

THE INFLUENCE OF RELIGIOSITY AND SOCIAL ENVIRONMENT ON THE INTENTION TO SAVE DARUSSALAM GONTOR UNIVERSITY LECTURERS IN SHARIA BANK

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Abstract : This article aims to find out how much influence the religiosity and social environment of Darussalam Gontor University lecturers have on saving in sharia banks. Gontor University lecturers are lecturers who live in an Islamic boarding school environment. This research is research with a quantitative analysis approach. Primary research data is based on a sample of 82 respondents taken using purposive sampling. The analysis uses data quality tests, classical assumption tests, multiple linear analysis tests, and statistical tests using the Statistical Product and Service Solution analysis tool version 22. The results of the research show that the religious variable has a significant positive effect on the intention to save at the bank. This is because the majority of respondents have a high level of religiosity, and respondents pay more attention to the use of services and products in implementing Islamic law. Social and environmental variables have no effect on interest in saving at Islamic banks. This is because respondents use more religiosity factors in saving behavior. Then simultaneously, the religiosity and social environment variables influence the intention to save at a sharia bank by 52.4%, and 47.6% are influenced by other variables. This research recommends that Islamic banks pay more attention to sharia systems and principles.

Keywords : **Religiosity, Social Environment, Interest in Saving**

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1. Background

Activities Setting aside and saving money is highly recommended in Islam (Hernawaty 2020), to control passions carry out future planning and deal with things that are not desirable (Kaslam 2021). Saving is a basic need of society (Dewi et al. 2021). Banking is here to accommodate these activities so that they run well and have an impact on the wider community merely facilitating the real sector economic mechanism. (Faisal Umardani Hasibuan 2020).

Indonesia is a country with a dual banking system, conventional and Sharia (Roski 2019). The rise of Islamic banking in Indonesia began with the establishment of Muamalat Bank in 1991 (Sup and Hartanto 2020). Then Islamic banking continued to develop with the merger of three Islamic banks in 2021 (Abdul Rachman, Dewi Putri Mandiri, Widi Astuti 2022). Until now the development of Islamic banking is quite positive with financing assets disbursed (PYD), and growing third-party funds. Bank Indonesia data shows that in January 2023 there were already 13 Islamic commercial banks (BUS), 20 Islamic business units (UUS) and 169 Islamic people's financing banks

(BPUS). The total assets of BUS and UUS in January 2023 reached Rp. 765.358 trillion. Islamic banking market share is 7% third-part funds reach Rp. 602.111 trillion with a total of 2,252,621 million accounts consisting of demand deposits, savings and time deposits. (Otoritas Jasa Keuangan (Januari) 2023) The percentage of Islamic banking market share is still small when compared to conventional banking, 93% (Financial Services Authority (January) 2023)

The majority of Indonesian people are Muslims as much as 86.9% with a total of 237.53 million people (Annur 2023) out of 273.87 million people (Indonesia n.d.). According to (Sumarwan 2015) religious teachings greatly influence the attitudes, perceptions and consumer behavior of each adherent. However, until January 2023, the market share of Islamic banking has only reached 7%. (Otoritas Jasa Keuangan (Januari) 2023) This is thought to be caused by low consumer religiosity (Mumammad Richo Rianto and Tutiek Yoganingsih 2020) Besides that, the social environment also has an important role in influencing consumer behavior (Sumarwan 2015), so the lack of support from the social environment is one of the causes. (Maghfiroh 2018) This shows that there is a gap, especially in the interest of the Muslim community in Islamic banks.

Interest is a person's state that encourages individuals to carry out certain activities to achieve a goal (Suryabrata 2007). Kotler explained that the intention to save is assumed to be an intention to buy and is a behavior that appears as a response to an object indicating the customer's desire to make a purchase. (Kotler 2005). Interest in saving in Islamic banks has a goal of fulfilling the future needs of Muslims who want to save money without usury or interest because surgery can be detrimental to society in general (Buhari 2020). Sharia banking is directly supervised by the Sharia Supervisory Board (DPS) to keep away from elements of usury, *maysir*, vanity, and *gharar* (Ascarya 2005). Then in Islamic banking, customers and banks are not just partners but are concerned with matters of perception of Islamic values (Muhammad 2015).

Islamic banks are banks whose activities are by Sharia, so they are Sharia anonymous with religiosity (Fielnanda and Wahyuningsih 2021). Religiosity is the application of values and knowledge that has been learned in a person which is manifested in the form of actions or behavior in his life. According to Glock & Stark said that there are five dimensions in religiosity, namely ideological, ritualistic, experiential, intellectual and consequence dimensions. (Stark 1965). From the measurement of the five dimensions, it will result that a person's level of religiosity varies. There is a high or low level of religiosity. It could be the thing that causes the low number of customers who save in Islamic banks because of the low level of religiosity of the majority of Muslims in Indonesia. If someone has a high level of religiosity, of course, he will pay attention to all aspects of his life so that he does not go the wrong way and does not violate Islamic sharia, including choosing a bank for saving (Ahmad 2020).

In previous research, many have used the religiosity variable as one of the factors that encourage customers' interest in saving at Islamic banks. Namely, (Mumammad Richo Rianto and Tutiek Yoganingsih 2020) stated that religiosity has a positive effect on customers' interest in saving in Islamic banks, also supported by Ardiani's research, (Raihana and Aulia 2020; Sulistyawati et al. 2022) but not a few previous researchers stated that religiosity does not affect customers to saving in Islamic banks include (Khairunnisa and Cahyono 2020; Suprapti, Chaidir, and Arini 2021; Zuhirsyan and Nurlinda 2021) and (Maghfiroh 2018). Besides that, (Putri et al. 2019) uses the religiosity variable as a strategy to increase interest in saving in Islamic

banks. Therefore there are inconsistencies in previous research, so the authors are interested in examining religiosity as a factor influencing customer interest in Islamic banks.

Murniati (2021)'s research states that the social environment is a mediator of religiosity in influencing the intention to save in Islamic banks. The environment is everything that exists in the surrounding nature that has a certain meaning or influence on individuals (Hamalik 2001) The environment as the basis for teaching is a conditional factor that influences individual behavior and is an important factor (Setyanti, Herlambang, and Prajitiasari 2018). According to Purwanto there are aspects of the social environment that a person takes, namely: family environment (Nur Khosiah, Agustiarini Eka Dheasari 2021) community and work environment (Purwanto 2011).

The social environment has been widely used by previous researchers as one of the factors that influence interest. Among those who stated that the social environment had a positive effect were (Jamil Khaeruddin 2021; Khairunnisa and Cahyono 2020; Maghfiroh 2018). However, some previous researchers on the social environment had no influence did not influence save in Islamic banks, including (Raihana and Aulia 2020). Kotler (1999) stated that the intention to save is the same as the intention to buy. According to (Lucas 1950), there are 5 stages of interest in saving in Islamic banks, they are attention, interest, desire, belief, and ending with a decision. From these five aspects, the researcher only used 3 aspects, namely interest, desire, and belief. Because the aspect of consumer attention only pays attention to products or services and cannot be called interest, while the decision aspect is the final step of the previous aspects and is an act of interest.

In this study, researchers used lecturers as research objects. Because lecturers are professional educators and scientists whose job is to transform and develop education through education, research, and community service based on the tri dharma of higher education. (Peraturan 2009). As well as being considered a person who has more insight and knowledge than the rest of the wider community. The lecturer has a job that has a fixed income, so it is possible to set aside some of the income for savings in Islamic banks. Darussalam Gontor University lecturers are considered to have high religiosity because they live and work in a boarding school environment, thus making the lecturers try to live by following all the rules of Islam. In addition, Islamic University lecturers have a major role in socializing Islamic banks as the best option for students who incidentally are future leaders. Therefore, researchers are motivated to find out facts about how much influence religiosity and the social environment have on the interest of Darussalam Gontor University lecturers to save in Islamic banks.

2. THEORY AND METHOD

2.1 Factors influencing interest in saving.

Based on the literature review and previous research, there are two independent variables, namely religiosity and social environment, and one dependent variable, namely interest in saving. The framework that can be presented in this study is as follows:

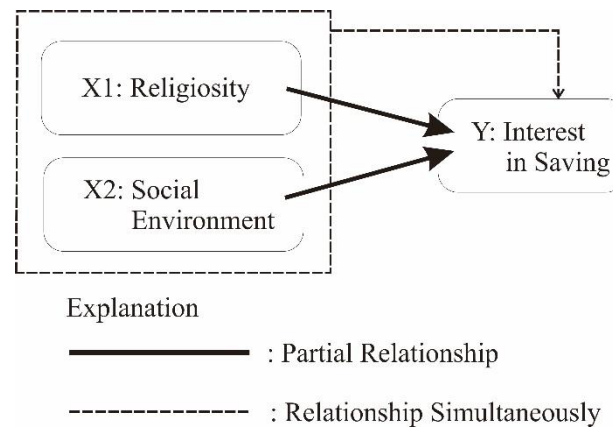


Figure.2.1. Framework

Religiosity can be interpreted as the application of actions from religious teachings in the form of social community. Religiosity is also a collection of ways to serve God, and all religious teachings that are binding for humans are collected in holy books that must be read. Lecturers who have high religiosity towards the interest in saving in Islamic banks will pay attention to what consequences will be obtained if they save in Islamic banking (attitude towards behavior). For example, lecturers who have positive beliefs will consider saving in an Islamic bank as a profitable and beneficial activity, whereas if not, it will be a detrimental activity for them.

2.1.1. Religiosity (X¹)

The religious impulse is one of the impulses that work in humans as other impulses such as eating, drinking, intellect, and so on. In line with this, religious urges also demand to be fulfilled, so that the human person gets satisfaction and peace (Djalaludin 1995). According to Glock & Star (1966), he said that there are five dimensions of religiosity, that is: ideological, the desire to obey the rules that apply in the teachings of the religion they follow. (Suprapti et al. 2021) Ritualistic, shows the level of obedience of Muslims in carrying out activities that have been recommended by their religion (Nasori 2008). Experiential, human behavior motivated by the teachings of his religion. Intellectual, one's understanding and knowledge of the teachings of the religion one adheres to, and consequence dimensions, identify the day-to-day consequences of one's religious beliefs, practices, experiences, and knowledge. (Stark 1965)

2.1.2. Social Environment (X²)

Stroz explained that what is meant by the social environment is “all the conditions in the world that in certain ways influence a person's behavior, including growth and development (life process), which can also be seen as preparing the environment (to provide environment) for future other generations” (Stroz 1987). Peter and Olson explain that the social environment is divided into two, namely the macro-social environment and the micro-social environment. (Peter J.P, Olson 2000)

The social environment plays an important role in influencing consumer behavior (Sumarwan 2015). (Locke 1997) as the originator of the flow of empiricism argued that human knowledge and experience are obtained after humans capture what is in their environment using the senses. In a social environment, humans cannot be separated from the influence of family, society, and work environment. Therefore, from time immemorial humans have taken a great interest in human behavior in their social environment. Vinna Sri Yuniarti, *Perilaku Konsumen Teori Dan Praktik* (Bandung: Cv.

Pustaka Setia, 2015). The good or bad results of human development depend on the education he receives and experiences from various aspects of the educational environment (Purwanto 2011).

Indicators include the social environment (Slameto 1995). Firstly, the family environment, family is the first environment of every human being.(Subagio 2019). so it has a very important role in the development of a person (Ln 2012). Second, work environment. Human life is inseparable from the various circumstances of the surrounding environment including the work environment, in the work environment some colleagues can influence a buyer's decision. A buyer's decision can be influenced by word of mouth. According to Kotler and Armstrong, word-of-mouth communication is personal communication about a product between potential customers, neighbors, friends, family, and co-workers.(Kotler 2005)

Third, community environment. The community environment is the third place after the family environment and environment.(Pakaya, Indah, Johnny H. Posumah 2021) (1) Consumer activities in the community. Positive activities will have a positive impact on consumers and vice versa. (2) Mass media. The growing interest in saving can be obtained from the mass media, for example promotions carried out by Islamic banking that are attractive to consumers will foster an interest in saving in Islamic banks (3) Friends to hang out with. The encouragement of friends is very influential on consumer interest because of this closeness and usually this closeness will encourage consumers to have the same savings in Islamic banks. (4) Forms of community life. The life of the surrounding community also has an impact on consumers.(Slameto 1995)

2.1.3. Interest in Saving (Y)

(Kotler 2005) assumes the intention to save as a purchase intention that arises in response to objects that indicate a customer's desire to make a purchase. Furthermore, The Liang Gie, provides the most basic understanding of interest, "interest means being busy, interested, or involved in an activity because you are aware of the importance of that activity (Gie 2014). There are two aspects contained by interest, including cognitive aspects and affective aspects. The cognitive aspect implies that interest is always preceded by knowledge, knowledge, understanding, and concepts that are acquired and developed and experience or the result of interaction with the environment. The affective aspect shows the emotional degree which is expressed in the form of an assessing process to determine the preferred activity. So, if an activity is accompanied by strong individual interest, he will devote his attention well to that activity.(P 2019)

Jeanne Ellis Ormrod, a psychologist, distinguishes interest into several types,(Ormrod 2011). that is (1) Situational interest, triggered by something in the environment, things that are new, different, unexpected, or specifically often generate situational interest, as well as things that involve a high level of activity or strong emotions. personal interest, long-term and relatively stable interest in a topic or activity. Often personal and work interests reinforce each other. (2) Expressed interest, expressing interest in certain words. Manifest interest, expressing interest not through words but with actions or deeds, participating actively in a particular activity, (3) Inventoried interest, measured by answering several questions or choices for a particular group of activities (Dewa 1998).

Interest will grow influenced by 3 factors, encouragement from within the individual, social motives, as well as emotional and feeling factors. (A. Crow, dan Crow 1998) Indicators of buying interest are, 1) Interest which shows concentration and pleasure. 2) Desire is shown by the urge to have. 3) Confidence is indicated by the

feeling of individual confidence in the quality, usability, and benefits of the product to be purchased or used (Lucas 1950).

The basic objective of Islamic banking is to provide financial facilities by seeking financial instruments (final instruments) that comply with Sharia provisions and norms. (Kazarian 1993) The product is the collection of funds and the distribution of funds and services. (Peraturan 2007). M. Umar Capra suggests that a social welfare dimension can be introduced in all bank financing. Islamic banking financing must be provided to increase employment opportunities and economic welfare through Islamic values. The objective of Sharia banking financing is to ensure that *mudharabah* and *syirkah* financing is available in sufficient quantities for as many entrepreneurs as possible (Chapra 1985). Savings are funds deposits whose withdrawals can only be made according to certain agreed conditions, but cannot be withdrawn by check, *giro*, and/or otherwise.

2.2. Hypothesis

Based on the influence of the relationship between variables, the hypothesis proposed in this research is as follows:

H₀: Religiosity has no positive and significant effect on interest saving in Islamic banks

H₁: Religiosity has a positive and significant effect on interest saving in Islamic banks

The social environment is everything that is in a person's social environment. A person's interaction with the environment will greatly influence a person's behavior in behavior. This is by the theory of planned behavior, where a person will tend to be interested in the impressions that other people make of their experiences. For example, someone meets a neighbor or co-worker who has an Islamic account, then the neighbor tells him the benefits he gets when saving at an Islamic bank, so that person is interested and encourages that person to save at an Islamic bank. Therefore, the social environment has an influence on service products.

So the research hypothesis is:

H₀: Social Environment has no positive and significant effect on interest in saving in Islamic banks

H₂: The social environment has a positive influence on lecturers' interest in saving in Islamic banks.

2.3. Research Methods

The type of research used is associative research (relationships) with quantitative analysis methods (Azwar 2001). Data analysis is statistical. This study aims to determine the effect of 2 independent variables namely religiosity and social environment on the dependent variable interest in saving in Islamic banks. Primary data was obtained from a questionnaire based on a sample of 82 respondents from 445 lecturers. Taken by probability sampling technique with simple random sampling method, namely the technique of taking samples of members of the population randomly without regard to the existing strata in the population (Sugiyono 2014) Secondary data sources were obtained from magazines, the Internet, books, magazines, and previous studies related to this research (Sugiyono 2018). Then the data analysis in this study was a data quality test, classic assumption test, multiple linear analysis test, and statistical test using the SPSS version 22 application (Bawono 2006).

Respondents were taken using the probability sampling technique. It can be seen that the faculty of Darussalam Gontor University lecturers were taken as respondents,

indicating that the majority of respondents were Sharia faculties. With details, namely the management economics faculty had 8 respondents, the humanities faculty had 3 respondents, the health faculty 6 respondents, the science and technology faculty had 7 respondents, the sharia faculty had 22 respondents, the *tarbiyah* faculty 21 respondents, and the *ushuluddin* faculty had 15 respondents. Majority of Darussalam Gontor University lecturers already have sharia savings with the type of non-Haj fund savings, while 1 respondent has savings with the type of Hajj fund savings, 2 respondents have both Hajj fund savings and non-haj funds; and 5 respondents who still have not saved in sharia banks.

3. RESULT AND DISCUSSION

3.1. Data Analysis Results

Hypothesis testing is used to test research hypotheses that have been previously formulated namely, to determine the influence of religiosity and the social environment on the interest of Darussalam Gontor University lecturers in saving at sharia banks.

3.1.1. Normality test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residuals
N		82
Normal Parameters^{a,b}	Means	,0000000
	std. Deviation	2.30489517
Most Extreme Differences	Absolute	.075
	Positive	,071
	Negative	-.075
Test Statistics		.075
Symp. Sig. (2-tailed)		,200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

Source: Secondary Data, processed with SPSS 22.

The table above states that the variables in this study have a mean of 0.0000000, Std. Deviation 2.30489517 and Asymp. Sig. (2-tailed) 0.200. Religiosity and social environment In the normality test using the Kolmogorov-Smirnov test it is declared normal because a significant value is obtained in the asympy line. Sig (2. Tailed) is 0.200 or can be written as a probability value (p-value) = 0.200 greater than 0.05 or it can be concluded that the data is normally distributed in this normality test.

3.1.2. Multicollinearity test

Model	Coefficients ^a	
	tolerance	VIF

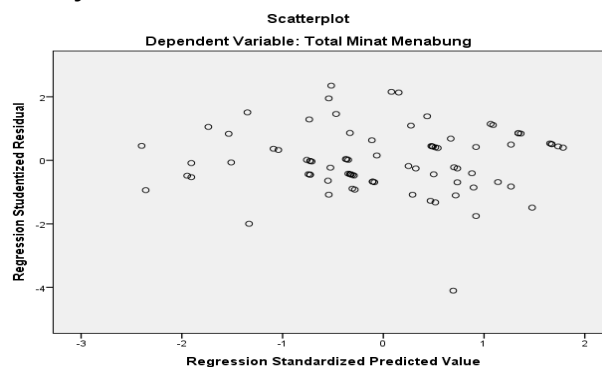
1	(Constant)		
	Total Religiosity	,981	1.019
	Total Social Environment	,981	1.019

Dependent Variable: Interest in Saving

Source: Secondary Data, processed with SPSS 22

Based on the multicollinearity calculation results in the table above, the VIF value of the interest variable is 1.019 and has a tolerance value of 0.981, the religiosity variable obtains a VIP value of 1.019 and has a tolerance value of 0.981. This means that because the tolerance value is close to 1 and the VIF value is less than 10, it can be concluded that in this data there are no symptoms of multicollinearity. in the social environment variable table, a VIF value of 1.019 is obtained and a tolerance value of 0.981 means that because the tolerance value is close to 1 and the VIF value is less than 10, it can be concluded that in this data there are no symptoms of multicollinearity.

3.1.3. Heteroscedasticity test



Source: Secondary Data, processed with SPSS 22

Figure.3.1 Heteroscedasticity Test

In the picture above it can be seen that the dots form a certain pattern. The points spread above below the number 0 on the Y axis. So it can be concluded that the regression model is free from heteroscedasticity.

3.1.4. Linear test

a. Religiosity linear test with interest in saving in Islamic banks

ANOVA ^a						
Model		Sum of squares	Df	MeanSquare	F	Sig.
1	Regression	474,094	1	474,094	88,043	,000 ^b
	residual	430,784	80	5,385		
	Total	904,878	81			

Source: Secondary Data, processed with SPSS 21.00

The linearity test of the religiosity variable with the interest in saving can be concluded that the religiosity variable has a big value. Linearity is 0.000 so the sig.linearity value is less than 0.1 (0.000<0.1). If the significant value is less than 0.1, it is stated that there is a relationship between the variables X¹ and Y

which indicates that the relationship between the variable religiosity and the interest in saving is linear. Variables are said to have a significant linear relationship.

b. Linear test of social environment with interest in saving in Islamic banks

ANOVA ^a						
Model		Sum of squares	Df	MeanSquare	F	Sig.
1	Regression	13,563	1	13,563	1.217	, ^{273b}
	residual	891,315	80	11.141		
	total	904,878	81			

Source: Secondary Data, processed with SPSS 22

The linearity test of the social environment variable with the interest in saving can be concluded that the social environment variable has a sig value. Linearity is 0.273 so the sig.linearity value is greater than 0.1 ($0.273 > 0.1$). If the significant value is greater than 0.1, it is stated that there is no relationship between the variables X^2 and Y which indicates that the relationship between the social environment variables and the interest in saving is not linear. Variables are said to have no significant linear relationship.

3.1.5. Multiple linear regression analysis

Coefficients ^a				
Model	Unstandardized Coefficients	t	Sig.	Information
(Constant)	7,029	3,618	0.001	
Religiosity	0.489	9,2	0	influential
Social environment	0.02	0.293	0.77	influential

Source: Secondary Data, processed with SPSS 22

The multiple linear regression test for the religiosity variable is 0.489 meaning that if each increase in religiosity is 1 unit, then the interest of 2021 Darussalam Gontor University lecturers to save in Islamic banks will increase by 0.489 units. The coefficient is positive, meaning that there is a positive relationship between religiosity and interest in saving in Islamic banks. The higher the number of religiosity values, the more interest in saving in Islamic banks. The regression coefficient of the social environment variable is 0.02, meaning that if every increase in the social environment is 1 unit, then the interest of Darussalam Gontor University lecturers to save in Islamic banks is increased by 0.02 units. The coefficient is positive, meaning that there is a positive relationship between the social environment and the interest in saving in Islamic banks. The higher the number of social environmental values, the more interest in saving in Islamic banks.

3.1.6. Determination coefficient test (R²)

Test results of the coefficient of determination (R ²)				
Summary models				
Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	,724 ^a	,524	,512	2,334

a. Predictors: (Constant), Social Environment, Religiosity

Source: Secondary Data, processed with SPSS 22

In the table above it can be seen that this test it shows that the value of R is 0.724, the value of r square is 0.524, and the value of Adjusted R Square and Std. Error of the Estimate 2.334. It can be concluded that the magnitude of the correlation/combined value (r) is 0.724. From this output, the coefficient of determination (r square) is 0.524 which implies that the influence of the independent variables (religiosity and social environment) together on the dependent variable (intention to save) is 52.4%. So that there are still 47.6% of the Y variable is influenced by other variables.

3.1.7. Partial significance test (t-test)

Partial significance test results (t-test)					
Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	std. Error	Betas		
(Constant)	7,029	1,943		3,618	0.001
Religiosity (X ¹)	0.489	0.053	0.721	9,2	0
Social Environment (X ²)	0.02	0.067	0.023	0.293	0.77

Dependent Variable: Interest in Saving

Source: Secondary Data, processed with SPSS 22

The purpose of this test is to determine the effect of religiosity on the intention to save in Islamic banks. The test results with SPSS version 22 show that the religiosity variable (X¹) on saving in Islamic banks (Y) is obtained t_{count} of (9.200) and is significant at (0.000) then the social environment variable has t_{count} (0.293) and is significant at (0.770) that the value for t_{table} is sought ($df = nk - 1$, where n = number of samples k = number of independent variables, so $df = 82 - 2 - 1 = 80$). With a two-tailed test (significance = 0.1), a t_{table} of 1.292 is obtained. In the partial significance test (t-test) the religiosity variable has a t-count of 9.200 t_{table} of 1.292 so the t_{count} is greater than t_{table} ($9.200 > 1.292$) then H_a is accepted. So it can be concluded that there is an influence of religiosity on the interest in saving Darussalam Gontor University lecturers in Islamic banks). The partial significance test (t-test) of the social environment variable has a t_{count} of 0.293 t_{table} of 1.292 so if that t_{count} is smaller than t_{table} ($0.293 < 1.292$) then H_a is not accepted. So it can be concluded that there is no influence of the social environment on the interest in saving for Darussalam Gontor University

lecturers in Islamic banks.

3.1.8. Test-f

Simultaneous significance test results (f-test)						
ANOVA ^a						
Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regressi on	474,562	2	237,281	43,562	,000 ^b
	residual	430,316	79	5,447		
	Total	904,878	81			

a. Dependent Variable: Interest in Saving
b. Predictors: (Constant), Social Environment, Religiosity
Source: Secondary Data, processed with SPSS 22

The f test results of this study indicate that a significant value of 0.000 means less than 0.05. If the significant value is less than 0.05, religiosity affects the interest in saving Darussalam Gontor University lecturers in Islamic banks. Furthermore, the results of the social environment f test in this study showed that a significant value of 0.77 means greater than 0.05. If the significant value is greater than 0.05, then the social environment does not affect the interest in saving Darussalam Gontor University lecturers in Islamic banks.

3.2. Discussion

- 1) Religiosity has a **positive** and **significant** effect on interest in saving in Islamic banks among lecturers at the University of Dar es Salaam Kontoor in 2021. This is because religiosity is an image that contains a set of values and is a belief that everyone has. owned by individuals engaged in commercial activities. Consumer activities and production activities. In consumer activities, consumers must have religious values that they adhere to strongly, namely in purchasing products that are labelled halal, whether in the form of food, drinks, or products, both from how they are obtained and from how they are made and processed. It can be concluded that the higher a person's level of religiosity, the more selective they will be in choosing everything they do in accordance with Islamic teachings, including their interest in saving in sharia banks according to Islamic teachings, which are free from the element of usury.
- 2) The social environment has a **positive** influence on interest in saving at Islamic banks for lecturers at Darussalam Gontor University in 2021. A person's interaction with the environment will greatly influence a person's behavior. This is in accordance with the theory of planned behavior, where a person tends to care about the impression that other people leave on their experience. For example, someone meets a neighbour or co-worker who has a sharia account, then tells the neighbour about the interest they receive if they save at a sharia bank, so that someone becomes interested and encourages the person to save at a sharia bank. Therefore, social relationships between individuals play an important role in determining the consumption of a product or service. In this research, the social environment influences the interest in saving of Islamic bank lecturers at Darussalam Gontor University. However, there is **no**

significant influence on interest in saving at Islamic banks. This is because respondents use more religiosity factors in maintaining their behavior.

4. CLOSING

The results of this research show that simultaneously, religiosity and the social environment have a significant effect on lecturers' interest in saving at Sharia Banks. However, the social environment has an insignificant impact. This is because social and environmental factors are not the dominant factors that can influence respondents to save at Islamic banks. Other factors that are not variables in this research include personality, attitudes, beliefs, and others because they may have more influence when lecturers at Darussalam Gontor University are interested in saving in Islamic banks because of self-motivation.

For future researchers, they should be able to expand their research so that they can obtain more complete information regarding the factors that influence interest in saving at Islamic banks. This research questionnaire is still not perfect at extracting information from respondents; therefore, future researchers are expected to be able to create better and more accurate questions. In addition, the number of samples used can be greater so that the research analysis results obtained will be more accurate.

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