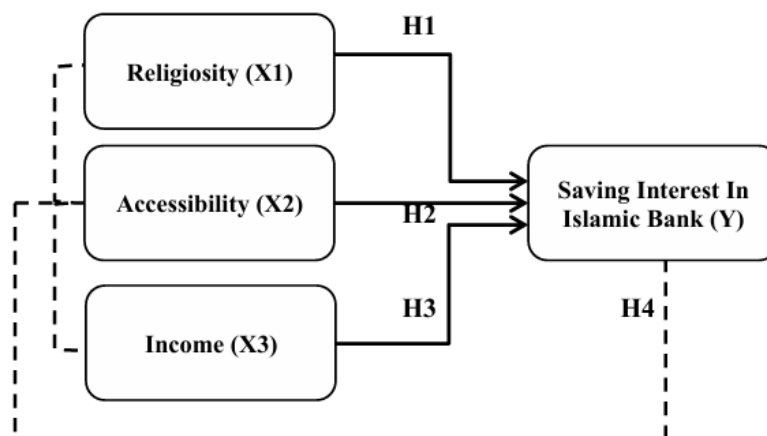
Interest is the tendency or internal drive within an individual to engage in a particular activity (Raihana & Aulia, 2020). Interest is a psychological aspect that significantly influences behavior and serves as a source of motivation that guides individuals in their actions (Suwarni & Aisyah, 2019). Interest in saving is defined as an individual's motivation to set aside money in a bank for the purposes of security, future planning, and emergency needs (Nengsih et al., 2021). In Islam, saving is considered a wise and recommended form of wealth management, as illustrated in Surah Yusuf:47, which teaches the importance of storing harvests in preparation for difficult times—reflecting principles of Islamic financial planning and management. According to Schiffman & Kanuk as cited in Sari (2017), the indicators of saving interest include:

1. Interest in seeking product information
2. Consideration of making a purchase
3. Willingness to try
4. Desire to learn more
5. Desire to own the product

Interest in saving is a crucial aspect of financial behavior and plays an important role in the selection of financial institutions, including the choice of Islamic banks that align with one's religious values.

### Hypothesis

**Figure 1. Hypothesis Model**



Source: processed by author, 2025

H1: Religiosity has a significant effect on the interest to save in Islamic banks.

H2: Accessibility has a significant effect on the interest to save in Islamic banks.

H3: Income level has a significant effect on the interest to save in Islamic banks.

H4: Religiosity, accessibility, and income simultaneously have a significant effect on the interest to save in Islamic banks.

## METHODS

This research adopts a quantitative approach, which is a method that yields findings through the measurement and statistical analysis of numerical data (Balaka, 2022). Data analysis is conducted using IBM SPSS Statistics version 26 to examine the relationship between the variables of religiosity, accessibility, and income on the saving interest of the residents of Sumberagung Village, Gandusari Subdistrict, Blitar Regency, in Islamic banks.

The population of this study comprises all residents of Sumberagung Village aged 18 to 56 years, totaling 3,988 individuals based on the 2024 Village and Subdistrict Potential Data Form. The sample size was determined using the Slovin formula with a margin of error of 10%, resulting in a minimum of 98 respondents. The sample was selected based on specific criteria: residing in Sumberagung Village, aged between 17 and 56 years, and not yet owning an account in an Islamic bank.

Primary data were collected through a questionnaire consisting of a series of statements related to the variables of religiosity, accessibility, income, and saving interest in Islamic banks. Respondents were asked to evaluate each statement using a five-point Likert scale: strongly agree (score 5), agree (score 4), neutral (score 3), disagree (score 2), and strongly disagree (score 1). The Likert scale method was chosen for its ability to measure respondents' attitudes and perceptions quantitatively in a simple and structured manner. In addition to primary data, this research also utilized secondary data obtained from credible sources such as academic journals, books, and relevant websites. These secondary data were used to strengthen the theoretical foundation and provide a more comprehensive context for the variables studied, thereby enhancing the validity and accuracy of the analysis.

Data analysis in this study was carried out using SPSS version 26, involving several steps: validity test, reliability test, classical assumption tests, and multiple linear regression analysis. Hypothesis testing was conducted using the F-test (simultaneous), T-test (partial), and the coefficient of determination test to determine the effect of the variables and the extent to which the independent variables explain the dependent variable.

## RESULTS AND DISCUSSION

### Respondent Data Distribution

#### Religiosity Variable (X1)

**Table 1. Frequency of Respondents for the Religiosity Variable (X1)**

I	SA		A		N		D		SD		T		M
	F	%	F	%	F	%	F	%	F	%	F	%	
X1.1	32	33%	33	34%	24	24%	5	5%	4	4%	98	100%	3,86
X1.2	28	29%	38	39%	20	20%	7	7%	5	5%	98	100%	3,79
X1.3	18	18%	31	32%	29	30%	12	12%	8	8%	98	100%	3,40
X1.4	39	40%	27	28%	22	22%	8	8%	2	2%	98	100%	3,95
X1.5	29	30%	49	50%	16	16%	4	4%	0	0%	98	100%	4,05
X1.6	20	20%	52	53%	24	24%	2	2%	0	0%	98	100%	3,92
X1.7	33	34%	33	34%	23	23%	9	9%	0	0%	98	100%	3,92
X1.8	28	29%	42	43%	21	21%	7	7%	0	0%	98	100%	3,93

Source: processed by author, 2025

Based on Table 1 above, among the 8 statements, the item with the highest average score is "*I strive to choose financial products that align with Islamic principles*" (X1.5), with a mean score of 4.05. This indicates that the majority of respondents have a high level of religiosity, particularly in

terms of their awareness to align their financial product choices with the principles of Islamic teachings.

### Accessibility Variable (X2)

**Table 2. Frequency of Respondents for Accessibility Variable (X2)**

I	SA		A		N		D		SD		T		M
	F	%	F	%	F	%	F	%	F	%	F	%	
X2.1	43	44%	29	30%	15	15%	7	7%	4	4%	98	100%	4,02
X2.2	11	11%	38	39%	29	30%	11	11%	9	9%	98	100%	3,32
X2.3	33	34%	40	41%	13	13%	6	6%	6	6%	98	100%	3,90
X2.4	31	32%	32	33%	23	23%	7	7%	5	5%	98	100%	3,79
X2.5	28	29%	38	39%	21	21%	7	7%	4	4%	98	100%	3,81
X2.6	27	28%	47	48%	18	18%	6	6%	0	0%	98	100%	3,97

Source: processed by author, 2025

Based on Table 2, among the 6 statements, the item with the highest average score is *"I feel that access to the bank location is easy and does not take much time"* (X2.1), with an average score of 4.02. This indicates that the majority of respondents perceive that ease of access is an important aspect that supports the community's convenience in using banking services.

### Income Variable (X3)

**Table 3. Frequency of Respondents for Income Variable (X3)**

I	SA		A		N		D		SD		T		M
	F	%	F	%	F	%	F	%	F	%	F	%	
X3.1	24	24%	31	32%	25	26%	7	7%	11	11%	98	100%	3,51
X3.2	29	30%	37	38%	19	19%	11	11%	2	2%	98	100%	3,82
X3.3	25	26%	37	38%	22	22%	7	7%	7	7%	98	100%	3,67
X3.4	44	45%	34	35%	8	8%	10	10%	2	2%	98	100%	4,10
X3.5	24	24%	43	44%	16	16%	6	6%	9	9%	98	100%	3,68

Source: processed by author, 2025

Based on Table 3, among the 5 statements, the one with the highest average score is *"The business I run provides sufficient income every month"* (X3.4), with an average score of 4.10. This result reflects that the respondents perceive their income as sufficient, indicating economic stability that potentially enhances their ability to manage finances and engage in saving activities.

### Saving Interest Variable (Y)

**Table 4. Frequency of Respondents for Saving Interest Variable (Y)**

I	SA		A		N		D		SD		T		M
	F	%	F	%	F	%	F	%	F	%	F	%	
Y.1	50	51%	35	36%	4	4%	6	6%	3	3%	98	100%	4,26
Y.2	7	7%	56	57%	24	24%	8	8%	3	3%	98	100%	3,57
Y.3	22	22%	62	63%	2	2%	9	9%	3	3%	98	100%	3,93
Y.4	6	6%	66	67%	14	14%	7	7%	5	5%	98	100%	3,62
Y.5	31	32%	53	54%	2	2%	9	9%	3	3%	98	100%	4,02
Y.6	11	11%	68	69%	7	7%	8	8%	4	4%	98	100%	3,76
Y.7	30	31%	38	39%	18	18%	12	12%	0	0%	98	100%	3,88

Source: processed by author, 2025

Among the 7 statements, the one with the highest average score is "*I am interested in learning more about the savings products offered by Islamic banks*" (Y.1), with an average score of 4.26. This indicates a strong interest from the rural community in understanding and becoming more familiar with Islamic financial products, which can serve as a foundation for increasing their participation in saving with Islamic banks.

### Validity Test

**Table 5. Validity Test Results**

Variable	Item	r value	r table	Information
Religiosity (X1)	X1.1	0,749	0,1986	Valid
	X1.2	0,766	0,1986	Valid
	X1.3	0,705	0,1986	Valid
	X1.4	0,725	0,1986	Valid
	X1.5	0,442	0,1986	Valid
	X1.6	0,332	0,1986	Valid
	X1.7	0,380	0,1986	Valid
	X1.8	0,449	0,1986	Valid
Accessibility (X2)	X2.1	0,890	0,1986	Valid
	X2.2	0,841	0,1986	Valid
	X2.3	0,840	0,1986	Valid
	X2.4	0,801	0,1986	Valid
	X2.5	0,833	0,1986	Valid
	X2.6	0,314	0,1986	Valid
Income (X3)	X3.1	0,856	0,1986	Valid
	X3.2	0,811	0,1986	Valid
	X3.3	0,868	0,1986	Valid
	X3.4	0,834	0,1986	Valid
	X3.5	0,403	0,1986	Valid
Saving Interest (Y)	X1.1	0,928	0,1986	Valid
	X1.2	0,892	0,1986	Valid
	X1.3	0,941	0,1986	Valid
	X1.4	0,923	0,1986	Valid
	X1.5	0,929	0,1986	Valid
	X1.6	0,918	0,1986	Valid
	X1.7	0,366	0,1986	Valid

Source: processed by author, 2025

The test results in table 5 above, in all statement items of all variables, it can be explained that all items in all variables can be declared valid because they show the number of  $r$  values  $> r$  table of (0.1986) with a significance of 0.05.

### Reliability Test

**Table 6. Reliability Test Results**

Variable	Cronbach Alpha	Information
Religiosity	0,725	Reliable
Accessibility	0,861	Reliable
Income	0,806	Reliable
Savings Interest	0,929	Reliable

Source: processed by author, 2025

The reliability test results in Table 6 show that all variables have a Cronbach's Alpha value above 0.6. Therefore, all variables are considered reliable. This means that each variable is dependable and suitable to be used as a reference in subsequent testing.

### Classical Assumption Test

#### Normality Test

**Table 7. Normality Test Results**

N		98
Normal Parameters	Mean	,0000000
	Std. Deviation	2,57460263
Most Extreme Differences	Absolute	,060
	Positive	,060
	Negative	-,035
Test Statistic		,060
Asymp. Sig. (2-tailed)		,200

Source: processed by author, 2025

Based on Table 7, it can be seen that the significance value is 0.200. Thus, it shows that the regression model has a normal distribution and meets the requirements in the normality test because the significance value is  $> 0.05$ .

### Multicollinearity Test

**Table 8. Normality Test Results**

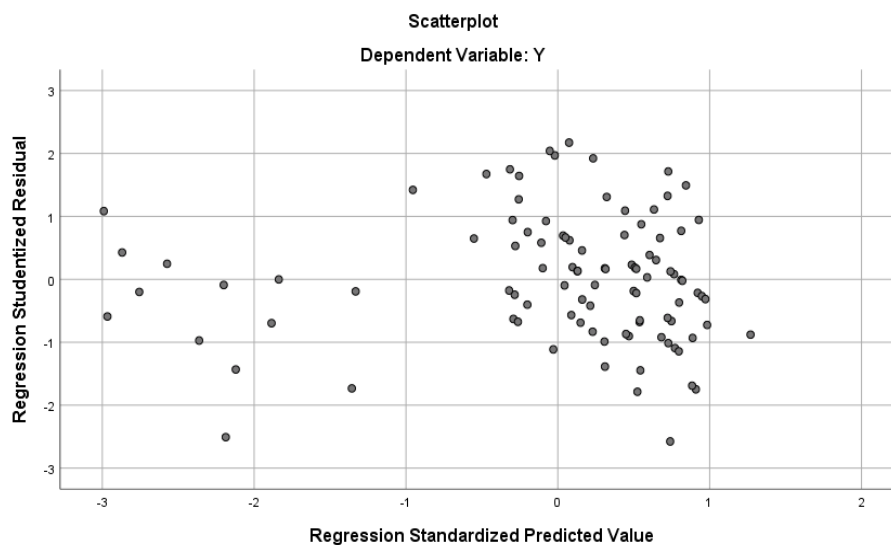
Variable	Tolerance	VIF	Information
Religiosity	0,619	1,615	No Multicollinearity Occurs
Accessibility	0,513	1,950	No Multicollinearity Occurs
Income	0,490	2,040	No Multicollinearity Occurs

Source: processed by author, 2025

Based on table 7. above, the multicollinearity test is carried out by looking at the tolerance value and Variance Inflation Factor (VIF). Based on the criteria put forward by (Basuki & Prawoto, 2016), if the tolerance value is  $> 0.1$  and  $VIF < 10$ , then there is no multicollinearity. The test results in Table 4.15 show that all variables meet these criteria. Thus, the regression model in this study is free from multicollinearity problems and is suitable for further analysis.

### Heteroscedasticity Test

**Figure 2. Heteroscedasticity Test Results**



Source: processed by author, 2025

Figure 2 above shows the results of the heteroscedasticity test. The scatterplot does not display a consistent pattern, and the points are randomly scattered above and below zero on the Y-axis. This indicates the absence of heteroscedasticity (Ghozali, 2016).

### Hypothesis Testing

#### Multiple Linear Regression Analysis

**Table 9. Multiple Linear Regression Test Results**

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,428	1,826		0,235	,815
	Religiusitas	0,163	0,073	0,135	2,212	,029
	Aksesibilitas	0,735	0,075	0,653	9,763	,000
	Tingkat Pendapatan	0,257	0,089	0,199	2,904	,005

Source: processed by author, 2025

Based on Table 7 above, the regression analysis results yield the following equation:

$$Y = 0,438 + 0,163X_1 + 0,735X_2 + 0,257X_3 + e$$

This equation indicates that all independent variables (religiosity, accessibility, and income) have a positive effect on the interest to save in Islamic banks. The constant value of 0.438 represents the saving interest level when the three independent variables have no influence. The coefficients of  $X_1$  (0.163),  $X_2$  (0.735), and  $X_3$  (0.257) indicate that each one-unit increase in the respective variables will increase the saving interest by the coefficient value, assuming other variables remain constant.

### Coefficient of Determination Test ( $R^2$ )

**Table 10. Results of the Determination Coefficient Test**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0,886	0,784	0,778	2,61536

Source: processed by author, 2025

In Table 9 above, the total Adjusted R Square value is 0.778 or 77.8%. Therefore, it can be explained that the influence of religiosity ( $X_1$ ), accessibility ( $X_2$ ), and income ( $X_3$ ) on saving interest ( $Y$ ) is 77.8%. This means that 77.8% of the variation in saving interest is explained by these three variables in this study, while the remaining 22.2% is explained by other variables.

### T-Test (Partial)

**Table 11. T-Test Results**

Model	Unstandardized Coefficients			Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0,428	1,826		0,235	,815
	Religiosity	0,163	0,073	0,135	2,212	,029
	Accessibility	0,735	0,075	0,653	9,763	,000
	Income	0,257	0,089	0,199	2,904	,005

Source: processed by author, 2025

The partial test results (t-test) show that all independent variables have a significant effect on the interest to save. The religiosity variable ( $X_1$ ) has a t-value of 2.212 > t-table 1.661 (p-value = 0.029), accessibility ( $X_2$ ) has a t-value of 9.763 > t-table 1.661 (p-value = 0.000), and income ( $X_3$ ) has a t-value of 2.904 > t-table 1.661 (p-value = 0.005). Therefore, all three variables partially have a significant influence on the interest of the people in Sumberagung Village to save in Islamic banks.

### F Test (Simultaneous)

**Table 12. F Test Results**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2339,936	3	779,979	114,030	,000
	Residual	642,972	94	6,840		
	Total	2982,908	97			

Source: processed by author, 2025

Based on Table 12 above, it can be seen that all independent variables (X1, X2, and X3) simultaneously have a positive and significant effect on the dependent variable (Y). This is evidenced by the calculated F value of 114.030, which is greater than the F table value of 2.701, with a significance level of  $0.000 < \alpha 0.05$ . Therefore, the variables Religiosity (X1), Accessibility (X2), and Income (X3) have a significant simultaneous effect on the interest of village communities in saving at Islamic banks (Y).

## DISCUSSION

### H1 = Religiosity has a significant effect on the interest to save in Islamic banks.

Based on the statistical test results, the variable of religiosity (X1) has a significant effect on the interest in saving in Islamic banks, as indicated by the t-calculated value of 2.212, which is greater than the t-table value of 1.661, and a p-value of 0.029, which is less than the significance level of 0.05. Therefore, hypothesis H1 is accepted. The statement *"I strive to choose financial products that align with Islamic principles"* (X1.5) received an average score of 4.05, reflecting respondents' tendency to consider Sharia principles in their financial choices. In addition, the statement *"I am interested in learning more about the savings products offered by Islamic banks"* (Y.1) received the highest average score of 4.26, indicating a strong interest in Islamic banking services. These findings suggest that religious awareness encourages people to become more familiar with and utilize Islamic financial products, as Islamic values serve as a guide in decision-making, including financial matters. This aligns with the theory stating that religiosity shapes individual behavior orientation, whereby those with high religiosity tend to choose financial services that are free from *riba* (usury), *gharar* (uncertainty), and *maisir* (gambling), while upholding values of fairness and honesty, making Islamic banks a logical and attractive option for them.

### H2 = Accessibility has a significant effect on the interest to save in Islamic banks.

Based on the statistical test, the t-calculated value for the Accessibility variable (X2) is 9.763, which is greater than the t-table value of 1.661, and the p-value is 0.000, which is less than the significance level of 0.05. Therefore, hypothesis H2 is accepted, indicating that accessibility has a significant partial effect on the interest of rural communities in saving in Islamic banks. The statement *"I feel that access to the bank location is easy and does not take much time"* (X2.1) received an average score of 4.02, showing that most respondents perceive Islamic banks to be relatively easy to reach. This positive perception supports the high level of public interest, as reflected in the statement *"I am interested in learning more about the savings products offered by Islamic banks"* (Y.1), which had the highest average score of 4.26. Ease of access to bank locations is one of the supporting factors that strengthens people's interest in learning about and using Islamic savings services. When banks are physically accessible, people are more willing to seek information and try the available services. Thus, physical accessibility plays a crucial role in generating initial interest in Sharia-compliant financial products and has the potential to increase community participation in saving in Islamic banks.

### H3 = Income level has a significant effect on the interest to save in Islamic banks.

Based on the statistical test results, the Income variable (X3) has a significant effect on the Interest in Saving in Islamic Banks (Y), as indicated by the t-calculated value of 2.904, which is greater than the t-table value of 1.661, and a p-value of 0.005, which is smaller than the significance level of 0.05. Therefore, hypothesis H3 is accepted. The statement *"The business I run provides sufficient income every month"* (X3.4) received an average score of 4.10, reflecting that the majority of respondents feel their income is adequate for their daily needs. This provides a foundation for the development of an interest in better financial management, including saving. This is supported by the high average score of 4.26 for the statement *"I am interested in learning*

*more about the savings products offered by Islamic banks"* (Y.1), which indicates strong interest in Islamic banking services. Adequate income gives individuals a sense of financial security and enables them to set aside a portion of their funds for savings. It also fosters interest in financial products that align with their principles and needs. Thus, stable income plays a crucial role in increasing public interest in saving in Islamic banks, as higher income enhance both the capacity and tendency to participate in saving activities.

#### **H4 = Religiosity, accessibility, and income simultaneously have a significant effect on the interest to save in Islamic banks**

The results of the simultaneous test indicate that the variables of Religiosity (X1), Accessibility (X2), and Income (X3) collectively have a significant effect on the Interest in Saving in Islamic Banks (Y). This is evidenced by the F-calculated value of 114.030, which is greater than the F-table value of 2.701, and a significance value of 0.000, which is less than 0.05. Therefore, hypothesis H4 is accepted. These findings suggest that, in the context of rural communities, the interest in saving in Islamic banks is influenced not only by religious motivation but also significantly by the ease of access to banking services and individuals' economic conditions. Religiosity drives the preference for financial products that align with Sharia principles; accessibility determines the extent to which these services can be physically and informationally reached; and income level reflects the actual capacity of individuals to allocate funds for savings. These three variables complement each other in shaping financial behavior related to the interest in saving in Islamic banks.

## **CONCLUSION AND SUGGESTIONS**

### **Conclusion**

Based on the research conducted on 98 respondents from the village of Sumberagung, Gandusari District, Blitar Regency, using IBM SPSS Statistics 26, the following conclusions can be drawn:

1. Religiosity has a significant influence on the interest in saving in Islamic banks. The higher a person's level of religiosity, the greater their tendency to choose financial products that comply with Sharia principles.
2. Accessibility significantly affects saving interest. The ease of accessing Islamic banking services encourages the public to become more interested in and actively use Islamic savings products.
3. Income also significantly influences saving interest. People with higher income levels tend to have greater capacity and readiness to set aside part of their income for savings.
4. Simultaneously, religiosity, accessibility, and income significantly influence the interest in saving in Islamic banks. These three variables play an important role in encouraging the community to choose Islamic banks as a means of financial management.

### **Suggestion**

Based on the conclusions presented above, the following recommendations are proposed to the readers:

1. For Islamic banks, the accessibility variable has been proven to be the most dominant factor influencing the interest in saving. Therefore, it is recommended that Islamic banks enhance their service coverage in rural areas, for example by opening new service units or implementing outreach strategies. Additionally, education and socialization regarding the benefits and principles of Islamic savings should be intensified to make them easier for the community to understand.
2. For future researchers, this study is expected to serve as a reference for further studies. It is suggested that research be conducted in different regions with a larger sample size,

employing diverse theoretical approaches and methods, as well as incorporating additional variables to produce more comprehensive findings.

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