The Influence Of Religiousity And Quality Of Service On People's Interest In Saving On Bsi In Palopo City

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Abstrak

This study aims to test and analyze the effect of religiosity and quality on public interest in saving at BSI in Palopo city. This study uses causality-based quantitative methodology through distributing questionnaires. In this study the population was BSI customers in Palopo city. While the sampling technique is purposive sampling with the determination of respondents with the lemeslow formula with 100 respondents. The results of this study indicate that the influence of Religiosity has a positive and significant effect on interest in saving at Islamic Banks where some people who have a high level of religiosity may be more inclined to use Islamic banking products because of conformity with their religious principles and Service quality has a positive effect on interest in savings at Islamic Banks where high quality service can increase customer trust and satisfaction. If customers feel that BSI provides good service, they may be more likely to continue using BSI banking services and save there.

Keywords: Religiosity; Service Quality; Saving Interest

1. Introduction

The development of sharia banking in Indonesia began in 1992 with the promulgation of Law No. 7 of 1992 concerning banking which contained provisions that implicitly permitted the management of banks based on the principle of profit and loss sharing, especially through government regulation No. 72 of 1992 concerning Banks based on the principle of profit sharing. Then it was further confirmed by law No. 10 of 1998 which was an amendment to law Number 7 of 1992. In law No. 10 of 1998, it clearly differentiated banks based on their management consisting of conventional banks and sharia banks, both commercial banks and people's credit banks [1].

There are two banks in Indonesia: Conventional Banks and Sharia Banks. Banks that follow sharia principles are known as sharia banks. These principles include agreements based on Islamic law that must be followed by banks and other parties in order to store money or make payments for business activities. Sharia banks generally have the same goals and functions, but are run based on different principles. Because of its unique qualities and types, this can influence the behavior of customers and potential customers in how they decide which bank they prefer. Therefore, people's opinions and attitudes regarding the quality of banking itself have an impact on how customers behave when using banking [2] .

A person's desire to save may be strongly influenced by their *religiosity* . The effects may change, however, depending on how a person interprets and lives out the principles of their *religiosity* . It is important to remember that each person's level *of religiosity* will have a different impact on their desire to save. Not everyone who identifies as religious will always value saving money, and vice versa. The rate at which a person tends to save may also depend on other characteristics such as income, education, and culture. This can be seen from one of [3] stating that the level of a person's *religiosity* will not impact or influence that person's decision in choosing to save at a Sharia bank. This is in contrast to research by [4] *Religiosity* has a positive effect on interest in saving, this is proven by the increasing number of people from certain circles (Muslims) who believe in Islamic banks.

Service quality, the ability of Islamic banks to attract new clients and retain existing clients depends on the quality of the services offered. A customer's full assessment of the advantages or privileges of a good or service can be thought of as service quality [4] . This can also be seen from research by [1] which states that service quality has a positive effect on interest in saving at BSI bank. This shows that the better the quality of the service, the higher the customer's interest in saving at BSI. However, in [3] research, this statement contradicts the fact that service quality does not influence the decision to save at a Sharia bank.

Based on the background description above, this research aims to find out how much interest the people of Palopo City have in saving at Sharia Banks in terms of a person's religiosity and the quality of Sharia bank services. This kind of research can provide a better understanding of the factors that influence interest in saving in Islamic banks, which can be useful for financial institutions, governments, as well as individuals who are looking for ways to manage their finances in accordance with the principles of their religion.

2. Methodology

This research uses quantitative research. The population in this research is the people of Palopo City who have the potential to become customers of the Palopo Islamic Bank (BSI). This research uses primary data. Data was collected by distributing questionnaires to selected respondents. Data is collected using numbers (questionnaires) through a number of written questions that are given or distributed to respondents. The contents of the questionnaire consist of respondent characteristics and indicators according to the dependent variable and independent variables. The sampling technique is purposive sampling with age criteria of 17-50 years. In determining the sample size, researchers used the Lemeslow formula. In this study, the population size is unknown, so the researcher used the Lemeslow formula. The Lemeslow formula is as follows:

$$N=\frac{Z^2\,p\,(1-p)}{d^2}$$

Information:
n=Number of Samples
z=z score at 95% confidence=1.96
p=maximum estimate=0.5
d=sampling error=10%
Using the formula above, the number of samples to be used can be calculated as follows:

$$n=\frac{Z^2\,p\,(1-p)}{d^2}$$

$$n = \frac{1{,}96^{Z} .0{,}5\ (1-0{,}5)}{0{,}01^{2}}$$

$$n = \frac{(3{,}8416.0{,}251\ \ )}{0{,}01}$$

n= 96.04= 100

By using the Lemeslow formula above, the sample value (n) obtained is 96.04 which is then rounded to 100 people.

The data used is primary data and secondary data, primary data is collected through observation and distributing questionnaires to respondents, while secondary data is collected through studies, literature and journals related to the research carried out. The data analysis test in this research used SPSS 26. Using descriptive statistical analysis, validity test, reliability test, classical assumption test, multiple linear regression test, t test, and coefficient of determination test.

3. Result and Discussion

3.1. Result

Respondents in this research were customers of Bank Syariah Indonesia (BSI). The questionnaire distributed was 100 sheets containing questions about variables, namely *Religiosity* and Service Quality variables and customer Saving Interest variables. Of the 100 questionnaires distributed up to the data collection limit, 100 questionnaires (100%) were collected. The high ratio of questionnaire returns was due to the researcher trying to meet respondents personally and guide them in filling it out, if the respondent found it difficult. The respondents selected using purposive sampling can be classified based on age 17-50 years. Below are the results of the descriptive analysis which are presented as follows:

Table 1Descriptive Statistical Analysis Test

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
Religiosity	100	5.00	22.00	12.4600	4.87919
Service quality	100	22.00	39.00	29.9400	3.70863
Community's Interest in Saving	100	11.00	25.00	20.6100	2.98107
Valid N (listwise)	100	100			

Based on table 1, *the Religiosity variable* shows an average value of 12.4600. This shows that the level of influence *of religiosity* on BSI Palopo customers has an average value of 12.4600. Meanwhile, the minimum value is 5.00 and the maximum value is 22.00 and the standard deviation is 4.87919. The service quality variable shows an average value of 29.9400. This shows that the level of Service Quality has an average value of 29.9400. Meanwhile, the minimum value is 22.00 and the maximum value is 39.00 and the standard deviation is 3.70863. The Interest in Saving variable shows an average value of 20.6100. Meanwhile, the minimum value is 11.00, and the maximum value is 25.00 , and the standard deviation is 2.98107 .

Before analyzing research variables, the research instrument in the form of a questionnaire must meet validity and reliability tests. The validity of the questionnaire was tested using the Pearson correlation coefficient between each indicator and the total indicators. Meanwhile, the reliability test uses Cronbach's alpha for each variable. The results of validity testing for each research variable are presented in Table 2 below.

Table 2Validity Test Results

Variable	Items	N	Significant	r-count	r-table	Information
Religiosity (X1)	R1	100	0,000	0.926	0.1946	Valid
	R2	100	0,000	0.935	0.1946	Valid
	R3	100	0,000	0.875	0.1946	Valid
	R4	100	0,000	0.929	0.1946	Valid
	R5	100	0,000	0.875	0.1946	Valid
Service Quality(x2)	KP1	100	0,000	0.587	0.1946	Valid
	KP2	100	0,000	0.624	0.1946	Valid
	KP3	100	0,000	0.750	0.1946	Valid
	KP4	100	0,000	0.687	0.1946	Valid
	KP5	100	0,000	0.671	0.1946	Valid
	KP6	100	0,000	0.659	0.1946	Valid
	KP7	100	0,000	0.645	0.1946	Valid
	KP8	100	0,000	0.572	0.1946	Valid
Interest in Saving(y)	MM1	100	0,000	0.810	0.1946	Valid
	MM2	100	0,000	0.734	0.1946	Valid
	MM3	100	0,000	0.614	0.1946	Valid
	MM4	100	0,000	0.835	0.1946	Valid
	MM5	100	0,000	0.799	0.1946	Valid

Based on table 2 Shows that all the indicators used for the *religiosity* , service quality and interest in saving variables used in this research show a significance level of smaller than 0.05 or 5% and Cronbach's alpha is greater than the r-table with the figure 0.1 946 . This means that all indicators and statements for each variable in this research are said to be valid, so that reliability tests can be carried out for further testing.

A questionnaire is said to be reliable if a person's answers to statements are consistent or stable over time. Composite Reability is used to measure the true value of the reliability of a construct. The following are the results of the composite reliability analysis in this research as follows.

Table 3Reliability Test Results

Variable	Cronbach Alpha	Information
Religiosity	0.947	Reliable
Service quality	0.803	Reliable
Interest in Saving	0.817	Reliable

Based on table 3 of the data processing results as in the table above, the Cronbach's alpha value for each indicator variable is > 0.05, the indicator value for the *religiosity variable* is 0.947 (0.947 > 0.1946), the indicator value for the service quality variable is 0.803 (0.803 > 0, 1946) and the indicator value of the variable interest in saving is 0.817 (0.817 > 0.1946). Which means that each variable indicator has met Cronbach's alpha requirements. So it can be concluded that all the variables used are reliable.

The normality test is a test carried out with the aim of assessing the distribution of data in a group of data or variables, whether the data distribution is normally distributed or not. It is said to be normal if the significant value is greater than 0.05.

Table 4Normality Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		100
Normal Parameters [a, b]	Mean	.0000000
	C	2.45328344
Most Extreme Differences	Absolute	.073
	Positive	,047
	Negative	-.073
Statistical Tests		.073
Asymp.Sig.(2-tailed)		,200 [c,d]

Based on table 4, the results of the normality test in table 4 show that the results of the normality test using the One-Sample Kolmogorov-Smirnov method with an Asym.Sig (2-tailed) value of 0.200. The data used in the regression equation can be assumed to be normally distributed, this can be seen from the significant value of 0.200 > 0.05 (5%). So the data in this study can be declared normal.

Table 5Regression Analysis Results
Coefficients [a]

	Unstandardized Coefficients	
Model	B	Std. Error
(Constant)	9,182	2,038
Religiosity	,176	,056
Service quality	,308	,074

From this table, a multiple linear regression equation can be prepared as follows: Y=9.182+0.176X1+0.308X2 + e

Based on the multiple linear regression equation above, it can be described as follows:

a. The constant value is positive, namely 9.182, which is a constant for the variables *Religiosity* , Service Quality and Interest in Saving.
b. The regression coefficient for the financial literacy system variable is positive, namely 0.176. This shows that if *Religiosity* increases, Interest in Saving will increase by 0.176 assuming other independent variables are constant.
c. The regression coefficient for the income variable is positive, namely 0.308. This shows that if service quality increases , interest in saving will increase by 0.308 assuming other independent variables are constant.

This test is used to calculate how much variance in the dependent variable can be explained by the independent variables. The R2 used is R2 which has taken into account the number of independent variables in a regression model or is called Adjusted-R2. In this research, Adjusted-R2 is used because if the number of independent variables studied is more than two variables.

Table 6Determination Coefficient Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,568 [a]	,323	,309	2.47845

a. Predictors: (Constant), Service Quality, Religiosity

Based on table 6, it can be seen that the Adjusted -R2 results with the help of the SPSS program in multiple regression analysis obtained an adjusted determination figure or Adjusted - R2 of 0.309. This means that 30% of the variation in Adjusted R square is explained by variations in changes in the factors of *religiosity* , service quality and interest in saving at BSI together (simultaneously) towards interest in saving at BSI. Meanwhile, the remaining 70% is influenced by other unobserved factors which influence the variable interest in saving at BSI. Therefore, further research development is needed.

Table 7F Test Results

ANOVA [a]

Model	Sumo f Squares	Df	Mean Square	F	Sig.
Regression	283,949	2	141,974	23,113	,000 [b]
Residual	595,841	97	6,143		
Total	879,790	99			

Dependent Variable: People's Interest in Saving
Predictors: (Constant), Service Quality, Religiosity

Table 7 shows that the calculated F-value is 23.113 and the significant F-table value is 0.05 with the formula, namely F-table = F(k;n -k) = F(2;100-2) = F(2;97) so that the F-table becomes 3.090. The results obtained were F-count > F-table (23.113 > 3.090) with a significance of 0.000 < 0.05. So the *religiosity* and service quality variables have a significant influence on interest in saving at Bank BSI Palopo City.

The t test is used to determine the magnitude of the influence of each independent variable individually. The regression test used is a two-way test *(two tailed test*) using a=5% which means that the confidence level is 95%. The t test results can be seen in the following table.

Table 8Partial Test Results (t Test)

Coefficients [a]

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	Q	Sig.
(Constant)	9,182	2,038		4,504	,000
Religiosity	,176	,056	,288	3,137	,002
Service quality	,308	,074	,384	4,172	,000

1. Religiosity Literacy

Based on the table above, the results of processing *the Religiosity variable* obtained a calculated t value of 3.137 with a probability of 0.002. With t count 3.137 > from table 0.025 (97) 1.985 or probability 0.002 < 0.05; then H0 is rejected, which means that the *Religiosity variable* partially or individually has a significant positive effect on Interest in Saving at BSI.

2. Service quality

Based on the table above, the results of service quality management obtained a calculated t value of 4.172 with a probability of 0.000. With t count 4.172 > from t table 0.025 (97) 1.985 or probability 0.000 < 0.05; then H0 is rejected, which means that the Service Quality variable partially or individually has a significant positive effect on the management of Saving Interest at BSI

3.2. Discussion

The Influence of Religiosity on Interest in Saving at BSI Bank Palopo City

Religiosity has a positive effect on people's interest in saving at BSI. This means that the higher the level of religiosity , the higher the interest in saving at Bank BSI Palopo City. Islamic banks are financial institutions that operate in accordance with Islamic sharia principles. Many people with a high level of religious affiliation feel more comfortable saving in Sharia banks because they are in line with their religious beliefs and values. The influence of religiosity on interest in saving in Islamic banks can have several positive aspects. Some people who have a high level of religiosity may be more inclined to use sharia banking products because of their conformity with their religious principles. Highly religious individuals may be more inclined to follow the principles of Islamic finance, including the prohibition of riba (interest) and financial practices that are not in accordance with the teachings of their religion. Judging from the religiosity questionnaire , prospective BSI bank customers strongly agree regarding I feel that the principles Religion strongly supports good financial management, including saving and investing. And I have a financial plan that is based on religious values , such as zakat, alms, or investments that are in accordance with religious principles.

According to the Planetary Behavior Theory (TPB), a person's behavior is influenced by subjective beliefs, subjective norms, and behavioral control. In this context, *religiosity* can be a factor that influences subjective beliefs and subjective norms related to saving. For example, someone who has a high level *of religiosity* may consider saving as a behavior that is in line with their religious values, and this may increase their subjective confidence in saving. Similar to TPB, TRA also emphasizes the role of subjective beliefs and subjective norms in shaping behavior. *Religiosity* can be a factor that shapes a person's subjective norms regarding saving. If their religious environment appreciates and encourages the practice of saving, individuals with high levels of *religiosity* may be more inclined to follow these norms. Behavior theory emphasizes the role of observation and learning from the social environment. In this context, individuals can observe the savings practices adopted by members of their religious communities. If saving is considered a behavior that is encouraged or rewarded in a religious context, then individuals with high levels of *religiosity* may be more likely to imitate this behavior.

Islamic banks offer products and services that comply with these principles, which can motivate religious people to choose to save at Islamic banks. Some sharia banking products involve the concept of profit and loss sharing, where profits or losses are shared between the bank and the customer. People who have philanthropic motivations and want to participate in a fairer financial system may be more interested in the products and services offered by Islamic banks. Islamic banks often have mechanisms that make it easier for customers to donate or pay zakat. Individuals who are deeply religious and care about religious obligations such as zakat may feel more comfortable saving in Islamic banks that provide facilities to carry out these religious obligations. In some communities, interest in saving in Islamic banks can be influenced by social norms and community influences. Individuals who live in highly religious environments may feel encouragement from the surrounding community to use Islamic banking services. The level of trust in financial institutions, including Islamic banks, can be influenced by *religiosity factors* . Religious people may have greater trust in Islamic banks because they are considered to be in line with their religious values. The result of the first hypothesis of this research is that *religiosity* has a positive effect on interest in saving at BSI Bank Palopo City. Thus, it can be concluded that Ha is accepted while Ho is rejected. This is in accordance with previous research findings by [5] [6] and [7] who said that *religiosity* has a significantly positive effect on interest in saving at Bank BSI Plaopo City.

The Influence of Service Quality on Interest in Saving at BSI Bank Palopo City

Service quality has a positive effect on people's interest in saving at Bank BSI Palopo City. This shows that the better the quality of the service, the higher the customer's interest in saving at BSI Palopo City. One aspect that has a significant impact on a person's interest in saving at a particular bank or financial institution is the quality of service. Customers are more likely to be satisfied and save money or do business at financial institutions that offer good service. High quality service can increase customer trust and satisfaction. If customers feel that BSI provides good service, they may be more inclined to continue using BSI banking services and save there. Service quality includes ease and affordability in using products and services. If BSI provides an easy, transparent and user-friendly process, customers will feel more comfortable and motivated to continue saving at the bank. Good service includes providing clear and complete information to customers. If BSI can provide easy-to-understand information about their products and services, customers will feel more confident and be able to make good financial decisions. Judging from the service quality questionnaire, prospective BSI Bank customers strongly agree that I feel the sharia bank queue room facilities are comfortable, accessible and calm. And I am very satisfied with the assessment of the overall quality of service received from BSI in the city of Palopo.

Behavior theory proposes that customer satisfaction is a key factor in shaping consumer behavior. In the context of banking or financial institutions, service quality can be a determining factor in customer satisfaction. If someone feels satisfied with the services provided by a financial institution, including in terms of saving, then they tend to be more motivated to continue and increase their saving behavior. According to this theory, a person's behavior is influenced by their expectations of the results of that behavior. If the quality of service provided by a financial institution meets or exceeds customer expectations, this can increase their interest in continuing to save. This theory emphasizes the role of customer involvement in shaping consumer behavior. High service quality can increase the level of customer involvement in savings activities. Customers who feel engaged and have a positive experience with a financial institution tend to be more motivated to maintain that relationship through saving. Behavior theory states that the adoption of new behaviors, such as saving, is influenced by factors such as perceived benefits, complexity, and compatibility with individual values. Good service quality can increase the perception of profits and ease of saving, thus encouraging interest in saving. It is important to note that service quality includes not only technical aspects, but also interpersonal, responsive and empathetic aspects. Positive interactions with bank personnel, ease of access, clear information, and quick responses to customer needs can all contribute to perceptions of service quality. In addition, other factors such as promotions, clear information about savings products, and customer trust in financial institutions can also play an important role in shaping interest in saving within the framework of behavioral theory.

Banks that are responsive to customer complaints and questions demonstrate a commitment to customer satisfaction. If there are problems or complaints, fast and effective handling can strengthen the relationship between the bank and customers, making customers more inclined to continue saving at BSI. Service quality also includes product and service innovation. Banks that continue to innovate and provide products that are relevant to customer needs can increase customer interest in using BSI banking services. Effective communication between banks and customers can strengthen relationships. If BSI can convey information well, respond to customer questions, and provide necessary guidance, customers will feel valued and are more likely to remain loyal customers. For customers seeking banking services based on sharia principles, service quality that reflects a commitment to these values can be a key factor in retaining and attracting new customers. The result of the second hypothesis of this research is that service quality has a positive effect on interest in saving at BSI Bank Palopo City. Thus, it can be concluded that Ha is accepted while Ho is rejected. This is in accordance with previous research findings by [8] [6] and [1] who said that interest in saving has a significant positive effect on interest in saving at Bank BSI Plaopo City.

4. Conclusion

From the results of this research, it can be concluded that *religiosity* has a positive effect on people's interest in saving at BSI. This means that the higher the level *of religiosity* , the higher the interest in saving at Bank BSI Palopo City. The research results of the service quality variable have a positive effect on people's interest in saving at Bank BSI Palopo City. This shows that the better the quality of the service, the higher the customer's interest in saving at BSI Palopo City.

Based on the results of the research and discussion, suggestions that can be presented are for future researchers, researchers should be more communicative with banks in requesting permission to research customers, because in this case it can be mutually beneficial. The bank will know the advantages and disadvantages of the bank, which can be used as consideration and evaluation. for future researchers, make better use of research time, so that it is effective and efficient .

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