



The Influence of Religiosity, Trust, Knowledge and Location on People Interest in Saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis

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ABSTRACT

This study aims to determine the influence of religiosity, trust, knowledge and location on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. The number of samples in this study was 100 respondents by distributing questionnaires to people who saved at Bank Syariah Indonesia Sub-Branch Office Bengkalis. The research method used is a quantitative approach using a non-probability sampling method with purposive sampling and the analysis method is multiple linear regression. The results of this study indicate that partially religiosity, trust, knowledge and location variables have a significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. Simultaneously, the variables of religiosity, trust, knowledge, and location have a significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. The coefficient of determination of religiosity, trust, knowledge and location is 66.1% of the interest in saving.

Keywords: Religiosity, Trust, Knowledge and Location

1. Introduction

Bank Syariah Indonesia (BSI) is a company resulting from the merger or merger of Islamic banks with State-Owned Enterprises (BUMN). The merged banks are PT Bank BRI Syariah, PT BNI Syariah, and PT Bank Syariah Mandiri. then BSI has the potential to enter the group of 10 largest banks in Indonesia. Thus, the company's ability to expand its business is getting bigger (Audriene, 2021).

Bank Syariah Indonesia noted that in general, the increase in transaction volume through the BSI digital banking channel in the first quarter increased by 43.3 percent. Besides being contributed by 42 percent of BSI Mobile transactions, the increase was supported by customer activity on Internet banking channels by 24 percent, debit or credit cards by 17 percent, and Automatic Teller Machine (ATM) by 14 percent. The increase in digital transactions was caused by changes in customer behavior during the Covid-19 pandemic. During the outbreak, all activities were centered on technology-based activities. Bank Syariah Indonesia has also presented a number of digital features to make it easier for customers to carry out their activities. Bank Syariah Indonesia has online account opening and online transfer features. Bank Syariah Indonesia also provides support for online shopping activities, barcode or QRIS transactions, top up credit, electricity token transactions, top up e-wallet, and school payments (Rosana, 2021).

According to Zur et al (Yohana, 2014) stated that consumer trust is stated as an important component to maintain a sustainable relationship between all parties involved in the business. Another factor that influences consumer behavior is knowledge. Knowledge is an experience that is recorded in one's consciousness.

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Knowledge can be obtained through various information media such as newspapers, television, radio, pamphlets and others. With knowledge, people will be more interested in saving at Bank Syariah Indonesia. In addition, the location factor is also a factor of consideration in customer interest in saving.

According to Alma (2016) location is the place where the company operates or where the company carries out activities to produce goods and services that are concerned with the economic aspect. For the banking world, the choice of location must prioritize economic principles, where the existence of the location of a bank must be able to provide convenience for customers to access the bank.

Bank Syariah Indonesia is one of the sub-branch office located on the island of Bengkalis. It can be assumed that the people in the city of Bengkalis have a high level of religiosity because the environment is mostly muslim. So that it can attract people interest in saving at Bank Syariah Indonesia increasing.

Therefore, the authors are motivated to conduct this study with the aim of knowing the facts about how much influence religiosity, trust, knowledge and location have on interest in saving at Bank Syariah Indonesia sub-branch office Bengkalis. And also the author would like to provide information that through factors of religiosity, trust, knowledge and location to the public can increase public interest in depositing their funds at Bank Syariah Indonesia so that market share and the number of customer accounts for third party funds from Bank Syariah Indonesia continues to increase.

Based on the background described above, the writer is interested in conducting research with the title "The Influence of Religiosity, Trust, Knowledge and Location on People Interest in Saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis".

According to Adimarwan in Khotimah (2018) religiosity is a form of religious aspects that have been lived by individuals in their hearts. According to Ancok in Susanti (2020) the dimensions of religiosity are divided into five dimensions, namely: Dimension of Belief, Dimensions of Religious Practice, Dimension of Experience, Dimensions of Religious Knowledge, Dimensions of Practice and Consequences. According to Doney and Canon in Oktaviani (2018) there are four indicators in the trust variable, namely: reliability, honesty, concern and credibility. in general, consumer knowledge is all information owned by consumers about various kinds of products and services, as well as other knowledge related to these products and services and information related to their functions as consumers. knowledge factors are education, mass media and information, socio-cultural and economic, environment, experience and age. Location according to Lupiyoadi (2009) in Novita Oktaviani (2018), relates to where the company must be headquartered and conduct operations or business. Indicators of Location are access, visibility, traffic, spacious, comfortable, and safe parking space, expansion and environment.

2. Research Method

The research location is the place or location where this research will be carried out, this aims to facilitate the author in conducting research. The location of this research was conducted at Bank Syariah Indonesia Sub-Branch Office Bengkalis Jl. Hangtuah No. 35 Bengkalis. The type of study is associative research. The data used in this study are qualitative and quantitative. Source data of this study namely primary and secondary. The population of this research is the people's in Bengkalis who save at Bank Syariah Indonesia Sub-Branch Office Bengkalis. According to Sugiyono (2014) the sample is part of the number and characteristics possessed by the population.

$$\frac{Z^2}{4 (\text{Moe})^2}$$

Information:

N = Sample Size

Z = The level of confidence required in sampling is usually 90%, thus Z = 1,96

Moe = Margin of error, or the maximum tolerable error rate, usually 10% or

0.1. Then the minimum number of samples that can be taken is.

$$n = \frac{Z^2}{4 (\text{Moe})^2}$$

$$n = \frac{1,96^2}{4 (0,1)^2}$$

$$n = \frac{3,8416}{4 (0,01)}$$

$$n = 96,04 \text{ (Rounded to be 96)}$$

From the calculation results above, the minimum sample size is 96.04. To simplify the calculation, the number of samples was rounded up to 100 samples of people who saved at Bank Syariah Indonesia Sub-Branch Office Bengkalis.

In this study, the researcher used the Nonprobability Sampling method with the Purposive Sampling Technique. According to Sugiyono (2018), there are two main things that affect the quality of research data, namely, the quality of research instruments, and the quality of data collection. In this study, researchers used a collection technique based on the techniques, namely questionnaires and interviews.

According to Sugiyono (2018), the measurement scale is an agreement that is used as a reference to determine the length of the short interval in the measuring instrument, so that the measuring instrument when used in measurements will produce quantitative data. In this study, researchers analyzed the data using a Likert scale model.

According to Ghozali in Putri Hartini (2019) the validity test is used to measure the validity or validity of a questionnaire. If $r_{count} > r_{table}$ and the value is positive, then the statement or indicator is declared valid. According to Ghozali (2016) in Putri Hartini (2019) the reliability test is a tool to measure a questionnaire which is an indicator of a variable. A construct or variable is declared reliable if it gives a Cronbach Alpha value $> 0,60$.

The classical test that researchers used in this study included normality test, multicollinearity test, heteroscedasticity test and autocorrelation test. The data analysis model used in this study is multiple linear regression. In this case, the researcher describes the typical hypothesis (specific) of the theory to be tested empirically using the t-test, f-test, and coefficient of determination test.

Based on the study of theory and theoretical framework, the hypothesis in this study are as follows:

- H1 : Religiosity (X1) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H2 : Trust (X2) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H3 : Knowledge (X3) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H4 : Location (X4) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H5 : Religiosity (X1), Trust (X2), Knowledge (X3), and Location (X4) simultaneously have a significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.

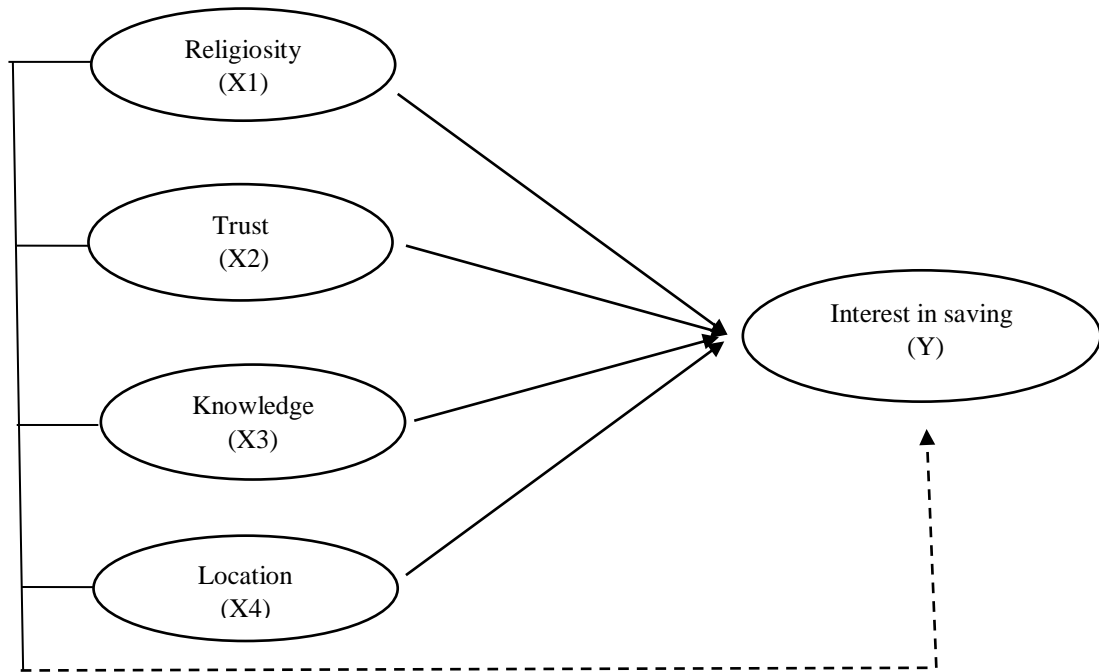


Figure 1 Research Model

Source: Processed Data, 2021

Information:

- > = The influence of variable X partially to variable Y
- - - - -> = The influence of variable X simultaneously to variable Y

The research model described in the picture above can be seen that the independent variables in this study are Religiosity (X1), Trust (X2), Knowledge (X3), and Location (X4) while the dependent variable in this study is Interest in Saving (Y).

3. Result and Discussion

3.1 Characteristic of Respondents

The diversity of respondents based on gender can be seen in Table 1

Table 1 Respondents Profil Table by Gender

Gender	Frequency	Percentage
Male	54	54%
Female	46	46%
Total	100	100%

Source: Processed Data, 2021

Based on the Table 1, it can be seen that the number of male respondents is 54% more than female respondents, namely 46%. This comparison reflects a condition where men are more likely to dominate and are easily attracted to saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.

The diversity of respondents based on age can be seen in Table 2

Table 2 Respondents Profil Table by Age

Umur	Frequency	Percentage
17 - 20 Year	1	1%
21 - 30 Year	33	33%
31 - 40 Year	40	40%

> 41 Year	26	26%
Total	100	100 %

Source: Processed Data, 2021

Based on Table 2, it can be seen that the largest number of respondents based on age is 31-40 years old with a frequency of 40%, followed by 21-30 years old with a frequency of 33%, age > 41 years with a frequency of 26% and 17-20 years with a frequency of 1%.

3.2 Classic Assumption Test

3.2.1 Normality Test

Table 3 Normality Test Results using the Kolmogorov-Smirnov Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.70393698
Most Extreme Differences	Absolute	.084
	Positive	.044
	Negative	-.084
Test Statistic		.084
Asymp. Sig. (2-tailed)		.080 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		

Source: Processed Data, 2021 of SPSS 25

Based on Table 3, the results of the normality test show that all research variables have a significance greater than 0,05 (sign 0,080 > 0,05), so it can be concluded that the research data is normally distributed.

3.2.2 Multicollinearity Test

Table 4 Multicollinearity Test Results

Coefficients ^a								
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.071	2.606		1.178	.242		
	Religiosity	.081	.040	.128	2.047	.043	.907	1.103
	Trust	.411	.075	.524	5.507	.000	.394	2.538
	Knowledge	.142	.058	.155	2.453	.016	.898	1.113
	Location	.273	.085	.305	3.193	.002	.390	2.562

a. Dependent Variable: Interest_in_saving

Source: Processed Data, 2021 of SPSS 25

Based on Table 4, it can be seen that the religiosity variable with a tolerance value of 0.907 > 0.10 and a VIF value of 1.103 < 10, it can be concluded that the religiosity variable does not occur multicollinearity, the trust variable with a tolerance value of 0.394 > 0.10 and a VIF value of 2.538 < 10, it can be concluded that the trust variable does not occur multicollinearity, the knowledge variable with a tolerance value of 0.898 > 0.10 and a VIF value of 1.113 < 10, it can be concluded that the knowledge variable does not occur multicollinearity. and the location variable with a tolerance value

of $0.390 > 0.10$ and a VIF value of $2.562 < 10$, it can be concluded that the location variable does not occur multicollinearity.

3.2.3 Heteroscedasticity Test

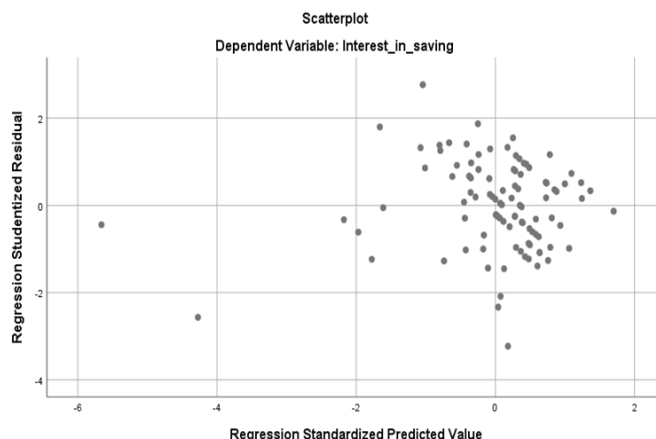


Figure 4.3 Heteroscedasticity Test

Source: *Processed Data, 2021 of SPSS 25*

Based on Figure 2, it can be concluded that the dots spread randomly, do not form a certain clear pattern, and are spread both above and below the number 0 (zero) on the Y axis, this means that there is no heteroscedasticity in the regression model.

3.2.4 Autocorrelation Test

Table 5 Autocorrelation Test Results

Model Summary ^b					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.835 ^a	.697	.684	2.760	2.003
a. Predictors: (Constant), Location, Religiosity, Knowledge, Trust					
b. Dependent Variable: Interest in Saving					

Source: *Processed Data, 2021 of SPSS 25*

Based on table 5 above, it is known that the Durbin-Watson value is 2.003 and the upper limit value of the Durbin Watson table can be explained that the DU value is 1.7582 and DL is 1.5922 and this value can be seen from the Durbin Watson table with $n = 100$ where $k = 4$ is the number of variables. independent. So, DU based on the provisions of the autocorrelation test decision-making, the Durbin Watson value of 2.003 is greater than the upper limit of the DU value of 1.7582 and the Durbin Watson value of 2.003 is smaller or less than $(4 - DU) = 4 - 1.7582 = 2.2418$ ($DW > DU$ and $DW < (4 - DU)$). So, it can be concluded that there is no autocorrelation symptom in the regression model used in this study.

3.2 Hypothesis Analysis

Hypothesis analysis was conducted to determine the effect of the independent variable on the dependent variable. The following is the formulation of the hypothesis.

- H1 : Religiosity (X1) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H2 : Trust (X2) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H3 : Knowledge (X3) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.
- H4 : Location (X4) partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.

- H5 : Religiosity (X1), Trust (X2), Knowledge (X3), and Location (X4) simultaneously have a significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis.

T Test (Partial Test)

The results of the t test or partial test can be seen in Table 1 below:

Table 1 Results of T Test or Partial Test

Model		Coefficients ^a				
		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.071	2.606		1.178	.242
	Religiosity	.081	.040	.128	2.047	.043
	Trust	.411	.075	.524	5.507	.000
	Knowledge	.142	.058	.155	2.453	.016
	Location	.273	.085	.305	3.193	.002

a. Dependent Variable: Interest_in_saving

Source: Processed Data, 2021 of SPSS 25

a. The Influence of Religiosity Variable on Interest in Saving (H1)

Religiosity variable (X1) has a positive and significant influence on interest in saving. This can be seen from the significant religiosity (X1) $0.043 < 0.05$, and the value of t table = $t(\alpha/2; nk-1) = t(0.05/2; 100-4-1) = (0.025; 95) 1.98525$. This means that the value of t count is greater than t table ($2.047 > 1.98525$), then H_0 is rejected and H1 is accepted. So that the hypothesis which states that there is an influence of religiosity on interest in saving is partially accepted.

b. The Influence of Trust Variable on Interest in Saving (H2)

Trust variable (X2) has a positive and significant influence on interest in saving. This can be seen from the significant trust (X2) $0.000 < 0.05$, and the value of t table = $t(\alpha/2; nk-1) = t(0.05/2; 100-4-1) = (0.025; 95) 1.98525$. This means that the value of t count is greater than t table ($5.507 > 1.98525$), then H_0 is rejected and H2 is accepted. So that the hypothesis which states that there is an influence of trust on interest in saving is partially accepted.

c. The Influence of Knowledge Variable on Interest in Saving (H3)

Knowledge variable (X3) has a positive and significant influence on interest in saving. This can be seen from the significant knowledge (X2) $0.016 < 0.05$, and the value of t table = $t(\alpha/2; nk-1) = t(0.05/2; 100-4-1) = (0.025; 95) 1.98525$. This means that the value of t count is greater than t table ($2.453 > 1.98525$), then H_0 is rejected and H3 is accepted. So that the hypothesis which states that there is an influence of knowledge on interest in saving is partially accepted.

d. The Influence of Location Variable on Interest in Saving (H4)

Location variable (X4) has a positive and significant influence on interest in saving. This can be seen from the significant location (X4) $0.002 < 0.05$, and the value of t table = $t(\alpha/2; nk-1) = t(0.05/2; 100-4-1) = (0.025; 95) 1.98525$. This means that the value of t count is greater than t table ($3.193 > 1.98525$), then H_0 is rejected and H4 is accepted. so that the hypothesis which states that there is an influence of location on interest in saving is partially accepted.

F Test (Simultaneous Test)

The results of the f test or simultaneous test can be seen in Table 2 below:

Table 2 Results of F Test or Simultaneous Test

Model		ANOVA ^a				
		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1577.880	4	394.470	46.362	.000 ^b
	Residual	808.310	95	8.509		
	Total	2386.190	99			

a. Dependent Variable: Interest_in_saving
b. Predictors: (Constant), Location, Religiosity, Knowledge, Trust

Source: *Proccessed Data, 2021 of SPSS 25*

Based on the test results in the table 2 above, it can be seen that the Fcount value is 46.362 with a Ftable value of 2.47 so that $F_{count} > F_{table}$ or $46.362 > 2.47$ and a significant level of $0.000 < 0.05$ then H_0 is rejected and H_5 is accepted, it can be concluded that Religiosity (X1), Trust (X2), Knowledge (X3) and Location (X4) variables simultaneously have a significant influence on interest in saving (Y).

Test R² (Coefficient of Determination)

The coefficient of determination test R² essentially measures how far the model's ability to explain variations in the dependent variable is. The value of the coefficient of determination is between 0 and one. The small value of R² explains that the ability of the independent variable in explaining the variation of the dependent variable is very limited or small. A value that is close to one means that the independent variables provide almost all the information needed to predict the variation of the dependent variable (Ghozali, 2011).

Table 3 Results of Test R² (Coefficient of Determination)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.813 ^a	.661	.647	2.917

a. Predictors: (Constant), Location, Religiosity, Knowledge, Trust

Source: *Proccessed Data, 2021 of SPSS 25*

$$\begin{aligned}
 R^2 &= r^2 \times 100\% \\
 &= 0.661 \times 100\% \\
 &= 66.1\%
 \end{aligned}$$

Based on the test results in the table 3 above, it can be seen that the magnitude of the influence between the variables religiosity (X1), trust (X2), knowledge (X3) and location (X4) on interest in saving (Y) simultaneously can be seen from the magnitude of the correlation between the variables religiosity, trust, knowledge and location with the square (R square) of the variable interest in saving. The coefficient of determination is defined as the square of the correlation coefficient squared and then multiplied by 100%. Based on the results of the analysis of R square = 0.661, which means 66.1% of the variables of religiosity, belief, knowledge and location can affect the variable of interest in saving. and 33,9% Other variables that affect the interest in saving outside of this study.

3.3 Discussion

The Influence of Religiosity on Interest in Saving. This can be seen from the t count value is greater than t table ($2.047 > 1.98525$) with a significant level of $0.043 < 0.05$, then H_0 is rejected and H_1 is accepted. This means that the religiosity variable partially has a positive and significant influence on saving interest.

The Influence of Trust on Interest in Saving. This can be seen from the t count value is greater than t table ($5.507 > 1.98525$), with a significant level of $0.000 < 0.05$, then H_0 is rejected and H_2 is accepted. This means that the trust variable partially has a positive and significant influence on interest in saving.

The Influence of Knowledge on Interest in Saving. This can be seen from the value of t arithmetic is greater than t table ($2.453 > 1.98525$) with a significant level of $0.016 < 0.05$ then H_0 is rejected and H_3 is accepted. This means that the knowledge variable partially has a positive and significant influence on saving interest.

The Influence of Location on Saving Interest. This can be seen that the t count value is greater than t table ($3.193 > 1.98525$) with a significant level of $0.002 < 0.05$, so H_0 is rejected and H_4 is accepted. The location variable partially has a positive and significant influence on the interest in saving. This means that the more strategic the location, the interest in saving will increase.

The Influence of Religiosity, Trust, Knowledge and Location on Saving Interests (Simultaneously). Religiosity, trust, knowledge and location together or simultaneously affect people interest in saving at Bank Syariah Indonesia Bengkalis Sub-Branch Office. This is indicated by the results of the F

Test or ANOVA test. It can be calculated that F count is 46.362 with a F table value of 2.47 so that F count > F table or 46.362 > 2.47 and a significant level of 0.000 < 0.05 then H₀ is rejected and H₅ is accepted which means that the variables of Religiosity, Trust, Knowledge and Location simultaneously has a significant effect on interest in saving.

4. Conclusions

Based on the results of the analysis and discussion, the following conclusions can be drawn, From the test results between the religiosity variable and the interest in saving variable, it can be seen that religiosity partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. From the test results between the trust variable and the interest in saving variable, it can be seen that trust partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. From the test results between the knowledge variable and the interest in saving variable, it can be seen that knowledge partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. From the test results between the location variable and the interest in saving variable, it can be seen that the location partially has a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. From the results of simultaneous testing between all independent and dependent variables, it can be seen that religiosity, trust, knowledge and location simultaneously have a positive and significant influence on people interest in saving at Bank Syariah Indonesia Sub-Branch Office Bengkalis. And the result of the coefficient of determination (R²) of 66.1% indicates that the interest in saving that occurs is influenced by religiosity, trust, knowledge and location. The remaining percentage is found in variables that are not used in this study.

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