Analysis of factors affecting interests of student for saving on sharia financial institution; case study of Raudlatut Thalibin Leteh Rembang boarding school

Susi Rahayu[1], Rosida Dwi Ayuningtyas[2*], Maskudi[3]

[1,2]Islamic Economics Department, Universitas Wahid Hasyim, Semarang, Indonesia
[3] Management Department, Universitas Wahid Hasyim, Semarang, Indonesia
*Corresponding author: rosida@unwahas.ac.id

Abstract

Purpose: This study aims to examine the influences of religiosity, knowledge, and income toward the interest to open savings account in a sharia bank on students of Raudltut Thalibin Leteh boarding school in Rembang.

Methodology: This study uses a survey with a sample of 100 students of Raudltut Thalibin Leteh boarding school in Rembang. Data analysis used in this study is SEM with AMOS software assistance. This research uses quantitative method. Data analysis used in this study is multiple linear regression analysis, classical assumption test, and t-test (Hypothesis Test).

Findings: From the result of this research, it can be concluded that Knowledge (X2) and Income (X3) have an effect on interest to open saving account in sharia bank (Y). Meanwhile, trust (X1) has no effect on the interest to open saving account in sharia bank (Y).

Originality: This study enriches the discussion in the literature by testing the influence of religiosity, knowledge and income in the context of Islamic boarding school students.

Keywords: Religious, knowledge, income, and interest to saving

Introduction

Indonesia is a country with a huge population. According to population census data in 2017, the total population in Indonesia reached 264 million people, the majority of whom are Muslim. Even though Indonesia is the most populous Muslim country in the world, Muslims in Indonesia have several characteristics of Islamic culture that are not necessarily possessed by Muslim populations in other countries. One characteristic that can be clearly seen is one of the many Islamic boarding schools spread across Indonesia as the basis of Islamic education with a variety of teaching models. It is said to be unique because this education model is only developing rapidly in Indonesia, while in other countries it will be difficult to find this education model. What makes Islamic boarding school unique is that it has special characteristics that are not fully owned by other schools in general, such as the presence of a kyai as a caregiver as well as a guide for students, the presence of *santri* (students), *Kitab kuning* (traditional set of the Islamic texts used

in a traditional Islamic boarding school), and mosque. With the large number of Muslims in Indonesia, it is necessary to have Islamic financial management in accordance with Islamic principles, by choosing products from Islamic financial institutions, one of which is Islamic bank - banking without the practice of usury (*riba*).

An Islamic bank is a bank that uses a profit sharing system in the distribution of ratios or profits. With the existence of Islamic bank, it will be able to be an answer to the problem of bank interest or usury so far. Indonesia, a country with the highest level of diversity in Islam in the world, certainly has its own market opportunities for Islamic financial institutions, especially Islamic banks to attract the interest of people saving in Islamic banks. Savings is an activity to set aside some of the money that is owned to be saved with the aim that the money can be managed and later will be used properly. The benefits of saving can be felt when we routinely make a saving. It aims to exercise a thrifty lifestyle.

Religious contribution in choosing to save money in Islamic bank is also needed, where several previous studies have reached a conclusion. Among these studies is the research of Sulastri (2017) which concluded that the Islamic commitment variable has a positive and significant effect on the decision to become a customer of PT. Bank Muamalat Indonesia - Medan branch office. Research conducted by Ahmad Fauzi (2017) strengthens these conclusions. This study concludes that the Religious Commitment variable significantly influences the interest in saving of the boarding school community. Maghfiroh (2018) showed a positive influence between religiosity, income, and social environment on the interest of saving in Islamic banks for students of Darush Shalihat boarding school.

Islamic boarding school as one component of society that understands religion is a market share is very worthy of attention by Islamic banks to increase the number of customers. Raudlatut Thalibin Leteh Islamic Boarding School is one of several boarding schools in Rembang. This boarding school was founded by KH. Bisri Mustofa in 1945 after the Japanese colonialization. This Islamic boarding school is better known as the Rembang boarding school. At present, the total number of students in the Raudlatut Thalibin Islamic boarding school is approximately 300 students.

The level of religious knowledge of students of Raudlatut Thalibin Leteh Rembang Islamic boarding school can be said to be high. With this fact, it could become an opportunity for Islamic bank to offer sharia-based products such as sharia-based savings. Based on that background, the researchers conduct a study to find out how the influence of the religious, knowledge and income level of the Islamic boarding school students of Raudlatut Thalibin Leteh Rembang on Islamic bank. In this regard, the researcher is interested in conducting research with the title "Analysis of Factors Affecting Interests of Students for Savings on Sharia Financial Institutions (Case Study of Raudlatut Thalibin Leteh Rembang Boarding School)".

Literature Review and Hypotheses Development

Religiosity towards the interest in saving in Islamic Financial Institutions

The religiosity of the *santri* (students) is able to have a good impact on their life decision including how this will influence and encourage students to choose to save in Islamic banks. As the results of research conducted by Sari and Anwar (2018), the level of religiosity has a positive and significant effect on the interest for saving in Islamic banks for the students of Darussalam Kediri Islamic boarding school. Furthermore, in a research conducted by Purba, Asra Idriyanssyah (2017), it shows that religious motives have a positive and significant effect on the interest of the people of Southeast Aceh in saving. The higher a person's religiosity, the higher their interest in saving in Islamic banks. In this study, the following hypotheses are proposed:

H1: Religiosity level has a positive and significant effect on interest in saving in Islamic financial institutions

Knowledge of interest in saving at Islamic Financial Institutions

Knowledge must be prioritized in choosing to save at an Islamic bank in order to know everything related to Islamic banks. As the results of research conducted by Padmaninggar (2015), the results show that the knowledge variable has a positive influence on the interest in saving in Islamic commercial banks. Furthermore, research conducted by Nisak (2013) shows that knowledge has a positive and significant effect on interest in saving in Islamic banking. So it can be said that the level of knowledge affects the interest of students to save in Islamic banks because the higher the knowledge of Islamic banks, the more likely they will save also at Islamic banks.

H2: The level of knowledge has a positive effect on students' interest in saving at Islamic Financial Institutions

Income on Interest in Saving at Islamic Financial Institutions

The level of income is also a determining factor in making decisions about saving in Islamic banks. Therefore, if someone's income is higher, the interest in saving in Islamic banks will be higher. Research conducted by Maghfiroh (2018) on the effect of income on interest in saving at Islamic banks in Islamic boarding school students Darush Shalihat. The results showed that income has a positive effect on the interest in saving in Islamic banks in students. In line with research conducted by Azzahra (2016) regarding disposable income, it has a positive and significant effect on saving preferences, so it can be said that if the income (pocket money) is higher it will increase the interest in saving in high sharia banks as well. From the description above, conclusions can be drawn, namely:

H3: Income has a positive effect on interest in saving in Islamic banks.
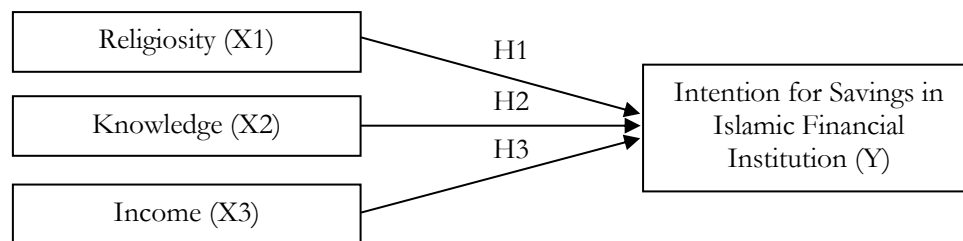
Research Framework and Hypothesis

Figure 1. Theoretical Framework

Methods

Research Variables and Operational Definition Variables

Research variable is an attribute or value characteristic of people, objects or activities that have certain variations determined by researchers to study and draw conclusions (Sugiono, 2010). In this study, there are two kinds of variables as follow; *Dependent Variable.* Dependent variable is a variable that is affected or the consequences of independent variable. The dependent variable in this study is interest for savings on Islamic bank, and; *Independent Variable.* The independent variable is a variable that influences or the cause of the change of the dependent variable. The independent variables in this study are: Religiosity, Knowledge and Income.

Operational Definition and Variable Measurement

The population in this study are 315 students of the Raudlatut Thalibin Leteh Rembang boarding school. The researcher used the criteria of female students for research with a minimum sample size of 100. This is based on the opinion of Sugiyono (2017) that the feasible sample size in a research is between 30 to 500 samples.

Data Types and Sources

This type of research uses quantitative research which emphasizes the verification of hypotheses compiled from the formulation of the problems, then uses measured data and produces conclusions that can be generalized in the use of quantitative approaches. Primary data in this study were specifically collected directly by researchers to answer research questions summarized in the questionnaire (See Appendix). As explained above, the primary data in this study were obtained through distributing questionnaires directly to respondents which are students of Raudlatut Thalibin Leteh Rembang boarding school.

Method of Collecting Data

Data collection methods used is questionnaires. Distributing questionnaires is to measure respondents' perceptions and it used a Likert Scale developed by the Likert Rensis. Likert scale generally uses 5 research numbers which are strongly agree, agree, neutral, disagree, and strongly disagree.

Data Analysis Method

In an effort to answer the problems in this study, multiple linear regression analysis is used. Multiple linear regression analysis is used to analyze the effect of the dependent variable, namely the interest for savings on Islamic bank. Instrument Test includes Reliability Test, Validity Test. Classical Assumption Test includes Multicollinity Test, Heteroscedasticity Test, Normality Test. Multiple Linear Regression Analysis, Hypothesis Test, Individual Significance Test (t-Test), Coefficient of Determination (R2).

Results and Discussion

Data Analysis

Descriptive Statistical Analysis
- Gender

Table 1. Descriptive Statistics - Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Female	100	100,0	100,0	100,0

Based on Table 1, respondents in this study are 100 students who are all female.

- Age

Table 2. Descriptive Statistics - Age

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	51	51,0	51,0	51,0
	2	49	49,0	49,0	100,0
	Total	100	100,0	100,0	

Based on Table 2, it is known that the respondents aged between 17-20 years are 52 female and those aged 21-25 years are 48 female.

- Income

Table 3. Descriptive Statistics - Income

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	71	71,0	71,0	71,0
	2	29	29,0	29,0	100,0
	Total	100	100,0	100,0	

From Table 3, it is known that the respondents who have an income of Rp 300,000 - Rp 1,000,000 are 72 people and those who have an income of Rp 1,000,000 - Rp 2,500,000 are 28 people.

- Islamic bank users

Table 4. Descriptive Statistics – Islamic bank users

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	No	51	51,0	51,0	51,0
	Yes	49	49,0	49,0	100,0
	Total	100	100,0	100,0	

From Table 4, it is known that respondents who are customers in Islamic banks are 49 people and those who are not customers in Islamic banks are 51 people.

Instrument Test Results

Validity test. The test results are said to be valid if r count is greater than r table (r count> r table) with a significance level of 0.05. Meanwhile, the formula for finding r tables in the validity test is df = n-2 (100-2) where n is the number of samples. In this study, obtained df = 98, so that the r table is 0.1654.

Table 5. Validity Test

No Item	Correlation	R tabel 0,05 %	keterangan
X1.2	0,932	0,1654	Valid
X1.3	0,937	0,1654	Valid
X1.4	0,935	0,1654	Valid
X1.5	0,937	0,1654	Valid
X1.6	0,933	0,1654	Valid
X1.7	0,932	0,1654	Valid
X1.8	0,932	0,1654	Valid
X1.10	0,932	0,1654	Valid
X2.1	0,932	0,1654	Valid
X2.2	0,933	0,1654	Valid
X2.3	0,932	0,1654	Valid
X2.4	0,931	0,1654	Valid
X2.5	0,932	0,1654	Valid
X2.6	0,931	0,1654	Valid
X2.7	0,932	0,1654	Valid
X3.1	0,934	0,1654	Valid
X3.2	0,935	0,1654	Valid
X3.3	0,936	0,1654	Valid
X3.4	0,939	0,1654	Valid
X3.5	0,934	0,1654	Valid
X3.6	0,935	0,1654	Valid
Y1.1	0,934	0,1654	Valid
Y1.2	0,932	0,1654	Valid
Y1.3	0,932	0,1654	Valid
Y1.4	0,932	0,1654	Valid
Y1.5	0,932	0,1654	Valid
Y1.6	0,934	0,1654	Valid

From the calculated r value, all values are positive and greater than r table, so it can be concluded that all statements are valid.

Reliability test

Table 6. Reliability Test

Variabel	Cronbach Alpha	Note
X1	0,830	Reliable
X2	0,758	Reliable
X3	0,838	Reliable
Y	0,798	Reliable

Based on the data above, the value of Cronbach Alpha is from 0.60, it can be concluded that the variables are reliable. Thus, overall the data can be said to be reliable for further measurement and test.

Classical Assumption Test Results

Normality test

Table 7. One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parametersa,b	Mean	,0000000
	Std. Deviation	2,77802537
Most Extreme Differences	Absolute	,105
	Positive	,105
	Negative	-,084
Kolmogorov-Smirnov Z		1,049
Asymp. Sig. (2-tailed)		,221

a. Test distribution is Normal.

To get a more significant level of normality test, this study uses the Kolmogorov-Smirnov non parametic statistical test. In Table 7, it is found that Asymp-sig (2-tailed)> real level (α) or 0.221> 0.05 which means that residual data comes from a normal distribution.

Collinearity Test. Collinierarity statistics are Tolerance and VIF values. As it indicates the VIF value is smaller than 10 and the Tolerance value indicates greater than 0.1 (10%), it can be concluded that the variables of religiosity, knowledge and income do not have symptoms of multicollinearity.
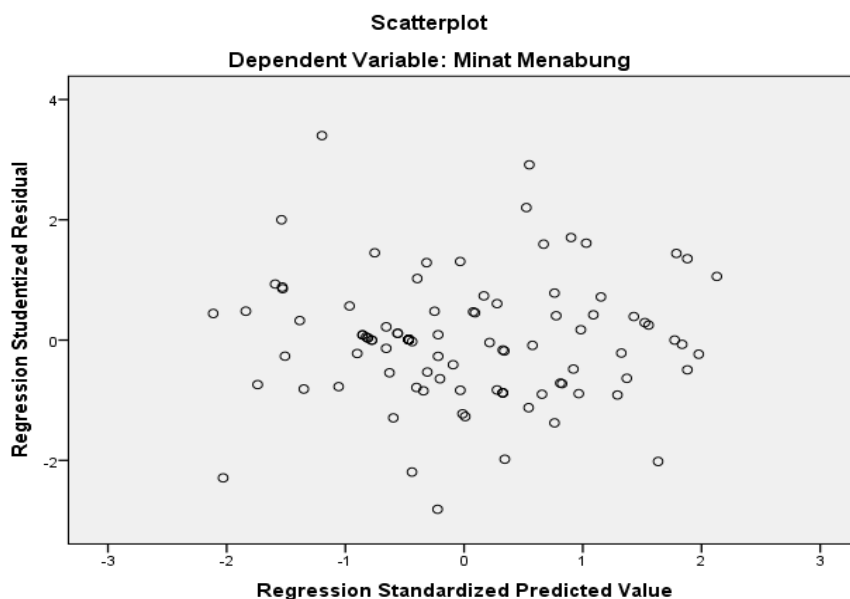

Figure 1. Heteroscedasticity Test

Heteroscedasticity Test. Based on Figure 1, scatterplot graphs show that the data are scattered above and below the number 0 (zero) on the Y axis and there is no clear pattern on the spread of the data. This means that there is no heteroscedasticity in the regression model, so that the regression model is feasible to predict the interest for saving money on Sharia banking.

Analysis of Multiple Linear Regression

Table 8. Analysis of Multiple Linear Regression

Coefficient					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1,602	2,383		,672	,503
Religiosity	,047	,073	,061	,646	,520
Knowledge	,392	,084	,478	4,677	,000
Income	,342	,091	,313	3,764	,000

Source: Data processed (2020)

Based on the SPSS output, a regression equation is obtained as follows:

$Y = 1{,}602 + 0{,}047\ X1 + 0{,}392\ X2 + 0{,}342\ X3 + \varepsilon$

a. A constant of 1.602 means that assuming no Religiosity (X1), Knowledge (X2) and Income (X3), the interest for savings is 1,602.
b. The regression coefficient of Religiosity (X1) of 0.047 means that each additional 1 point of religiosity (X1) will increase interest for savings by 0.047, assuming knowledge (X2) and income (X3) remain unchanged.
c. The regression coefficient of Knowledge (X2) of 0.392 means that each additional 1 point of knowledge (X2) will increase interest for savings by 0.392, assuming religiosity (X1) and income (X3) remain unchanged.
d. The regression coefficient of Income (X3) of 0.342 means that each additional 1 point of income (X3) will increase interest for savings by 0.342, assuming religiosity (X1) and knowledge (X2) remain unchanged.

Result of Hypothesis Test

Based on Table 1, the independent variable is said to have a significant effect on the dependent variable if t-count> t table and a significant value < 0.05. Religiosity variable has t-count of 0.646 and significance value of 0.520, it can be said that Religiosity has a statistically positive but not significant effect on students' interest for savings on Islamic banks. Knowledge variable has t-count of 4,677 and significance value of 0,000, it can be said that knowledge has a positive and significant effect on students' interest for savings on Islamic banks. Income variable has t-count of 3,764 and significance value of 0,000, it can be said that the income variable has a positive and significant effect on students' interest for savings on Islamic bank.

Test of R Square (Coefficient of Determination)

According to Bawono (2006), the coefficient of determination (R2) shows the extent of the relationship between the dependent variable with the independent variable or the extent to which the contribution of the independent variable affects the dependent variable.

The correlation coefficient (R) of 0.754 indicates a strong relationship between the independent variable and the dependent variable (because it approaches 1). The coefficient of determination (R2) of 0.560 means that the contribution of the independent variable in

explaining the dependent variable is around 56.0% and the remaining 44% is explained by other variables outside the model. The adjusted R2 coefficient (Adj R2) of 0.546 is a correlation of R2.

Table 9. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.748a	.560	.546	2.821

Predictors: (Constant), Income, Religiosity, Knowledge
Source: Data processed (2020)

Discussion

The Effect of Religiosity toward Interest for Savings

Religiosity Variable (X1) has t-count of 0.646 and significance value of 0.520. As the significance value is greater than the alpha value of 0.05, it can be said that the religiosity variable (X1) has a statistically positive but not significant effect on saving interest in Islamic banks (Y). Thus empirically it rejects H1, which states that religiosity has a positive but not significant effect on students' interest in saving in Islamic banks. Therefore, the level of religiosity does not affect the interest of students for savings on Islamic banks.

The results of this study are in line with research conducted by Maghfiroh (2018) on Islamic boarding school students in Darus Shalihat". The results of that study concluded that the level of religiosity does not affect the interest for savings on Islamic banks with a significant value of 0.392. Therefore, the level of religiosity does not affect the interests of students for savings on Islamic banks. The results of this study are not in line with research conducted by Sari dan Anwar Khoirul (2018) which show t-count (4.343) greater than (>) t table (2.002) and can be concluded that the higher the level of Religiosity, the higher the interest for students saving on Islamic bank.

The Effect of Knowledge toward Interest for Savings

Knowledge variable (X2) has t-count of 4.677 and significance value of 0.000. As the significance value is smaller than the alpha value of 0.05, it can be said that knowledge (X2) has a statistically positive and significant effect on student's interest for savings on Islamic bank (Y). Thus it empirically rejects Ho and accepts H1, which states that knowledge has a positive and significant effect on students' interest for saving on Islamic banks (Y). This means that the level of knowledge has a significant influence on people's interest for saving on Islamic banks. The results of this study are in line with research conducted by Nisak, dkk (2013), Padmaninggar (2016), Wulandari (2018) which proved that knowledge has a positive and significant effect on interest for savings on Islamic banks.

The Effect of Income toward Interest for Savings

Income variable (X3) has t-count and significance value of 0.713 which is greater than the alpha value of 0.05, thus it can be said that the income variable (X3) statistically has a positive and significant effect on saving interest in Islamic banks (Y). Hence, it empirically accepts Ho and rejects H1 which states that income has a positive and significant effect on students' interest for savings on Islamic banks. The size of the income received influences the interest of students to make savings on Islamic banks. Respondents have an average monthly income of IDR 1,100,000 up to IDR 1,500,000, so the income is still enough to make savings, because student's consumption costs have been borne by the school every month.

The results of this study are in line with research conducted by Masruroh (2015). The results of the study conclude that the disposable income variable, with the moderation of religiosity, could significantly influence the interest for students of STAIN Salatiga to make savings. With that moderation, the disposable income variable has t-count of 6.101 and

significance value of 0.000, which means that the disposable income could affect savings if it is moderated with the religiosity variable. In line with that, the results of Khalifah (2016) shows that income has a positive and insignificant effect, while knowledge and religiosity have a positive and significant effect.

The results of this study are not in line with research conducted by Fatmawati (2015) which concluded that income variable had no effect on saving intentions in Islamic banks among students of Wahid Hasyim Sleman Islamic Boarding School. This is indicated by a significant value of 0.845. Therefore, students who have income in the category of very low to very high have the same probability to have the intention for savings on Islamic banks.

Conclusion

Based on the results of this study, it can be concluded that religiosity has a positive but not significant effect on the interests of the students of Raudlatut Thalibin Leteh Rembang Islamic boarding schools for saving on Islamic banks. This is evidenced by t-count of 0.646 and significance value of 0.520 which is greater than 0.05. This shows that the level of religiosity of the students of Rauudlatut Thalibin Leteh Islamic boarding school does not affect the interest of students for saving their money in Islamic banks. Knowledge has a positive and significant effect on the interests of students of Raudlatut Thalibin Leteh Rembang Islamic boarding school for savings on Islamic banks. This is evidenced by t-count of 4.677 and significance value of 0.000 which is smaller than 0.05. This shows that the level of knowledge of students significantly influences the interest of students of Raudlatut Thalibin Leteh Rembang Islamic boarding school for savings on Islamic banks. Income has a positive and significant effect on the interest of students of Raudlatut Thalibin Leteh Rembang Islamic boarding school for savings on Islamic banks. This is evidenced by t-count of 3,764 and significance value of 0,000 which is smaller than 0.05. This means that the size of the income received by students affects students' interest for savings on Islamic banks. The respondent has an average income of IDR 1,100,000 up to IDR 1,500,000 can still make savings because the consumption has been borne by the Islamic boarding school.

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