

The influence of knowledge and religiosity on saving interest in Islamic banks among Ponorogo residents

Gentur Pratopo¹ , & Irmayanti Hasan²

¹Program Studi Perbankan Syariah (S1), Universitas Islam Negeri Maulana Malik Ibrahim Malang, Malang, Indonesia

²Prodi Studi Manajemen (S1), Universitas Islam Negeri Maulana Malik Ibrahim Malang, Malang, Indonesia

ABSTRACT

Introduction

Ponorogo is a region in East Java Province, located 200 km southwest of Surabaya bordering Central Java. With a population of 973,269, Ponorogo is predominantly Muslim and known for its numerous Islamic boarding schools. This study examines the influence of knowledge and religiosity on interest in saving in Islamic banks among Ponorogo residents.

Objectives

The objective of this research is to determine the effect of knowledge and religiosity on the interest in saving at Islamic banks among the people of Ponorogo.

Method

The study employed a quantitative method with a descriptive approach, using primary data obtained through questionnaires distributed to 400 respondents. Statistical analyses were performed to evaluate the data.

Results

The findings show that both knowledge and religiosity significantly influence interest in saving at Islamic banks, both partially and simultaneously, at a significance level of less than 0.05. The high level of knowledge and religiosity among respondents positively affects their interest in saving in Islamic banks.

Implications

These results highlight the importance of enhancing financial literacy and religious awareness to boost the use of Islamic banking services. This study suggests that Islamic banks should focus on educational campaigns to increase public knowledge and leverage religious values to attract more customers.

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Contact: Gentur Pratopo ✉ muthmainah56@gmail.com

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ABSTRACT

Originality/Novelty

This study provides insights into the combined effect of knowledge and religiosity on saving behavior, particularly in a region with a strong Islamic cultural background. This study contributes to the understanding of the factors influencing the adoption of Islamic banking services.

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INTRODUCTION

Islamic banking has seen growth over time leading to the inclusion of economics and banking studies around the globe. Many departments and programs up in university level offer specialized Islamic banking courses and in some cases, it take center stage in certain institutions (Darmadji & Andriansyah, 2013; Dicce, 2015; Ghoul, 2016). The financial sector has evolved into a component for progress especially in local regions where Islamic banks are pivotal, in boosting economic activity and enhancing community purchasing power (Gunawan, 2021). Islamic banking is considered a factor in advancing the economy, since banking plays a crucial role in the financial framework of all nations. In addition, Islamic banks function as financial bodies for governments and businesses to deposit their funds (Andriansyah, 2014; Bayat & Kayhan, 2024; Nastiti et al., 2020).

Ponorogo is one of the regions in East Java Province, located in the western part and directly bordering Central Java Province, approximately 200 km southwest of the capital city Surabaya. Administratively, Ponorogo was divided into 21 subdistricts, 279 villages, and 26 urban wards, with the population of 973,269 (Badan Pusat Statistik Kabupaten Ponorogo, 2023). The majority of Ponorogo's population practices Islam. Given that most of its residents are Muslim, there are high expectations that Islamic banks will compete with conventional banks. Geographically, Ponorogo can be considered as a regency with strong religious roots. Notably, Islamic groups in Ponorogo, such as the Modern Gontor Islamic Boarding School and its networks, NU (Nahdlatul Ulama) as the majority group, and Muhammadiyah, with its well-organized structure, have a significant influence on society and the government (Harsono, 2016).

In addition to being known for Reog, Ponorogo is also called *kota santri* because of the large number of pesantren (Islamic boarding schools) located there (Dwijayanto & Rohmatulloh, 2018; Setiaji & Hanif, 2018). Some of the pesantrens in Ponorogo are among the largest in Indonesia, with tens of thousands of students located close to Ponorogo City and spread across the Reog region. There are 120 pesantrens across 19 different sub-districts, with only the Ngebel and Pudak sub-districts lacking pesantren (Kementerian Agama RI, 2022). However, some pesantrens were not listed in the data. Ponorogo hosts 30,891 residential students and 1,591 non-residential students.

Due to the abundance of boarding schools in the region, a significant segment of Ponorogo residents exhibit religious devotion and possess a solid understanding of Islamic financial institutions (Miatun & Santoso, 2020; Pristi & Setiawan, 2019). They are aware of the benefits offered by banks, including profit-sharing arrangements and the assurance of avoiding interest-based transactions. Nevertheless, not all locals opt for banking services, with some remaining unsure about their principles and finding available information regarding their products to be lacking. Many residents in Ponorogo believe that the main difference between Islamic and conventional bank lies only in the terminology used. This perception could be shaped by differences in knowledge levels within the community as religious beliefs. This study aims to explore how the knowledge and religiosity of Ponorogo residents impact their interest in saving money at Islamic banks, considering the factors and backgrounds above.

LITERATURE REVIEW

Knowledge

Knowledge can be defined as a change in the behavior of an individual that comes from his experience (Drucker, 2004). Consumers possess three categories of product knowledge: information regarding the properties or characteristics of products (bundle of attributes), the advantageous outcomes or advantages derived from product usage (bundle of benefits), and the values that the product aids consumers in fulfilling or attaining (value satisfaction) (Peter & Olson, 2010). These product knowledge can be applied for Islamic banks as knowledge of the characteristics of Islamic banking, knowledge of the benefits of Islamic banking, knowledge of the satisfaction given to customers, and knowledge of the experience of transactions using Islamic banking and information from other parties. Knowledge is information obtained from other people, such as from bank employees, friends, relatives, family, print media, electronic media, and can even be obtained from someone's experience, and others (Oliver, 2014).

Thus, it can be said that some residents in Ponorogo have gained knowledge about the contracts and terms used by Islamic banks, since there are many Islamic educational institutions in Ponorogo. In terms of educational experience, Islamic contracts and terms used in Islamic banks have been studied since the elementary madrasah level. However, some residents are still not sure and consider Islamic banks and conventional banks to be the same (Afriyanti & Arwani, 2022; Khusna & Pratama, 2021). Knowledge is an experience recorded in a person's consciousness. With the knowledge they have, they can process new information, think, and make decisions (Agarwal, 2017; Sadowska, 2019). When faced with an offer of a product or service, the knowledge a person has will influence their purchasing behavior (Tarigan & Aldama Z., 2023; Yuliati & Simanjuntak, 2024). When a customer has knowledge about Islamic banks, they are more likely to choose to save at an Islamic bank as shown in previous research (Hasan & Wati, 2022; Shalihah & Madjakusumah, 2022; Tarigan & Aldama Z., 2023).

Religiosity

Religiosity can be defined as a manifestation of a belief system that is adhered to, which involves significant appreciation for the values contained in religion (Stark & Glock, 1968). There are five dimensions of religiosity, namely the dimension of belief, namely how deeply a person can accept to a certain extent something that cannot be denied and must be accepted as truth. The dimension of practice includes worship behavior, obedience and things that people do to show commitment to the religion they adhere to. The dimension of experience refers to the identification of the consequences of religious beliefs, practices, experiences, and knowledge of a person from day to day. The dimension of knowledge explains the extent to which a person can understand religious lessons, especially those contained in scriptures and other teachings. The dimension of consequences measures the extent to which motivation is the result of a person's beliefs, practices, experiences, and knowledge about life (Gibbs & Crader, 1970; Nashori et al., 2020; Pearce et al., 2017; Vaillancourt, 2008).

This has an impact on the attitudes and behavior of individuals, which in turn can influence decision-making related to various aspects of life. Religiosity affects the way people live, the choices they make, what they eat, and who they associate with (Firmansyah et al., 2019; Nugroho et al., 2021). Someone decides to choose a sharia bank related to the issue of faith and belief in the prohibition of usury for Muslims. One of the factors behind people's interest in choosing the type of banking is the emotional factor; the emotional factor in question is religiosity, namely, someone chooses a target product based on subjective criteria such as status or pride (Pangarkar, 2023; Rehman & Shahbaz Shabbir, 2010). Emotions are formed in all aspects of daily life; religious activities are not only visible religious rituals but also activities that are not visible, such as someone's emotions that trigger a sense of pride and security in someone when carrying out orders and avoiding prohibitions according to their beliefs.

Emotional factor in the form of religiosity can help society avoiding usury and become a main factor in maintaining its relationship with sharia banking for the obedience to sharia principles (Dewi & Permana, 2021). A person who has high religiosity, in all his activities will apply religious regulations in accordance with God's commands and aims to gain His pleasure. The higher a person's religiosity, the more it will encourage interest in saving in Islamic banks as suggested by previous research (Hasan & Wati, 2022; Herawati et al., 2020; Revonnarta & Indrarini, 2021).

Saving Interest

Interest is a strong motivation for individuals to take action to realize their desired goals and ideals (Iryani & Kristanto, 2022). The emergence of a person's interest in using Islamic banking certainly arises from several factors, both internal and external factors. Interest can also be defined as a condition where a person has great attention to an object accompanied by a desire to learn until finally proving further about the object (Basalamah et al., 2022; Khotimah, 2018). Factors that influence the

emergence of interest are individual motivation factors, social factors, emotional factors and product appeal. Saving interest is important for banking.

Based on the theoretical review and literature mentioned above, the hypotheses proposed in this study are as follows.

H1: Knowledge has a partial influence on the saving interest in Islamic banks of Ponorogo residents

H2: Religiosity has a partial influence on the saving interest in Islamic banks of Ponorogo residents

H3: Knowledge and religiosity simultaneously influence the saving interest in Islamic banks of Ponorogo residents

METHOD

The method used in this study is a quantitative approach, utilizing a descriptive method and statistical analysis. The data collected for this research is primary data, gathered directly from distributing questionnaires to the public, with measurements based on a Likert scale. In this study, the statements in the questionnaire refer to indicators of variables relevant to the research topic. The operational definitions of variables in this study are formulated clearly and specifically to avoid errors in data collection. These operational definitions explain in detail how each variable will be measured and applied within the research context. The operational definitions of the study’s variables are in Table 1.

Variable	Indicator	Statement Item
Knowledge (Peter & Olson, 2010)	Knowledge and understanding of Islamic banks	I have studied about Islamic banks. I know the difference between Islamic banks and conventional banks.
	Knowledge of the functions and benefits of Islamic banks	I know the function of Islamic banks as a channel for funds. I know that Islamic banks are free from usury (riba).
	Knowledge of the satisfaction provided by Islamic banks	I know about the satisfaction of using Islamic banking services. I know about the security guarantees provided by Islamic banks for customers.
	Knowledge from experiences and information from others	I know about Islamic bank products from mass media. I know about Islamic bank products from other people’s experiences.
Religiosity (Stark & Glock, 1968)	Belief dimension	I believe that Islamic banks align with religious guidelines. I believe in the validity of the principles at Islamic banks.
	Practice dimension	I have studied about <i>muamalah</i> (Islamic transactions).

Variable	Indicator	Statement Item	
Saving Interest (Akbar & Holid, 2013)	Experience dimension	I always avoid uncertain matters (<i>gharar</i>).	
		I feel at peace when avoiding usury.	
		I fear punishment when conducting transactions that do not comply with Sharia.	
	Knowledge dimension	I know that Islamic banks' operational systems comply with Islamic Sharia principles.	
		I believe that savings products at Islamic banks are free from any forbidden elements.	
	Consequences dimension	I always use Islamic banks for financial transactions.	
		As a Muslim, I should choose an Islamic bank.	
	Transactional interest	I am interested in opening a savings account at an Islamic bank.	
		Referral interest	I would recommend Islamic banks to others.
		Preferential interest	I am interested in saving at an Islamic bank because its products meet my needs.
			I am interested in saving at an Islamic bank to avoid usury.
	Explorative interest	I seek information about Islamic bank products from various media sources.	

Source: Primary data. Authors' estimation.

The population in this study was the general public aged 15 to 55 years who live in Ponorogo with an unknown population size. This research location was chosen because it is seen that the public's interest in saving in Islamic banks is still low. Determination of the number of samples using the Malhotra formula, namely the total questionnaire statement items multiplied by five. According to Malhotra (2016), determining the number of samples using this formula can be done if the population size is not known with certainty. The total questionnaire statement items in this study were 23 consisting of 8 statements of knowledge variables, 10 statements of religiosity variables, and 5 statements of interest in saving in Islamic banks. So the result of the calculation of the minimum number of samples is $23 \times 5 = 115$ samples. Based on the minimum results of the calculation of the Malhotra formula, the researcher tried to find as many samples as possible. However, what the researcher managed to get was 400 samples. The sampling method used incidental sampling, namely a sampling technique with a target of anyone found or met in the study, both individuals and groups or organizations that meet the criteria of being domiciled in Ponorogo and aged 15 to 55 years. Hypothesis testing using multiple regression analysis with IBM SPSS Statistics application.

RESULTS

Respondents Characteristics

The questionnaire data showed that the respondents had varied backgrounds in terms of gender, age, and occupation. Based on the distributed questionnaire results, the respondents' characteristics were as described in the following tables.

Table 2

Respondents Characteristics by Gender

No	Gender	N	Percentage
1	Male	234	58.5%
2	Female	166	41.5%

Source: Primary data. Authors' estimation.

Table 2 explains respondents characteristics by gender. From the data in Table 1, it can be seen that the sample of 400 respondents is dominated by males, totaling 234 respondents (58.5 %), while female respondents total 166 (41.5 %).

Table 3

Respondents Characteristics by Age

No	Age (Years)	N	Percentage
1	15-25	279	69.7%
2	26-35	49	12.2%
3	36-45	18	4.5%
4	46-55	54	13.5%

Source: Primary data. Authors' estimation.

Table 3 explains the respondents characteristics by age. From the data in Table 2, respondents aged 15-25 dominate with 279 respondents (69.7 %), followed by ages 26-35 at 12.2%, ages 36-45 at 4.5%, and ages 46-55 at 13.5%.

Table 4

Respondents Characteristics by Occupation

No	Occupation	N	Percentage
1	Civil Servant	5	1.3%
2	Private Employee	49	12.3%
3	Entrepreneur	150	37.5%
4	Student/College	184	46%
5	Others	10	2.9%

Source: Primary data. Authors' estimation.

Table 4 explains respondents characteristics by occupation. From the data in Table 3, the majority of respondents were students or college students, totaling 184 respondents (46 %), followed by entrepreneurs (37.5 %), private employees (12.3 %), civil servants (1.3 %), and housewives, laborers, or drivers (2.9 %).

Validity Test Results

In the validity test, the researcher used eight statements on the knowledge variable (X1), ten statements on the religiosity variable (X2), and five statements on the variable of interest in saving in Islamic banks (Y). The test results are presented in Table 5. Based on Table 5, the results of the validity test of all variable statement items have a higher value than the R table value of 0.098 with a significance level of 0.05. Therefore, it can be concluded that all statement items used in the study can be declared valid.

Tabel 5

Validity Test Results

Item	R statistic	R table	Conclusion
X1.1	0.750	0.098	Valid
X1.2	0.774	0.098	Valid
X1.3	0.735	0.098	Valid
X1.4	0.768	0.098	Valid
X1.5	0.795	0.098	Valid
X1.6	0.791	0.098	Valid
X1.7	0.633	0.098	Valid
X1.8	0.640	0.098	Valid
X2.1	0.755	0.098	Valid
X2.2	0.739	0.098	Valid
X2.3	0.745	0.098	Valid
X2.4	0.771	0.098	Valid
X2.5	0.747	0.098	Valid
X2.6	0.706	0.098	Valid
X2.7	0.779	0.098	Valid
X2.8	0.779	0.098	Valid
X2.9	0.524	0.098	Valid
X2.10	0.719	0.098	Valid
Y.1	0.756	0.098	Valid
Y.2	0.713	0.098	Valid
Y.3	0.751	0.098	Valid
Y.4	0.736	0.098	Valid
Y.5	0.708	0.098	Valid

Source: Primary data. Authors' estimation.

Reliability Test Results

The reliability test was conducted using the Cronbach's Alpha statistical model to measure the consistency of an instrument when its measurement is repeated two or more times. For a variable to be considered reliable, the Cronbach's Alpha value should be greater than 0.6. The test results are shown in Table 6. Data in Table 6 show that all values for each variable are deemed reliable and can serve as a reference for subsequent tests. This is confirmed by the fact that the total Cronbach's Alpha for each variable is > 0.6 .

Table 6

Reliability Test Results

Variable	Cronbach's Alpha	Conclusion
Knowledge	0.750	Reliable
Religiosity	0.774	Reliable
Saving Interest in Islamic Banks	0.735	Reliable

Source: Primary data. Authors' estimation.

Normality Test

The normality test was conducted to confirm whether the regression model meets the basic standards required for hypothesis testing. The normality test was performed using the One-Sample Kolmogorov-Smirnov Test. The test results are presented in Table 7. Based on Table 7, the test statistic value is 0.060 with a significance level of 0.110. This indicates that the regression model has a normal distribution and meets the requirements for the normality test, as the significance level is > 0.05 .

Tabel 7

One-Sample Kolmogorov-Smirnov Test Results

N		400
Normal Parameters	Mean	,0000000
	Std. Deviation	2,34618019
Most Extreme Differences	Absolute	,060
	Positive	,047
	Negative	-,060
Test Statistic		1,205
Asymp. Sig.(2-tailed)		,110

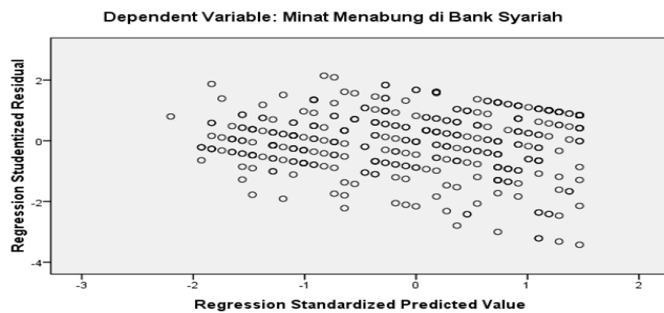
Source: Primary data. Authors' estimation.

Heteroscedasticity Test Results

The heteroscedasticity test was conducted using the scatterplot method. This scatterplot displays the standardized predictors against the standardized residuals. If there is no clear pattern and the points are evenly spread above and below zero on the Y-axis, it can be concluded that there is no issue in the data. The test results are shown in Figure 1.

Figure 1

Heteroscedasticity Test Results



Source: Primary data. Authors' estimation.

The scatterplot does not display a consistent trend, and the points are randomly distributed above and below zero on the Y-axis. This indicates the absence of heteroscedasticity.

Multicollinearity Test Results

Multicollinearity occurs when there is a strong or nearly linear relationship among the independent variables in a regression model. It arises when there is a strong linear function between several independent variables within a regression model. The test results are presented in Table 8. From the test results, it can be seen that all variables have a tolerance value > 0.1 and a variance inflation factor (VIF) value < 10.00 . Thus, it can be concluded that there are no multicollinearity issues in the regression model, allowing it to meet the criteria for further data testing.

Table 8

Multicollinearity Test Results

Variable	Tolerance	VIF
Knowledge	0.339	2.949
Religiosity	0.339	2.949

Source: Primary data. Authors' estimation.

Descriptive Statistics

Descriptive statistics were used to provide an overall picture of the study objectives. The goal is to offer detailed information about existing data without making general conclusions. This test uses various measures, such as the mean, maximum, minimum, and standard deviation, to describe the spread of research data. The data obtained from the questionnaire based on descriptive statistics are presented in Table 9.

Table 9

Descriptive Statistics Test Results

Variable	Min	Max	Mean	Std. Deviation
Knowledge	8	40	34.6150	5.29972
Religiosity	10	50	43.7300	6.01561
Saving Interest	5	25	21.0575	3.33121

Source: Primary data. Authors' estimation.

The knowledge variable, from the sample size (N) of 400 respondents, had a minimum value of 8 and a maximum value of 40, with a mean of 34.6150 and a standard deviation of 5.29972 from eight statements. The religiosity variable had a minimum value of 10 and a maximum value of 50, with a mean of 43.7300 and a standard deviation of 6.01561 from 10 statements. The saving interest in Islamic banks has a minimum value of five and a maximum value of 25, with a mean of 21.0575 and a standard deviation of 3.33121 from five statements.

Multiple Regression Analysis

Based on the collected research data, the results of the multiple linear regression calculations were presented in Table 10. The results of the regression test in Table 10 show the regression coefficients of both independent variables are positive. This shows that as the variables of knowledge and religiosity increase, the interest in saving will also increase, and vice versa if both variables are negative, it will decrease the interest in saving. The equation can be explained as follows. Constant 2.561 is a constant or condition when the variable of interest in saving in Islamic banks has not been influenced by other variables, namely knowledge (X1) and religiosity (X2). The regression coefficient value on the knowledge variable (X1) of 0.215 indicates that the knowledge variable has a positive effect on the interest in saving in Islamic banks. The regression coefficient value on the religiosity variable (X2) of 0.253 indicates that the religiosity variable has a positive effect on the interest in saving in Islamic banks.

Table 10

Multiple Regression Test Results

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	
1	(Constant)	2.561	.804		.002
	Pengetahuan	.215	.035	.342	.000
	Religiusitas	.253	.031	.456	.000

Source: Primary data. Authors' estimation.

The *t*-test determines whether the independent variables in the regression model significantly affect the dependent variable. Table 10 shows that the *t*-value of the knowledge variable is 6.121. While the *t*-table can be seen in the *t*-test table, with $\alpha = 0.05$ and $df = 398$ which shows a value of 1.965942324. The knowledge variable has a *p*-value of 0.000 which means it is significant because it is smaller than 0.05. And the *t*-value is greater than *t*-table ($6.121 > 1.965942324$), so it can be decided that H1 is accepted which means that the knowledge variable (X1) has a significant effect on the interest in saving in Islamic banks (Y) individually or partially.

The *t*-value of the religiosity variable is 8.163. While the *t*-table can be seen in the *t*-test table, with $\alpha = 0.05$ and $df = 398$ which shows a value of 1.965942324. The religiosity variable has a *p*-value of 0.000 which means it is significant because it is smaller than 0.05. And the *t*-value is greater than *t*-table ($8.163 > 1.965942324$), so it can be decided that H2 is accepted which means that the religiosity variable (X2) has a significant effect on the interest in saving in Islamic banks (Y) individually or partially.

Simultaneous *F*-test was used to determine whether the independent variables collectively affected the dependent variables. In Table 11, it is shown that the calculated *t*-value for the knowledge variable is 6.121. The *t*-table value, based on a significance level of $\alpha = 0.05$ and $df = 398$, is 1.965942324. The knowledge variable has a *p*-value of 0.000, indicating significance as it is less than 0.05. Additionally, the calculated *t*-value is greater than the *t*-table value ($6.121 > 1.965942324$), leading to

the conclusion that H1 is accepted, meaning that the knowledge variable (X1) has a significant individual or partial effect on saving interest in Islamic banks (Y).

Table 11

Simultaneous F-Test Results

Model		Sum of Squares	Df	Mean Square	t	Sig.
1	Regression	2564,814	2	1282,407	273,297	.000
	Residual	1862,864	397	4,692		
	Total	4427,678	399			

Source: Primary data. Authors' estimation.

Meanwhile, the calculated t-value for the religiosity variable is 8.163. The t-table value, also at $\alpha = 0.05$ and $df = 398$, is 1.965942324. The religiosity variable has a p-value of 0.000, which is also significant as it is below 0.05. Furthermore, the calculated t-value is greater than the t-table value ($8.163 > 1.965942324$), leading to the conclusion that H2 is accepted, indicating that the religiosity variable (X2) has a significant individual or partial effect on saving interest in Islamic banks (Y).

The R^2 test measures the extent to which independent variables contribute to the dependent variable. Based on Table 12, the R Square (R^2) coefficient is 0.579, or 57.9%. This indicates that the influence of the knowledge and religiosity variables on saving interest in Islamic banks is 57.9%. Meanwhile, the remaining 42.1% is influenced by other variables not examined in this study. This suggests that many other factors also impact the saving interest of Ponorogo residents in Islamic banks; however, this research focuses specifically on the two variables studied.

Table 12

Coefficient of Determination Test Results

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.761	0.579	0.577	2,16618

Source: Primary data. Authors' estimation.

DISCUSSION

The Influence of Knowledge on the Saving Interest in Islamic Banks of Ponorogo Residents

The research findings indicate that knowledge has a positive and significant partial effect on the saving interest of Ponorogo residents in Islamic banks. The questionnaire responses reveal that the most frequently chosen item among the eight statements related to the knowledge variable is that respondents are aware that Islamic banks are free from usury (riba). This high level of awareness is likely due to the predominantly Islamic environment and the numerous Islamic educational institutions, which contribute to respondents' knowledge of Islamic banks and their

usury-free practices. With a large number of Islamic educational institutions, many community members have studied and learned about the concept of riba from a young age.

On the other hand, the least selected item on the knowledge variable indicates that residents are less familiar with Islamic banking products on social media. Conventional banks are more commonly seen promoting their products on social media, while Islamic banks are perceived to have lower promotional activity on these platforms. This may result in limited public knowledge about Islamic banks through social media channels.

This study aligns with research conducted by Nastiti et al. (2020), Hasan & Wati (2022), and Shalihah & Madjakusuma (2022), which also found that knowledge positively and significantly influences saving interest in Islamic banks. This suggests that the more knowledge individuals have about Islamic banking, the more likely they are to develop an interest in using it. However, these findings differ from those of Mujaddid & Nugroho (2019), Raihana & Aulia (2020), and Suprihati et al. (2021), who concluded that knowledge does not have a significant positive impact on saving interest in Islamic banks. This discrepancy may be due to varying levels of knowledge among respondents in different study areas. Therefore, it is essential for Islamic banks to continuously provide education and increase awareness of Islamic financial literacy within the community to encourage interest in Islamic banks, which offer the unique advantages of being riba-free and compliant with Islamic Sharia.

The Influence of Religiosity on the Saving Interest in Islamic Banks of Ponorogo Residents

The research findings indicate that religiosity has a positive and significant partial effect on the saving interest of Ponorogo residents in Islamic banks. The questionnaire responses show that the most frequently selected item among the ten statements for the religiosity variable is that respondents feel at ease when avoiding usury (riba). This suggests that respondents have a relatively high level of religiosity, as they prefer savings products free from elements of riba, which brings them a sense of peace. Conversely, the least selected item for religiosity indicates that respondents do not always use Islamic banks for financial transactions, possibly due to job requirements or other needs that necessitate the use of conventional banks. Therefore, respondents may not exclusively rely on Islamic banks for their financial transactions. Additionally, some religious scholars argue that the interest from state-owned conventional banks may not be classified as riba or haram. This is evidenced by Islamic universities, as well as many Islamic boarding schools and madrasas, utilizing conventional banking services for their financial transactions.

This study aligns with the research of Herawati et al. (2020), Revonnarta & Indrarini (2021), and Hasan & Wati (2022), which also found that religiosity has a positive and significant effect on saving interest in Islamic banks. Religiosity, reflected in a person's adherence to religious teachings, influences their interest. In other words, the higher a person's religiosity, the greater their interest in saving with Islamic banks. However, this

study contrasts with findings from Khairunnisa & Cahyono (2020), Mahesazzumar & Rahmi (2022), Shalihah & Madjakusuma (2022), and Sukardi (2022), which concluded that religiosity does not have a positive and significant effect on saving interest in Islamic banks. This discrepancy may be due to differences in religiosity levels among respondents from various regions or study areas.

Saving Interest in Islamic Banks of Ponorogo Residents

The questionnaire responses show that, among the five items related to the saving interest variable in Islamic banks, the most commonly selected item indicates that many respondents are interested in conducting financial transactions with Islamic banks. This suggests that there is a considerable interest among respondents in performing financial activities through Islamic banks. Among these respondents, who include both current Islamic bank customers and those who are not yet customers, there are many who express only an interest but have not yet made the decision to become Islamic bank customers. The item with the lowest selection for the saving interest variable indicates that respondents show less interest in recommending Islamic banks to others. This suggests that, while some respondents have a high level of interest or are already customers of Islamic banks, their motivation to promote Islamic banks to others remains low.

The results of the tests show that the combined influence of knowledge and religiosity on saving interest in Islamic banks is relatively high, at 57.9%, while the remaining 42.1% is influenced by other factors not examined in this study. There are many other variables that also affect the saving interest of Ponorogo residents in Islamic banks; however, this research focuses on the two variables that were specifically studied.

CONCLUSION

Based on the presentation and discussion of the research results, it can be concluded that knowledge has a positive and significant partial effect on the saving interest in Islamic banks. This is largely because the majority of respondents are students or college students, many of whom already possess knowledge about Islamic banks. It can be concluded that the stronger the public's knowledge of Islamic banks, the stronger their interest in saving. Religiosity also has a positive and significant partial effect on the saving interest in Islamic banks. This is due to the high level of religiosity in the Ponorogo community, where the majority practice Islam, and the large number of pesantrens (Islamic boarding schools) in the area, which further strengthens the relationship between religiosity and saving interest in Islamic banks. Moreover, knowledge and religiosity have a positive and significant simultaneous effect on the saving interest of Islamic banks. The results show that many respondents are interested in saving in Islamic banks.

Limitation of the Study

A limitation of this research is the sample group's scope and its demographic composition, which predominantly centered on students and college students from Ponorogo, Indonesia. This group may possess knowledge about Islamic banking; nevertheless, the survey did not include a diverse array of inhabitants from different age demographics and educational backgrounds within the community. This may result in conclusions that fail to fully represent the savings behaviors of all residents of Ponorogo. To understand the factors influencing consumers' interest in saving with banks, it would be advantageous to include participants from diverse age groups and educational backgrounds in the study sample.

Another disadvantage is the emphasis placed on two issues. Cognition and spirituality. This study demonstrated a considerable effect on savings interest rates; however, it neglected other relevant factors such as income levels, financial literacy, and the role of social connections in saving behavior within areas with established traditional banking systems. Future studies should incorporate these variables to create a model that provides enhanced understanding of the determinants of savings interest rates in Islamic banks.

Ultimately, the study's reliance on self-reported data from surveys may introduce bias concerns, as participants may provide responses that they perceive as socially acceptable, which may not fully reflect their true opinions or behaviors in Islamic banking. This constraint may have affected the accuracy of the findings, particularly in domains such as religion and finance. The studies could be enhanced by employing a mixed-methods approach, integrating quantitative surveys with qualitative interviews to corroborate the findings and obtain deeper insights into the factors that motivate individuals to express interest in Islamic banking.

Recommendations for Further Research

To facilitate comprehensive future research on this topic, it is advisable to expand the sample size to include diverse demographics for representational accuracy. This study primarily focuses on students and young adults in Ponorogo; however, future researchers should incorporate individuals from diverse age groups and professions to accurately reflect the variety of saving behaviors inside Islamic banks. Augmenting the sample size will yield insights that are broadly applicable and pertinent to the community, facilitating greater comprehension of the factors affecting savings interest across various socioeconomic sectors.

Subsequent studies should avoid augmenting the sample size. Additionally, consider aspects that may influence individuals' interest in saving through Islamic banks, such as income levels, financial literacy, and the impact of social and familial networks on their opinions of Islamic banking services and products. Incorporating these elements into the analysis enables academics to understand the determinants of saving behaviors and to identify innovative methods to promote the adoption of Islamic banking within the community.

These studies could be improved by integrating data and qualitative insights through a mixed-method approach, rather than relying exclusively on questionnaires to collect statistical information regarding the decision-making processes of Islamic banks and the factors affecting interest in their savings options.

Author Contributions

Conceptualization	G.P. & I.H.	Resources	G.P. & I.H.
Data curation	G.P. & I.H.	Software	G.P. & I.H.
Formal analysis	G.P. & I.H.	Supervision	G.P. & I.H.
Funding acquisition	G.P. & I.H.	Validation	G.P. & I.H.
Investigation	G.P. & I.H.	Visualization	G.P. & I.H.
Methodology	G.P. & I.H.	Writing – original draft	G.P. & I.H.
Project administration	G.P. & I.H.	Writing – review & editing	G.P. & I.H.

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Informed Consent Statement

Informed consent was obtained before respondents answered the questions.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Conflicts of Interest

The authors declare no conflicts of interest.

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