SAVING INTENTION THROUGH KNOWLEDGE AND RELIGIOSITY AT ISLAMIC BANKS

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ABSTRACT

The research aims to analyze the level of saving intention at Bank Syariah Indonesia (BSI) KCP Bogor Jalan Baru by examining the influence of knowledge and religiosity. The research utilizes a sample of 100 respondents and adopts a quantitative methodology, employing multiple linear regression analysis with the aid of IBM SPSS 25. The findings reveal that the combined effect of these two variables is also found to be significant in influencing saving intention; both knowledge and religiosity individually exert a positive and significant impact on saving intention at the selected branch. It is suggested that future research consider employing alternative methodologies, such as qualitative approaches, to gain deeper insight into the observed phenomena.

Keywords: *Knowledge; Religiosity; Saving intention*

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INTRODUCTION

Saving intention play a crucial role in shaping personal finance choices. Kotler and Keller (2021), suggests the purchase interest, including saving, is defined as consumer behavior in selecting and purchasing an item based on the involvement in choosing, utilizing, and needing the product or service. Interest represents an affective reaction or process in which a product or service is favored, even though a final purchasing decision has not yet been made.

Saving intention reflects an individual's intention or willingness to allocate part of their income for future needs, such as emergencies, education, retirement, or other long-term goals (Thaler & Benartzi, 2004). Lusardi and Mitchell (2020) found that individuals with higher levels of financial knowledge are more likely to save and plan their finances well, including for retirement purposes. Sujianto et al. (2023) stated that religiosity has an influence on saving intention. As explained by Hasibuan (2020), religiosity is understood as an appreciation of the core values of religion in a profound manner. Religious beliefs and principles significantly affect an individual's decisions and social behavior. Individuals with a high level of religiosity, such as Muslims who consistently practice their religious teachings, tend to integrate religious principles into various aspects of life, including economic activities such as financial management and decision-making. When individuals possess sufficient knowledge and a high level of religiosity, their saving intention tends to be more stable and well-grounded (Sujianto, et al., 2023).

Indonesia is predominantly Muslim country (CNBC Indonesia, 2024). A Muslim is encouraged to avoid usury practices and choose financial institutions that comply with sharia principles (Antonio, 2019). One of the largest sharia banks in Indonesia is Bank Syariah Indonesia (BSI) (Prasetyo, 2025). According to Antonio (2019), saving is encouraged in Islamic teachings as part of future financial planning. In line with this understanding of the importance of saving, to provide a clearer picture of saving intention in Islamic banks, particularly at BSI KCP Bogor Jalan Baru, the following data shows the number of customers opening savings accounts at this branch:

Table 1
Number of Customers Open an account at BSI KCP Bogor Jalan Baru
Period 2021-2023

Year	Number of Customers (People)	Percentage (%)
2021	2.115	-
2022	2.236	5.7
2023	2.113	(5.5)
Total	6.464	0.2

Source: BSI KCP Bogor Jalan Baru, 2024

Based on Table 1, the number of customers who opened savings accounts at BSI KCP Bogor Jalan Baru has declined by 0.2% in 2023 compared to the previous years. This decrease may be associated with the level of customer saving intention, considering that greater interest in saving generally motivates individuals to deposit their funds in Islamic Banks.

Previous studies have revealed several inconsistencies in findings. For instance, research conducted by Rabbani (2022) shows that knowledge and religiosity have a significant positive effect on saving intention. In contrast, a study by Hanida et al. (2025) reports that knowledge does not significantly influence saving intention. Similarly, Maghfiroh (2018) also found that religiosity does not have a significant effect on saving intention. These inconsistencies represent a research gap that warrants further investigation to obtain more comprehensive insights. Therefore, this study aims to contribute new understanding regarding the factors influencing saving intention.

LITERATURE REVIEW, RESEARCH FRAMEWORK, AND HYPOTHESES

Customer Knowledge

According to Sumarwan and Tjiptono (2019), customer knowledge refers to the information possessed by the public regarding various items and services, along with additional relevant information, including details about their functions and the benefits they offer to customers. The indicators of customer knowledge, as outlined by Sumarwan and Tjiptono (2019), include: 1) knowledge of product features and attributes, 2) purchasing knowledge,3) ability to use or utilize products or services.

Religiosity

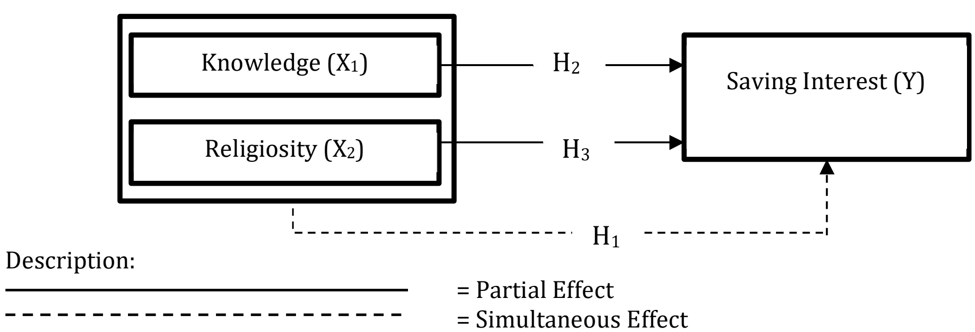
Jalaluddin (2019) defines religiosity as a religious attitude or internal condition that motivates an individual to act in accordance with the degree of their religious observance. The indicators of religiosity according to Jalaluddin (2019) are: 1) belief (ideological), 2) religious practice (ritualistic), 3) appreciation or experience (experiential) 4) religious knowledge (intellectual) and 5) religious experience (consequential).

Purchase Interest (Saving)

Kotler and Keller (2021) describe purchase interest as a form of consumer behavior characterized by a desire to buy and select a product, based on experiences in choosing, utilizing, and needing the product or service. According to Kotler and Keller (2021), the indicators used to measure interest in saving include: 1) attention, 2) interest, 3) desire and 4) action.

Research Framework

Figure 1 displays the research framework underpinning this research, highlighting the effects of knowledge and religiosity on saving intention. This framework outlines the proposed relationships beetwen the independent variables (knowledge and religiosity) and the dependent variable (saving intention).



Source : Sugiyono, 2020

Figure 1
Research Framework

Hypotheses

Based on the research framework presented in Figure 1, the hypotheses in this study are as follows:

H1: Knowledge and religiosity simultaneously have a significant influence on saving intention at Islamic Banks.

H2: Knowledge has a positive and significant influence on saving intention at Islamic Banks.

H3: Religiosity has a positive and significant influence on saving intention at Islamic Banks.

METHOD

This study adopts a verificative method. According to Sugiyono (2020), a verificative method is a research approach grounded in the philosophy of positivism. This method is employed to investigate specific populations or samples and uses quantitative or statistical data analysis to test predefined hypotheses.

The population for this research is composed of active customers of BSI KCP Bogor Jalan Baru. The sampling procedure used in this study was non-probability sampling with a purposive sampling method, which is a technique for determining samples based on specific considerations (Sugiyono, 2020). Data were collected employing a survey distributed to active customers of BSI KCP Bogor Jalan Baru aged 17 years and above. According to Ferdinand (2014), quantitative research ideally involves a minimum of 100 respondents, and preferably between 100–200 participants to ensure more stable and reliable outcomes. Based on this consideration, the researcher decided to use a sample of 150 respondents to achieve more accurate results and better represent the population.

Three variables were used in this research : Knowledge (X1) and Religiosity (X2) as exogenous variables, and Saving intention (Y) as the endogenous variable. A quantitative approach was applied utilizing IBM SPSS Statistics version 25 as the analytical tool.

RESULTS AND DISCUSSION

The respondents in this study were 100 active customers of BSI KCP Bogor Jalan Baru. The majority of respondents were female (55 customers, or 55%). In terms of age, the majority were between 25 and 50 years old (51 customers, or 51%). Regarding education level, most customers had a D4/S1 (undergraduate) education (60 customers, or 60%).
Here is the recap :

Table 2
Customer Characteristics

Characteristics	Number of Customers (People)	Percentage (%)
Gender		
Female	55	55
Male	45	45
Age		
17	6	6
18-24	40	40
25-50	51	51
≥ 50	3	3
Education Level		
Senior High School	39	39
D3	-	-
D4/S1	60	60
S2	1	1
S3	-	-

Source: Primary Data, 2025

The Analysis Results

Several statistical analyses were performed in this study, such as 1) multiple linier regression, 2) multiple correlation analysis (r), determination coefficient (R^2), 4) F-test, and 5) t-test. The results of the analysis based on the calculations using SPSS are as follows:

Table 3
Summary of Calculation Results

	Model	Unstandardized Coefficient B	Std. Error	Standardized Coefficient Beta	t	Sig.
1	(Constant)	10.752	2.825		3.805	.000
	Knowledge (X_1)	.337	.062	.438	5.432	.000
	Religiosity (X_2)	.316	.066	.387	4.802	.000
	t_{table}	1.6607				
	F_{count}	29.149				
	Sig.	.000				
	F_{table}	3.0902				
	R	.613				
	R^2	.375				
	Adjusted R^2	.363				
	Alpha (a)	5%				

Source : Processed Statistical Output Using SPSS Version 25,00, 2025

Based on Table 3, the regression equation can be determined as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + e$$
$$Y = 10.752 + 0.337X_1 + 0.316X_2 + e$$

The translation of the multiple linier regression test is as follows :

1. The α value of 10,752 represents the state of the saving intention variable when it is not affected by other variables like knowledge (X_1) and religiosity (X_2), indicating that saving intention stays constant in the absence of those influence.
2. The knowledge variable (X_1) features a positive coefficient of 0,337, indicating that the knowledge variable positively influences saving intention. This shows that each increment in knowledge is expected to be followed by an increment in saving intention, accepting the religiosity variable (X_2) remains steady.
3. The religiosity variable (X_2) features a positive coefficient of 0,316, indicating that the religiosity variable positively influences saving intention. This shows that each increment in religiosity is expected to be followed by an increment in saving intention, accepting the knowledge variable (X_1) remains steady.

The r value of 0,613 indicates the strength of the correlation between the independent variables (knowledge and religiosity) and the dependent variables (saving intention) contains a strong relationship within the value extend of 0,600-0,799. This suggests that higher levels of customer knowledge and religiosity are associated with greater saving intention at BSI KCP Bogor Jalan Baru.

The R Square (R^2) value of 0,375, or 37,5%, indicates that the variation in saving intention is attributable to the influence of knowledge and religiosity variables. Whereas the remaining 62,5% is affected by additional factors that fall outside the scope of this research model. These results are strengthened by research conducted by Hakim (2020) with a contribution of 26,7%. Adjusted R Square 0,363 adjust the R Square value based on the number of predictors in this research. This value is marginally lower than R Square, demonstrating an adjustment to the complexity of the model which explains about 36,3% of the variability in saving intention.

Knowledge and Religiosity Simultaneously Have a Significant Influence on Saving intention

Based on the F_{count} in Table 3, it is known that F_{count} is 29,149 while the value of F_{table} in this research is 3,0902, obtained from df1 = (3-1 = 2), and df2 = (100-2-1 = 97). So that the F_{count} exceeds the F_{table} (29,149 > 3,0902) with significance 0.000 < 0,05 and concluded that the two independent variables (knowledge and religiosity) together have a strong influence on saving intention. The results showed that the higher the knowledge and religiosity of customers, the higher the saving intention. This shows that customer knowledge of Islamic banks is very important, customers who understand Islamic financial principles tend to be interested in Islamic banks. Similarly, customers' religiosity usury plays a role in fostering interest in the financial principles upheld by Islamic Banks.

This finding align with prior research by Pratopo & Hasan (2024), confirm that both knowledge and religiosity have a significant influence on saving intention. Likewise, Haryono (2021) found knowledge and religiosity collectively have a substantial impact on individual's saving intention. Therefore, the presence of these two factors—knowledge and religiosity— serves as a key driver in saving intention within the context of Islamic Banking.

Knowledge Has a Positive and Significant Influence on Saving intention

According to Table 3, knowledge variable has a calculated t_{count} 5,432, with degrees of freedom (df= 100-2-1 = 97) and the critical t_{table} is 1,6607. Since the t_{count} 5,432 exceeds the t_{table} (5,432 > 1,6607) and the significance level (0,000 < 0,05) indicates that knowledge significantly influences saving intention at BSI KCP Bogor Jalan Baru. These findings suggest that the greater the level of customer knowledge, the higher their interest in saving at Islamic banks. This underscores the role of knowledge as a key supporting factor in fostering saving intention, where a strong understanding of Islamic financial products and principles can motivate customers to save within the Islamic banking system.

This result is supported by previous studies, such as Sujianto et al. (2023), which found that knowledge has a significant and positive effect on saving intention. Similarly, Iryani and Kristanto (2022) concluded that knowledge contributes positively and significantly to saving intention. The implications of this research highlight the need for BSI KCP Bogor Jalan Baru to enhance Islamic financial literacy through more engaging educational initiatives, including seminars, workshops, and accessible digital platforms that facilitate customer understanding of Islamic banking products and services. Furthermore, this study provides a deeper insight into the critical role of knowledge in shaping saving behavior, offering valuable input for banks in formulating more effective strategies to improve financial literacy and promote optimal saving practices.

Religiosity Has a Positive and Significant Influence on Saving intention

Based on Table 3, religiosity variable has a calculated t_{count} 4,802, with degrees of freedom (df= 100-2-1 = 97) and the critical t_{table} is 1,6607. Since the t_{count} 4,802 exceeds the t_{table} (4,802 > 1,6607) and the significance level (0,000 < 0,05) indicates that religiosity significantly influences saving intention at BSI KCP Bogor Jalan Baru. These findings suggest that customers with higher levels of religiosity tend to show greater interest in saving at Islamic banks. This indicates that religiosity serves as a contributing factor in encouraging saving behavior, as customers who are more religious are inclined to choose financial institutions that operate in accordance with Islamic principles.

This result is supported by previous studies by Syaifullah and Priyatno (2022), which concluded that religiosity has a significant impact on saving intention. In addition, research conducted by Khotimah, et. al., (2024) also shows a significant effect of religiosity on saving intention. The implication of this research is the importance of BSI KCP Bogor Jalan Baru strengthening education about the importance of financial management according to Islamic principles to customers, such as sharia literacy programs, as well as information campaigns on the advantages and mechanisms of Islamic banking so that customer interest in saving increases. This research also provides a deeper understanding of the relationship between one's religiosity and saving in Islamic banks, by understanding this relationship, Islamic banks can design effective strategies to attract the wider community.

CONCLUSION AND SUGGESTION

Based on the results of then data analysis, it can be concluded that the hypotheses put forward in this research are confirmed. First, both knowledge and religiosity simultaneously have an influence on the saving intention. Second, the knowledge variable exerts a positive and significant influence on saving intention. Third, the religiosity variable also shows a positive and significant effect on saving intention

This study provides suggestions for BSI KCP Bogor Jalan Baru in order to improve Islamic financial literacy by providing a more interactive educational program and strengthening education about the importance of financial management according to Islamic principles to customers, this can be done with seminars, workshops as well as through informational campaigns highlighting the benefits and operational mechanisms of Islamic banking, there by fostering increased customer interest in saving.

It is suggested that future research expand the scope of study areas or geographic locations, apply more diverse research methods such as qualitative approaches, and utilize different populations and samples. Furthermore, upcoming studies are encouraged to explore additional variables that may significantly influence saving intention, such as financial literacy, financial behavior, digital banking usage, income level, and social influence. These variables are considered important to investigate because they may provide a deeper understanding of the factors that shape individuals' saving decisions and could strengthen the theoretical development as well as empirical findings related to saving intention.

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