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The Role of Religiosity Profit-Sharing Rate and Subjective Norm in Enhancing Saving Intention in Islamic Bank

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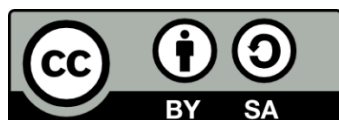
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Abstract

Islamic banking is an industry that is highly expected to develop. All parties, from the government, banking practitioners, academics to the public, are expected to participate in developing Islamic banking. Therefore, this study aims to determine the factors that can increase people's intention to save in Islamic banks. This study analyzes the effect of profit-sharing, subjective norms, and religiosity on the intention to save in Islamic banks. The research population is teachers and employees of Muhammadiyah schools throughout Yogyakarta City, with a sample of 100 respondents using a cluster (area) non-random sampling technique. This type of research data is primary data with data collection carried out through questionnaires. This research is quantitative research with analysis using the structural equation model method with smart PLS. The results of the analysis show that the profit-sharing rate and subjective norm have a positive and significant effect on saving intention in Islamic banks. However, religiosity has no significant effect on saving intention in Islamic banks. The results of this study are expected to be able to contribute input to Islamic banking in improving its performance.

Keywords: Islamic bank, profit-sharing rate, religiosity, subjective norm

INTRODUCTION

Human life is in uncertainty. This uncertainty raises the anticipatory nature of humans, one of which is in the form of saving (Magnani, 2017; Ojeniyi et al. 2019). Saving activities are supported by the existence of banking infrastructure. Banking is experiencing rapid development, one of which is the emergence of Islamic banking as a forum for Muslims to conduct financial transactions, save and invest. Sharia Banking is a bank that carries out its business activities in accordance with the teachings of Islam. So that Muslims will feel calmer and more confident in transacting in Islamic banking (Nugraheni & Widyani, 2020).

The development of Islamic banks in Indonesia should be appreciated and supported because Indonesia is a country with the largest Muslim population. Islamic banking parties must always strive to improve their performance. The big breakthrough made by Islamic banking in Indonesia was carried out recently, namely by the merger of three sharia banks, State-Owned Enterprises (BUMN) officially merging, namely Bank Syariah Mandiri, BRI Syariah, and BNI Syariah. The three banks are now Bank Syariah Indonesia (BSI). This is one of the strategic efforts to increase market share. However, these efforts must also be balanced with better performance.

One of the potential market shares for Islamic banks is teachers, especially teachers in Islamic-based schools. Belwal & Al Maqbal (2018) conducted a study of teachers as consumers of Islamic banks. The research results that teacher prefer Islamic banks to save because they use sharia principles in managing funds. However, there is still a debate regarding whether Islamic banks really implement the sharia concept properly and correctly. Therefore, Islamic banking should be more aggressive in outreach and education related to Islamic bank products in order to convince consumers that Islamic banks actually implement fund management in accordance with Islamic sharia.

One of the efforts to improve performance is to find out what factors can increase the intention to save in Islamic banks. Islamic banks were established with one of the main objectives of facilitating Muslim communities to be able to transact according to sharia law. In theory and supported by empirical findings, religiosity or a high level of understanding and religious belief are the main factors in increasing interest in saving in Islamic banks (Alfi & Yusuf, 2022; Hasibuan, 2020; Satsios et al. 2020; Nugraheni & Widyani, 2020).

Although most research findings find an effect of religiosity on interest in saving at Islamic banks, there are still some findings that show no influence of religiosity on interest in saving at Islamic banks, namely Hariyanto & Nafi'ah (2022; Fauzi et al. 2022). Fauzi et al. (2022) also found that there was no influence of religiosity on interest in saving in Islamic banks, emphasizing that the most influential factor was the profit-sharing rate. These findings indicate a research gap in the influence of religiosity on interest in saving in Islamic banks and one solution is to increase the profit-sharing rate.

Some of the previous literature has discussed several factors that can increase interest in saving in Islamic banks including the profit-sharing rate (Nugraheni & Widyani, 2020; Hati et al. 2020; Hati et al. 2021; Afriani & Asandimitra, 2020; Pitchay et al. 2019). The profit-sharing rate

is one of the drivers of customer interest in investing in Islamic banks, because it is directly related to the estimated return on investment (Hati et al. 2020). The concept of profit-sharing provides a special attraction for the community, especially the Muslim community (Hariyanto & Nafi'ah, 2022). Therefore, the purity of this concept must be maintained by Islamic banking management so that the purpose of establishing a Sharia bank as an option for transactions according to Islamic Sharia teachings is truly implemented properly. Several previous studies have emphasized that a good level of profit-sharing will increase people's willingness to save (Hati et al. 2021; Fauzi et al. 2022; Hariyanto & Nafi'ah, 2022).

Another factor that can increase people's intention to save is subjective norms. Subjective norms are a person's response to the surrounding social environment. Several researchers confirm that subjective norms make a significant contribution to individual decision making (Widyastuti et al., 2016; Yoopetch & Chaithanapat, 2021; Ibrahim & Arshad, 2018). However, in the relationship between subjective norms and interest in saving and investing, there is a gap in findings, namely by Widjaja et al (2020) who found that subjective norms did not directly affect interest in saving and investing. However, subjective norms can have an effect if mediated by attitude.

From several previous research findings, it can be concluded that there is still a gap in research findings that analyze factors in increasing interest in saving in Islamic banks. To fill and further analyze the research gap, this study analyzes three main factors in increasing interest in saving in Islamic banks, namely religiosity, profit-sharing rate and subjective norm.

LITERATURE REVIEW

RELIGIOSITY ON SAVING INTENTION

Religiosity is a person's spiritual expression related to belief systems and values and laws that apply to those beliefs (Chida et al. 2009). As stated by Hasibuan (2020), religiosity tends to appreciate the universal values of religion in substance. So, religiosity will give birth to choices of attitudes and behavior in social life that are sourced from the religious beliefs held. A Muslim who has a good religious commitment (religiosity) will apply his religious teachings in totality in daily life, including in economic activities, a religious Muslim will choose a financial institution that is in accordance with Islamic sharia principles.

Several previous studies have found that the better a person's religiosity, the greater the desire to save in Shariah banks (Alfi & Yusuf, 2022; Hasibuan, 2020; Satsios et al. 2020; Nugraheni & Widayani, 2020). Hasibuan (2020) found that the people of Medan, Indonesia with high religiosity will be more interested in saving in Shariah Banks than Conventional Banks. As for Alfi et al. (2022) analyzed Muslim students in Indonesia and found that religiosity was able to increase interest in saving at Islamic banks. However, the interest that arises from religiosity is still small. Other supporting research by Satsios et al. (2020) found that customers of Shariah Banks in Greece were significantly influenced by religiosity in choosing to save at Shariah Banks.

Several previous research results show that religiosity has an important role in increasing intention in saving in Islamic banks (Burhanudin, 2020; Souiden & Rani, 2015; Resty & Hidayat,

2021). Therefore, marketing carried out by Islamic banks should not only focus on promotions, branding but can also be done through increasing religiosity and awareness of Islamic economics in the community. Increasing religiosity can be pursued through various things including da'wah activities, especially deepening of muamalah in Islam, dissemination of Islamic content that is able to increase religious awareness for Muslims and other religious activities (Alfi et al. 2022).

Although most research findings find an effect of religiosity on interest in saving at Islamic banks, there are still some findings that show no influence of religiosity on interest in saving at Islamic banks, namely Hariyanto & Nafi'ah (2022; Fauzi et al. 2022). Hariyanto & Nafi'ah (2022) state that for new customers, religiosity is not the main factor that encourages interest in saving at Islamic banks, but they are encouraged by good service quality, convenience and the availability of adequate branch offices. As for Fauzi et al. (2022) also found that there was no influence of religiosity on interest in saving in Islamic banks, emphasizing that the most influential factor was the profit-sharing rate. These findings indicate that there is a research gap in the influence of religiosity on interest in saving at Islamic banks, so the topic is interesting for further analysis.

H1: Religiosity has positive effect on saving intention

PROFIT-SHARING AND SAVING INTENTION

Based on the theory of customer value, a consumer in conducting financial transactions always considers two aspects, namely costs and benefits (Zeithaml, 1988). Monroe (1990) adds that customer value is the exchange of quality and benefits obtained by consumers against costs incurred by consumers. This theory also applies to the banking industry, including Islamic banking. It is undeniable that a good profit-sharing rate will attract consumers to invest their funds in Islamic banks.

The history of the establishment of Islamic banking with a profit-sharing system is based on two main reasons, namely the view that interest on conventional banks is unlawful because it is included in the category of usury which is prohibited by religion. Furthermore, the current banking system has a tendency to concentrate economic power in the hands of the elite, bankers and owners of capital. This unequal allocation of wealth can lead to social jealousy which in the end it is feared will lead to vulnerability in the form of conflicts between social classes that lead to disruption of national stability and international peace (Hasibuan, 2020).

Islamic banking products offer different things from conventional banking. Savings products in Islamic banks are profit-sharing investment accounts (PSIA), which are treated as equity participation (Ergec & Arslan, 2013). Depositors are promised a share of profits (or losses) in an agreed percentage, not a fixed rate of interest. The reference price for deposit products in Islamic banking is the profit-sharing rate. With the rate of profit-sharing, Islamic bank depositors are faced with high and low margin risks, as experienced by any investor. The definition of "saving money" in conventional banking products is changed to the term "investing" in Islamic banks. However, depositors do not need to screen the actual investment proposals (Hati et al. 2021).

The concept of profit-sharing provides a special attraction for the community, especially the Muslim community (Hariyanto et al. 2022). Therefore, the purity of this concept must be maintained by Islamic banking management so that the purpose of establishing a Sharia bank as an option for transactions according to Islamic Sharia teachings is truly implemented properly. Several previous studies have emphasized that a good level of profit-sharing will increase people's willingness to save (Hati et al. 2021; Fauzi et al. 2022; Hariyanto et al. 2022).

Fauzi et al. (2022) analyzed several variables that could increase public interest in saving in Islamic banks. It was found that religiosity had no effect on people's interest in saving in Islamic banks. The variables that are able to encourage people's interest in saving in Islamic banks are the level of profit-sharing and promotion. As for Hati et al. (2021) also found that the profit-sharing rate can attract people's interest in saving in Islamic banks. It was also found that although the brand of Islamic banks is not well known, if it has an attractive profit-sharing, it will increase people's interest in saving.

H2: Profit-sharing has positive effect on saving intention

SUBJECTIVE NORM AND SAVING INTENTION

Subjective norms are individual perceptions of perceived social pressure to perform or not to perform a behavior (Ajzen, 1991). Subjective norms are not only determined by the expectations of those around them who influence the individual, but are also determined by the desire to follow. Subjective norms are guided by social values that encourage someone to do or not take an action. If a value makes it possible to do something and has a positive impact, then the individual will be motivated to follow that social value (Fiksenbaum et al., 2017).

Awareness of the importance of setting aside their income for future needs so that the person will set aside their income for savings is also one of the implementations of subjective norms (Sabri & Juen, 2014). Several previous studies have found that subjective norms positively affect people's interest in saving (Widyastuti et al., 2016; Yoopetch & Chaithanapat, 2021; Ibrahim & Arshad, 2018).

Yoopetch & Chaithanapat (2021) found the role of subjective norms for customers in Thailand where subjective norms support the investment interest of customers in Thailand. Meanwhile, Ibrahim & Arshad (2018) found the important role of subjective norms in increasing investment interest for customers in Pakistan. However, in the relationship between subjective norms and interest in saving and investing, there is a gap in findings, namely by Widjaja et al (2020) who found that subjective norms did not directly affect interest in saving and investing. However, subjective norms can have an effect if mediated by attitude.

Subjective norms are influenced by several factors including friends, family and environment. A positive environment is needed in order to create high subjective norms. Subjective norms can encourage awareness in saving and investing for the benefit of the future. Individuals with high subjective norms tend to orient their actions in long-term interests and tend to seriously consider other people's opinions regarding what should be done (Yoopetch & Chaithanapat, 2021).

H3: Subjective norm has positive effect on saving intention

RESEARCH METHODOLOGY

This study is a quantitative study with the population being teachers and employees of the Muhammadiyah school charity business in the city of Yogyakarta. The sampling framework used in this study was distributed to teachers of employees of Muhammadiyah charities in the city of Yogyakarta. Data collection is primary, ie data is taken from the source directly by distributing questionnaires. The sampling technique used was cluster sampling, which was to determine the sample by selecting the existing population cluster, one middle school cluster, one high school cluster and one vocational school cluster and then individual samples were selected as respondents. From the existing population, selected using cluster random sampling so that with a sample of 100 respondents with a cluster (area) non-random sampling technique. This type of research data is primary data with data collection carried out through questionnaires. This research is quantitative research with analysis using the structural equation model method with smart PLS.

The development of this consumer behavior research instrument consists of four variables, each of which is developed theoretically to reveal the problems to be studied. The development of the variables studied into several question items and the development can be seen in the following grid:

Table 1. Indicators and Questioner Item

No	Variable	Questions or Indicators Item
1	Religiosity	6 (1-6) adapted from Souiden & Rani (2015)
2	Subjective Norm	6 (7-12) adapted from Bananuka et al. (2019)
3	Saving Intention	6 (13 -18) adapted from Widyastuti et al. (2016)
4	Profit-sharing Rate	6 (18-24) adapted from Hati et al. (2021)

The research instrument developed is an instrument to obtain the main data, namely those related to the main variables to be studied. The answers to each of the main data questions were developed with a scale developed by Likert, an extreme range from 1 to 5.

RESULT AND DISCUSSION

RESPONDENT CHARACTERISTICS

Characteristics of respondents in this study were divided into several categories, namely education, profession and income. From the aspect of education, respondents have the last education of SMP 3 (3%), high school education 16 people (16%), diploma 4 (4%), bachelor degree 64 (64%) and bachelor degree 130 people (13%). As for the professional aspect, it is known that the respondents who work as public teachers are 14 people (14%), permanent teachers at the Foundation 35 people (35%), honorary teachers 17 people (17%), permanent employees 18 people (18%), horror employees 13 people (13%), other employees 3 people (3%). Furthermore, from the income aspect, the income of respondents who are classified as medium and low, there are 8 people (8%) less than one million rupiah, 44 people (44%) income between 1-2 million rupiah, 21 people (21%) earning between 2-3 million rupiah), 8 people (8%) earn

between 3-4 million rupiah, 14 people (14%) earn between 4-5 million rupiah, there are 4 people (4%) think above 5 million.

OUTER MODEL EVALUATION

The outer model analysis in this study consisted of validity and reliability tests. The validity test used in this study is convergent validity and construct validity. The results of the convergent validity test shown in figure 1 and table 2.

Table 2. Validity Analysis

Indicators	Loading Factor	Valid Loading Factors	AVE
PS1	0.570		0,655
PS2	0.716	0.668	
PS3	0.805	0.811	
PS4	0.790	0.808	
PS5	0.846	0.879	
PS6	0.840	0.865	
R1	0.157		0,588
R2	0.689	0.761	
R3	0.520		
R4	0.399		
R5	0.657	0.726	
R6	0.865	0.811	
SI1	0.777	0.781	0,599
SI2	0.758	0.793	
SI3	0.568		
SI4	0.755	0.802	
SI5	0.825	0.809	
SI6	0.691	0.678	
SN1	0.665	0.623	0,544
SN2	0.758	0.706	
SN3	0.596		
SN4	0.734	0.691	
SN5	0.764	0.819	
SN6	0.799	0.857	

The indicator validity standard is the loading factor value > 0.6 and the variable validity standard is the AVE value > 0.5 . Table 2 shows that there are 6 indicators that still have a loading factor value of < 0.6 , namely PS1, R1, R3, R4, SI3 and SN3 so they must be dropped from the analysis. After the invalid indicators are dropped, all indicators in this study are valid. The construct validity analysis shows that all variables in this study have an AVE value > 0.5 which is already included in the valid category. It is concluded that this research has good convergent and discriminant validity. Furthermore, the results of the reliability test are shown in table 3.

Table 3. Reliability Analysis

	Cronbach's Alpha	Composite Reliability
Profit-sharing Rate	0.866	0.904
Religiosity	0.680	0.810
Saving Intention	0.833	0.882
Subjective Norm	0.807	0.860

A construct can be said to be reliable, if it has Cronbach's alpha value it must be 0.6 and the Composite reliability value must be 0.7. Table 3 shows that all constructs in this study have a Cronbach's alpha value 0.6 and a Composite reliability value 0.7, so it can be said that all constructs are reliable. This can be interpreted that each construct in the research model has internal consistency in the instrument reliability test.

INNER MODEL EVALUATION

Testing of the inner model or structural model is carried out to predict causal relationships between variables or test hypotheses. This test can be seen through the results of the coefficient of determination, goodness of fit, and hypothesis testing. When the significant relationship between variables is known, then it can be concluded that the hypothesis related to the variables used in this study can be concluded. Hypothesis testing is done by bootstrapping. The results of the PLS bootstrapping output in this research model are shown in Figure 1.

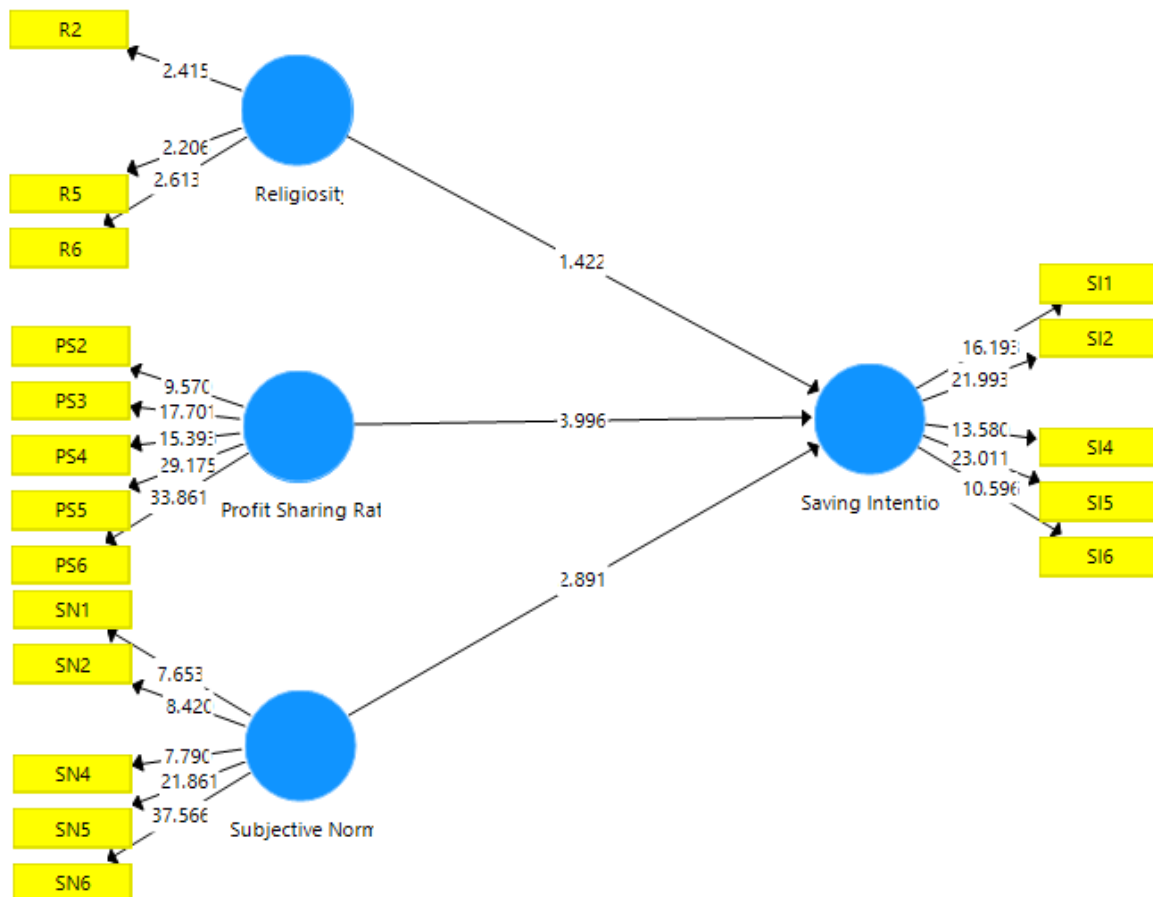


Figure 1. Inner Model

R SQUARE

The coefficient of determination can be seen in the R-square table by multiplying the R-square value by 100%, if the result is more than 67% then it indicates a good coefficient of determination, if the result is less than 67% but more than 33% indicates a moderate coefficient of determination, and if less than 33% but more than 19% indicates a weak coefficient of determination Chin (1998; Ghozali, 2008). The coefficient of determination test results show that all variables have a good coefficient of determination as shown in table 4.

Table 4. R-Square

	R Square	R Square Adjusted
Saving Intention	0.688	0.679

Based on the R-square value shown in table 4, the coefficient of determination is 0.688 or 68.8% for saving intention. These results indicate that exogenous variables are able to explain endogenous variables by 68.8%. The results indicate that endogenous variables in this study have a good coefficient of determination.

GOODNESS OF FIT

PLS can also identify global optimization criteria to determine the goodness of fit model (GoF). The Gof index is calculated from the square root of the average communality index and the average R-square value. $GoF = 0.1$ means small, $GoF = 0.25$ means medium, $GoF = 0.36$ means large. GOF value can be calculated using the formula $Goodness\ of\ fit = \sqrt{Communality \times R^2}$. The calculation results are shown in table 5.

Tabel 5. Hasil Goodness of Fit Model (GoF)

Construct	AVE	R Square
Profit-sharing Rate	0.480	
Religiosity	0.179	
Saving Intention	0.397	0,688
Subjective Norm	0.337	
Average	0,348	0,688
Gof		0,489

Based on Table 5, it can be seen that the GoF value of the model reaches 0.489 which is greater than 0.36 so that the model is included in the large category (large).

HYPOTHESIS TEST

The measurement items used are said to be significant if the T-statistics value is greater than 1.96 and the p-value is less than 0.05 at the 5% significance level. Meanwhile, the parameter coefficient that shows the direction of influence is by looking at the positive or negative of the original sample (Ghozali, 2008). The results of hypothesis testing are shown in table 6.

Table 6. Path Coefficients

	Original Sample (O)	T Statistics (O/STDEV)	P Values
Religiosity -> Saving Intention	0.096	1.422	0.156
Profit-sharing Rate -> Saving Intention	0.526	3.996	0.000
Subjective Norm -> Saving Intention	0.346	2.891	0.004

Table 6 shows the results of the path analysis in this study. There are 3 hypotheses analyzed, namely the effect of religiosity on saving intention as H1 then the effect of profit-sharing rate on saving intention as H2 and the effect of subjective norm on saving intention as H3. The results of the analysis show that the 3 hypotheses H1 and H3 are supported because they have a t-statistic value > 1.96 and have a P-Value value < 0.05 . While H2 in this study is not supported because it has a t-statistic value < 1.96 and has a P-Value value > 0.05 .

DISCUSSION

This study analyzes the role of religiosity, profit-sharing and subjective norms in increasing interest in saving in Islamic banks. Islamic banking is an industry that is in great demand and is also widely discussed by some literature. The trend of sharia economics encourages people to prioritize transactions that are in accordance with Islamic sharia. Therefore, this study tries to analyze the factors that can affect people's interest in saving in Islamic banks. Respondents in this study were teachers and employees at Muhammadiyah schools in the city of Yogyakarta. There are 3 hypotheses analyzed in this study using a structural equation model with Smart PLS software. The results of the analysis show that from the 3 hypotheses formulated, 2 are supported and 1 is not supported.

The first hypothesis in this study is that religiosity has a positive and significant effect on saving intention in Islamic banks. The results of the analysis show that hypothesis 1 in this study is not supported. Empirical studies on teachers and employees at Muhammadiyah schools in the city of Yogyakarta show that religiosity cannot significantly increase interest in saving in Islamic banks. These results indicate that a person's level of religiosity does not guarantee a high interest in saving in Islamic banks.

The results of the analysis of hypothesis 1 are supported by several previous studies, namely Alfi & Yusuf (2022; Hasibuan, 2020; Satsios et al. 2020; Nugraheni & Widayani, 2020). Hasibuan (2020) found that the people of Medan, Indonesia with high religiosity will be more interested in saving in Shariah Banks than Conventional Banks. As for Alfi et al. (2022) analyzed Muslim students in Indonesia and found that religiosity was able to increase interest in saving at Islamic banks. However, the interest that arises from religiosity is still small. Other supporting research by Satsios et al. (2020) found that customers of Shariah Banks in Greece were significantly influenced by religiosity in choosing to save at Shariah Banks.

Although most research findings find the influence of religiosity on interest in saving in Islamic banks, there are still some findings that support the results of the H1 analysis which

shows that there is no influence of religiosity on interest in saving in Islamic banks, namely Hariyanto & Nafi'ah (2022; Fauzi et al. 2022). Hariyanto & Nafi'ah (2022) state that for new customers, religiosity is not the main factor that encourages interest in saving at Islamic banks, but they are encouraged by good service quality, convenience and the availability of adequate branch offices. As for Fauzi et al. (2022) also found that there was no influence of religiosity on interest in saving in Islamic banks, emphasizing that the most influential factor was the profit-sharing rate.

Hypothesis 2 in this study is that profit-sharing has a positive and significant effect on saving interest in Islamic banks. The results of the analysis show that hypothesis 2 is supported. So, it is empirically proven that the better and attractive the profit-sharing rate of a bank, the higher the customer's interest in saving at the bank. These results are supported by several previous studies including Hati et al. (2021; Fauzi et al. 2022; Hariyanto & Nafi'ah, 2022).

Fauzi et al. (2022) analyzed several variables that could increase public interest in saving in Islamic banks. It was found that religiosity had no effect on people's interest in saving in Islamic banks. The variables that are able to encourage people's interest in saving in Islamic banks are the level of profit-sharing and promotion. As for Hati et al. (2021) also found that the profit-sharing rate can attract people's interest in saving in Islamic banks. It was also found that although the brand of Islamic banks is not well known, if it has attractive profit-sharing, it will increase people's interest in saving.

The results of this study indicate that profit-sharing is a solution in increasing interest in saving in Islamic banks. If religiosity does not guarantee high interest in saving at Islamic banks, the profit-sharing rate is a significant alternative in attracting customers. The concept of profit-sharing provides a special attraction for the community, especially the Muslim community (Hariyanto et al. 2022). Therefore, the purity of this concept must be maintained by Islamic banking management so that the purpose of establishing a Sharia bank as an option for transactions according to Islamic Sharia teachings is truly implemented properly.

Furthermore, hypothesis 3 in this study is that subjective norms have a positive and significant effect on interest in saving in Islamic banks. The results of the analysis show that hypothesis 3 in this study is supported, so it is evident that the higher the subjective norm in individuals, the higher the interest in saving in Islamic banks. These results prove that subjective norms have an important role in increasing interest in saving in Islamic banks.

The results of the H3 analysis are supported by several previous studies, namely Widyastuti et al. (2016; Yoopetch & Chaithanapat, 2021; Ibrahim & Arshad, 2018). Yoopetch & Chaithanapat (2021) found the role of subjective norms for customers in Thailand where subjective norms support the investment interest of customers in Thailand. Meanwhile, Ibrahim & Arshad (2018) found the important role of subjective norms in increasing investment interest for customers in Pakistan. However, in the relationship between subjective norms and interest in saving and investing, there are different findings by Widjaja et al (2020) who found that subjective norms did not directly affect interest in saving and investing. However, subjective norms can have an effect if mediated by attitude. Subjective norms can encourage awareness in saving and

investing for the benefit of the future. Individuals with high subjective norms tend to orient their actions in long-term interests and tend to seriously consider other people's opinions regarding what should be done (Yoopetch & Chaithanapat, 2021).

The results of the analysis in this study indicate that there are two important aspects that can increase the interest of prospective customers to save in Islamic banks, namely profit-sharing rates and subjective norms. The profit-sharing rate referred to in this study is the consumer's perception of the profit-sharing rate offered by the bank. So that banks should build a good perception related to their profit-sharing rate with promotion, education and socialization. Furthermore, related to subjective norms, prospective customers can be interested in saving at an Islamic bank if there are recommendations and positive opinions from those closest to them such as family and friends. Therefore, Islamic banks should be able to generate and emphasize positive comments and customer trust so that they can influence those closest to them.

CONCLUSION

There are 3 hypotheses analyzed, namely the effect of religiosity on saving intention as H1 then the effect of profit-sharing rate on saving intention as H2 and the effect of subjective norm on saving intention as H3. The results of the analysis show that the 3 hypotheses H1 and H3 are supported because they have a t-statistic value > 1.96 and have a P-Value value < 0.05 . While H2 in this study is not supported because it has a t-statistic value < 1.96 and has a P-Value value > 0.05 . Therefore, it can be concluded that it is empirically proven that the profit-sharing rate and subjective norm can significantly increase the interest in saving in Islamic banks. Meanwhile, religiosity is not able to have a significant influence on interest in saving in Islamic banks.

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