THE INFLUENCE OF KNOWLEDGE ABOUT ISLAMIC BANKING ON INTEREST IN SAVING AT ISLAMIC BANKS

Mahlil¹, Patria Yunita², Aries Muftie³, Ahkmad Syafiudin⁴

¹,²,³,⁴ (Sekolah Tinggi Ekonomi dan Perbankan Islam Mr. Sjafruddin Prawiranegara)

*) Corresponding e-mail: mahlilfurqon@stebank.ac.id

Abstract

This study examined the influence of knowledge about Islamic banking on interest in saving in Islamic banks among active Stebank students who had taken banking courses. Using a quantitative approach and questionnaires, the research found a positive correlation between knowledge of Islamic banking and interest in saving. Higher knowledge, indicated by understanding of Islamic banking facts, led to increased interest in saving in Islamic banks. This finding aligns with previous research and expert opinions, highlighting the importance of knowledge in boosting interest. Students, as potential customers, are crucial for Islamic banks, emphasizing the need to cater to their preferences. This research encourages saving in Islamic banks among students and others, contributing to the

**Citation:**

**INTRODUCTION**

Islam is not just a religion with orders to carry out worship obligations such as praying five times a day, tithing, and fasting during the holy month of Ramadan, and is a guide and a system of life for people. (Huda 2013). In the current era of globalization, the presence of Islamic banking has received great enthusiasm from the entire community, with the rapid development of sharia as concrete evidence that the role of sharia in each country occurs not only in countries with a majority of Islam but also in countries with a majority Non-Islamic countries such as western countries have also begun to apply Islamic banking as one of their banking systems, such as the UK and Australia.

In addition, Islamic banking plays a role in purifying the operational system in order to gain the trust of the public, as well as increasing the enlightenment of Muslims, the discourse of Islamic banking can be expanded as well as the market share of Islamic banking, collaborating with scholars, because after all, the role of ulama is very much needed, especially in Indonesia itself because, the Islamic banking system is a system based on the Qur'an and Hadith (Sudarsono 2015).

The public already knows information about Islamic banks, but they do not know the products offered by Islamic banks. So that people who do not know the products of Islamic banks, of course they will not be interested in using the services of Islamic banks. Because according to them the supporting facilities provided are still lacking with the facilities offered by conventional banks, except for people who have a strong desire to save in Islamic banks because they avoid usury. Simply put, the public's view of Islamic Banks depends on what they know. If the knowledge of Islamic banks is low, then in their view of Islamic banks, of course, they are also low. With the low level of public understanding of Islamic banking,

growth of Islamic banking. Future studies should explore additional variables to uncover more factors influencing interest in saving in Islamic banks, thereby fostering stronger financial partnerships and further developing Islamic banking in the broader Islamic economy.

**Keywords:** Islamic Banking, University Students, Knowledge
Islamic banking should continue to develop and improve its performance. It could be through socialization to the public about Islamic banking or it could also be by providing training or debriefing to the community. How is the Islamic banking contract system and so on. The rapid growth of Islamic banking is indicated by the existence of conventional banking, which eventually established sharia units, and it is also proven that conventional banking services are very promising to the public. This bank service provides convenience to the community starting from adequate facilities as well as services and others. Islamic banking will grow even higher if the public has high demand and enthusiasm due to the factor of increasing understanding and knowledge about Islamic banking (Schreiben 2013).

The low public interest in saving is also caused by incompetent human resources in developing Islamic banking. According to Wahyu Dwi Agung and Syakir Sula (2014), currently only 10% of human resources with sharia backgrounds work in the Islamic finance industry and 90% come from conventional students who are trained through short training in Islamic banking. Data from Bank Indonesia states that the Islamic banking industry requires around 14,000 human resources. Sofyan Harahap (2010) argues that the existing sharia human resources are not sufficient and not as expected, and only pragmatic (can only work) but cannot change to a better situation (according to Islamic values).

Indonesian people's interest in saving is still low due to the lack of infrastructure such as the number of savings accounts and banking service offices (Mardani 2018). World Bank data (2010) show that only 68% of people in Indonesia have savings. Of the 68%, only 50% save in formal institutions, both in banks and non-bank financial institutions. There are 18% community groups who save informally, including simple methods such as saving at home. Currently in Indonesia there are around 15,000 bank branches. Of course, the numbers cannot reach the entire vast territory of Indonesia. Currently in Indonesia, there are 16 ATMs per 1,000 km, far below Malaysia's 34 ATMs, Thailand's 83 ATMs, or Vietnam's 42 ATMs, while the current saving rate in Indonesia is only around 44.2 percent. As many as 50 million people have not been touched by banking (Nurrohmah and Purbayati 2020). Public interest in saving is still low because the quality of service is still low. Bank Indonesia stated that based on the results of a survey conducted in 2010 revealed that at least 62 percent of households have no savings at all or the public interest in saving in banks is relatively low. In fact, the results of a survey conducted by the World Bank with the title “Where Indonesia Stands Financial Inclusion” also reveals the fact that 49 percent of Indonesians have not been touched by banking services. And also there is no branchless banking or Financial Services Intermediary Unit (UPLK) that synergizes between banks, non-bank financial institutions, and community groups. The existence of this function aims to facilitate public payment transactions because the service develops an agent system and only uses mobile phones (Schreiben 2013).
STEBank Islam Mr. Sjafruddin Prawiranegara is an institution (college) that has an Islamic education background and only focuses on Sharia Banking Study Program. However, there are still many students who use conventional banks for transactions. Whereas students of the Islamic Banking Department study courses in Management of Islamic Banks, Islamic Financial Institutions, Baitul Mal Wa Tamwil (BMT), Sharia People's Financing Banks (BPRS), Islamic banking contracts, products and so on. But is it in line with the knowledge they get in lectures, which increases their interest in saving in Islamic banks? Knowledge in English comes from the word knowledge (Knowledge) which means that there is information, understanding, and expertise (skills) obtained normally through experience or education. (Zaprulhan 2016).

Knowledge is a special human effort to reveal reality, in order to enable humans to communicate with each other, build dialogue by acknowledging others, and increase their human dignity (Zubair and Bakker 1990). In other words, knowledge explains the existence of something that is obtained regularly or everyday through experience, awareness, information, and so on (Suhartono 2005). In line with this theory, a student at Stebank Islam Mr. Sjafruddin Prawiranegara Department of Islamic Banking has knowledge about Islamic banks from the results of his learning which began in the fifth semester. But what is the knowledge possessed by the Stebank Islam student, Mr. Sjafruddin Prawiranegara Department of Islamic Banking about Islamic banking can give him an influence to save in Islamic banks.

Based on the explanation above, the researcher will examine the student’s interest in saving in Islamic banks by comparing it from the knowledge side of the students of the Islamic Banking Department at STEBank Islam. Sjafruddin Prawiranegara as the population. From the background mentioned, whether the level of knowledge about Islamic banking that has been studied by students of the Islamic Banking Department can have an influence on their interest in saving or not in Islamic banks. Then the researchers raised it into a research title, namely: The Effect of Knowledge about Sharia Banking on Interest in Saves in Islamic STEBank Students. Sjafruddin Prawiranegara.

RESEARCH METHOD

This study uses a quantitative research type, because this study wants to find out whether there is an influence of knowledge about banking on interest in saving in Stebank students. Knowledge gained from learning courses on Islamic banking. Quantitative research is According to Sugiyono, quantitative research methods can be interpreted as research methods based on positivism, used for research on certain populations or samples, previous sampling techniques were carried out randomly, data collection using research instruments, data analysis is-
quantitative/statistical with the aim of testing hypotheses which has been set. (Sugiyono 2013). Where according to Wahid Murni, quantitative research is a method used to answer research problems related to data in the form of numbers and statistical programs (Pure Wahid 2017). Based on the above understanding, it can be concluded that the notion of quantitative research is used to examine using statistical methods. The method used in this study is a survey method with a correlational approach, to determine the effect of a variable with other variables studied. "The survey method is used to obtain data from certain natural (not artificial) places, but the researchers carry out treatments in data collection, for example by distributing questionnaires, tests, structured interviews and so on (treatment). not like experiment." (Sugiyono 2013)

**Population**

Population is a generalization area consisting of objects or subjects that have qualities or characteristics determined by researchers to be studied (Sugiyono 2013) and then the conclusion is drawn that the population is the entire subject. The population that the researcher uses is all Stebank students who are still active and have taken courses on banking with a total of 84 people.

**Sample**

The sample is part of the total population or that represents the population. In other words, the sample is part of the population that has the appropriate characteristics and can represent the population. Therefore, samples taken from the population must be representative and valid. The number of samples used by researchers are all students of Stebank Islam Mr. Sjafruddin Prawiranegara. By taking the total population.

**Data and Data Sources**

Sources of data in this study using primary data sources. Primary data sources are data sources obtained directly from the original source (not through intermediaries). Primary data can be in the form of the opinion of the subject (person) individually or in groups, the results of observations of an object (physical), events or activities, and test results. The primary data sources in this study were the results of observations, filling out questionnaires (Stebank students), and the results of documentation.
Data collection technique

The data collection technique was carried out using the questionnaire method, namely by collecting data presented in the form of questions to respondents related to the services received so that respondents could provide answers to written questions. This research is a closed interview using a questionnaire filled out by a student of Stebank Islam Mr. Sjafruddin Prawiranegara, Rawamangun, Jakarta. The measurement scale used is a Likert scale. This scale is used to express statements about a person’s attitude in the form of agreeing, such as agreeing or disagreeing, happy or not happy, or unsure.

Variable Operational Definition

Variable X (Knowledge of Islamic banking)

Islamic banking is banking that is based on the Al-Quran and Al-Hadith in carrying out its business activities. The Islamic banking system prohibits transactions that contain usury, gharar, and masyir. In the context of the Indonesian national banking system, Islamic Banking is referred to as a commercial bank or rural credit bank whose financing is based on sharia principles. Knowledge of Islamic banking is data that can be measured by several indicators, namely declarative knowledge and procedural knowledge. The sub-indicators of declarative knowledge are facts, theoretical knowledge, personal experience, and personal preferences. And procedural knowledge with sub-indicators is how to do something, and do something. This knowledge is measured by a Likert scale with questions adjusted to the indicators and sub-indicators of Islamic banking knowledge.

Variable Y (Saving Interest)

Interest is the tendency to pay attention to and act on people, activities or situations that are the object of interest accompanied by feelings of pleasure. According to (KBBI) the meaning of the word flower is the tendency of the heart to be high on something. The indicators for measuring interest variables, namely: external influences, awareness of needs, product introduction and evaluation of alternatives are things that can generate consumer buying interest. These external influences consist of: marketing efforts and social factors. This interest is measured using a Likert scale with statements that are adjusted to the indicators and sub-indicators of interest.
Data analysis technique

The analytical tool used is quantitative descriptive analysis. Data processing is done manually and using a computer with Microsoft office excel program and SPSS program.

Descriptive statistics
The data analysis technique used for this research is descriptive statistical technique. Descriptive analysis is a form of research data analysis to test the generalization of research results based on one sample. This descriptive analysis was carried out by testing descriptive hypotheses. The result of the analysis is whether the research hypothesis can be generalized or not. If the null hypothesis (H0) is accepted, it means that the research results can be generalized. Analysis This descriptive study uses one or more independent variables, therefore this analysis is not similar to comparison or relationship.(Hasan 2004).

Descriptive statistics is the statistical part of data collection, presentation, determination of statistical values, making diagrams or pictures about something, here the data is presented in a form that is easier to understand or read.(Coleman and Fuoss 1955).

a. Validation Test
Validity test is a measurement by showing the level of validity and validity of an instrument. Valid means that the instrument can be used to measure what it is supposed to measure. The research results are valid if there are similarities between the data collected and the data that actually happened to the object under study.

b. Reliability Test
The reliability test is to measure the stability of the measuring instrument. All measuring instruments are said to be reliable if they can give the same results when used for repeated measurements.

Reliability is an instrument that is good enough to be used as a data collection tool because the instrument is good.(Arikunto 2010)

The questionnaire has a stable answer can be called a reliable questionnaire. To test the reliability in this study assisted by the SPSS program is the Cronbach Alpha statistical test (α). The condition is that if the value is > 0.70 then the instrument is reliable (Nunnally, 1967 in Ghozali, 2011).
The formula:

\[ r = \frac{a}{k} \]

Where:

- \( r \) = reliability coefficient
- \( r \) = correlation between items
- \( k \) = number of items

c. Normality test

The data normality test is a prerequisite test for the feasibility of the data being analyzed using parametric statistics or nonparametric statistics. Through this test, a research data can be seen in the form of the distribution of the data, which is normally or not normally distributed (Hasan 2004).

The regression equation is said to be good if the independent variable data and the dependent variable data are distributed close to normal or normal. The basis for decision making in the normality test is as follows:

- If the Jarque-Bera probability > 0.05 then it is normally distributed
- If the probability of Jarque-Bera < 0.05 then it is not normally distributed

d. Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is an inequality of variance from the residuals or other observations. If the variance from one observation to another is constant, it is called homoscedasticity. A good regression model is one that has homoscedasticity or does not occur heteroscedasticity (Ghozali 2019).

According to Ghozali (2019), the way to detect the presence or absence of heteroscedasticity is to look at the graph plot between the predicted value of the dependent variable (dependent), namely ZPRED with the remaining SRESID. Detecting the presence or absence of heteroscedasticity This can be done by looking at certain patterns on the scatterplot graph between SPREID and ZPRED. The basis of heteroscedasticity analysis is as follows:

- a. If there is a certain pattern, such as dots that form a regular pattern (wavy, widened and then narrowed), then it indicates that there is heteroscedasticity.
b. If there is no clear pattern, and the points spread above and below the number 0 on the Y axis, there is no heteroscedasticity.

c. Simple Linear Regression Test

Simple linear regression is an equation model that describes the relationship of one independent variable/predictor (X) with one dependent variable/response (Y), which is usually depicted by a straight line, as shown in the following figure. (Yuliara 2016)

![Illustration of linear regression line](image)

**Figure 1.1** Illustration of linear regression line

The simple linear regression equation is mathematically expressed by:

\[ Y = a + bX \]

Which one:

- \( Y \) = regression line/ response variable
- \( a \) = constant (intercept), the intersection with the vertical axis
- \( b \) = regression constant (slope)
- \( X \) = independent variable/ predictor

e. Coefficient of determination test (R²)

The coefficient of determination (R²) is used to determine the percentage contribution of the simultaneous influence of the independent variable (X) on the dependent variable (Y). (Sarwono 2006) The coefficient of determination (R²) is the magnitude of the contribution of the independent variable to the dependent variable. The higher the coefficient of determination, the higher the ability of the independent variable (dependent) in explaining changes in the independent variable (Sri Wahyuni 2020).
RESEARCH RESULT

Validation Test (Pretest)

The validity test is usually used to test each of the variables used in this study, where the entire research variable contains 16 statements that must be answered by the respondent. In testing the validity of the questionnaire, the test criteria are if \( r_{count} \) is greater than \( r_{table} \), with a significance level of 0.05 or 5% and \( df = n - 2 \), then if \( r_{table} < r_{count} \) then it is valid. In this study, the magnitude of \( df \) can be calculated as \( 84 - 2 = 82 \) with an alpha of 5%, resulting in an \( r_{table} \) value of 0.222 (see the attachment table \( r \)). Based on the results of the validity of this study using SPSS 24 for windows are as follows:

Table 1.1 Knowledge Variable Validation Test Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>( r_{count} )</th>
<th>( r_{table} )</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge Effect</td>
<td>X1</td>
<td>.799**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X2</td>
<td>.493**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X3</td>
<td>.776**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X4</td>
<td>.733**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X5</td>
<td>.683**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X6</td>
<td>.563**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X7</td>
<td>.722**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X8</td>
<td>.417**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Table 1.2: The Result of the Validation Test for the Variable Interest in Saving

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>( r_{count} )</th>
<th>( r_{table} )</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving Interest</td>
<td>Y1</td>
<td>.789**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y2</td>
<td>.791**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y3</td>
<td>.849**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y4</td>
<td>.853**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y5</td>
<td>.783**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y6</td>
<td>.822**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y7</td>
<td>.819**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y8</td>
<td>.829**</td>
<td>0.374</td>
<td>Valid</td>
</tr>
</tbody>
</table>

After conducting the Pretest Test on 30 respondents to find out whether the questions asked were valid or invalid and the researchers got valid results. In the validity test (Pretest) of the questionnaire the test criteria are if \( r_{count} \) is greater than \( r_{table} \), with a significance level of 0.05
or 5% and \( df = n - 2 \), then if \( r_{table} < r_{count} \) then it is valid. In this study, the magnitude of \( df \) can be calculated as \( 30-2 = 28 \) with an alpha of 5%, resulting in an \( r \)-table value of 0.374. Then the Validation Test was carried out on all respondents. Here’s the Validation Test Table

**Table 1.3:** Knowledge Variable Validation Test Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>( r_{count} )</th>
<th>( r_{table} )</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Knowledge Effect</td>
<td>X 1</td>
<td>.776**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 2</td>
<td>.610**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 3</td>
<td>.768**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 4</td>
<td>.740**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 5</td>
<td>.749**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 6</td>
<td>.632**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 7</td>
<td>.728**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>X 8</td>
<td>.505**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
</tbody>
</table>

**Table 1.4:** The Result of the Validation Test for the Variable Interest in Saving

<table>
<thead>
<tr>
<th>Variable</th>
<th>Items</th>
<th>( r_{count} )</th>
<th>( r_{table} )</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>Saving Interest</td>
<td>Y1</td>
<td>.784**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y2</td>
<td>.679**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 3</td>
<td>.800**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 4</td>
<td>.828**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 5</td>
<td>.746**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 6</td>
<td>.817**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 7</td>
<td>.801**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
<tr>
<td></td>
<td>Y 8</td>
<td>.761**</td>
<td>0.222</td>
<td>Valid</td>
</tr>
</tbody>
</table>

Based on the table of the results of the validity test above, it can be seen from each item of the statement or question that both the X and Y variables can be declared valid. Because the calculated \( r \) value is greater than \( r_{table} \), which is 0.222. So in making a decision, \( r_{table} \) is obtained with a significance level of 0.05 two-sided test.

1. Reliability Test

**Table 1.5:** Reliability Pretest Test Results

<table>
<thead>
<tr>
<th>Variable</th>
<th>Number of Items</th>
<th>Cronbach’s Alpha</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>8</td>
<td>0.766</td>
<td>Reliable</td>
</tr>
<tr>
<td>Y</td>
<td>8</td>
<td>0.951</td>
<td>Reliable</td>
</tr>
</tbody>
</table>
Based on the table of reliability test results, all the items answered in the questionnaire can be declared reliable. Because it can be seen that the value of Cronbach's Alpha > 0.60. From the X variable, the Cronbach's Alpha value is 0.942 so it is greater than 0.60 and the Y variable with Cronbach's Alpha is 0.943 so it is greater than 0.60.

2. Normality test

The purpose of this Normality Test is to test the prerequisites for the feasibility of data being analyzed using parametric statistics or nonparametric statistics. Through this test, a research data can be seen in the form of the distribution of the data, which is normally or not normally distributed. The basis for decision making is if the significance value is > 0.05 then the residual value is normally distributed and if the significance value is < 0.05 then the residual value is not normally distributed. The technique used is Kolmogrov-Smirnov. The following is a normality test table.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Number of Items</th>
<th>Cronbach's Alpha</th>
<th>Information</th>
</tr>
</thead>
<tbody>
<tr>
<td>X</td>
<td>8</td>
<td>0.942</td>
<td>Reliable</td>
</tr>
<tr>
<td>Y</td>
<td>8</td>
<td>0.943</td>
<td>Reliable</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>One-Sample Kolmogorov-Smirnov Test</th>
<th>Unstandardized Residual</th>
</tr>
</thead>
<tbody>
<tr>
<td>N</td>
<td>84</td>
</tr>
<tr>
<td>Normal Parameters, b</td>
<td>mean</td>
</tr>
<tr>
<td></td>
<td>Std. Deviation</td>
</tr>
<tr>
<td>Most Extreme Differences</td>
<td>Absolute</td>
</tr>
<tr>
<td></td>
<td>Positive</td>
</tr>
<tr>
<td></td>
<td>negative</td>
</tr>
<tr>
<td>Test Statistics</td>
<td>Test Statistics</td>
</tr>
<tr>
<td></td>
<td>asymp. Sig. (2-tailed)</td>
</tr>
</tbody>
</table>

a. Test distribution is Normal.

b. Calculated from data.
Based on the results of the SPSS output in table 4.8 above, it shows that the results of the One-sample Kolmogrov-Smirnov Test obtained the Asymp value. Sig. (2-Tailed) of 0, greater than 0.05. This proves that the data used in this study is normally distributed.

3. Heteroscedasticity Test
To detect the presence or absence of heteroscedasticity in a model, it can be seen in the Scatterplot image pattern of the model. The results of the study stated that there was no heteroscedasticity if:

a. The spread of data points should not be patterned.
b. The data points spread above and below or around the number 0.

Table 1.8: Heteroscedasticity Test Results
Table 1.9: Heteroscedasticity Test Results

Based on the graph above, it can be seen that the points are randomly distributed, the points are spread both above and below the number 0. This means that there is no deviation from the heteroscedasticity assumption in the regression model made.

4. Simple Linear Regression Test

This study uses a simple linear regression test to predict the magnitude of the positive relationship. The effect of knowledge about Islamic banking on students' interest in saving. This analysis uses data based on the results of questionnaires that have been distributed to customers. Calculations in this test are carried out with the help of SPSS. The results of the simple linear regression test can be seen in the following table.
Table 2.1: Simple Linear Regression Test Results

Based on the table of simple linear regression test results can be formulated as follows:

\[ Y = a + bX + e \]

\[ Y = 5.538 + 0.819X + e \]

It can be explained that the equation is a constant value of 5.538 which means the value of the consistency of the variable of interest in saving is 5.538. Then the regression coefficient \( X \) of 0.819 states that for every 1% addition to the value of student knowledge, the value of interest in saving increases by 0.819. So the regression coefficient is positive so it can be stated that the direction of the influence of variable \( X \) on variable \( Y \) is positive.

Decision making in a simple linear regression test based on the significance value of the coefficient table obtained a significance value of 0.000 < 0.05.

**Coefficient of determination test (R2)**

The coefficient of determination (R2) is used to determine the percentage contribution of the simultaneous influence of the independent variable (\( X \)) on the dependent variable (\( Y \)). (Sarwono 2006).
Table 2.2: Coefficient of determination test results (R^2)

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
<th>Change Statistics</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>R Square</td>
</tr>
<tr>
<td>1</td>
<td>.615*</td>
<td>.378</td>
<td>.370</td>
<td>3.837</td>
<td>.378</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), PENGARUH PENGELAHUAN

b. Dependent Variable: MINAT MENABUNG

From the table above, it is explained that the value of the relationship (R) is 0.615 (61.5%). From the output, the coefficient of determination (R Square) is 0.370 (37.%) which means that the influence of the independent variable (the influence of knowledge about Islamic banking) on the dependent variable (students' saving interest) is 37%. In another sense, the results of the coefficient of determination test mean that there is still an influence from other independent variables on customer trust, which is 37%

CONCLUSION

Based on the results of research and discussion of the influence of knowledge about Islamic banking on interest in saving in students, which was carried out by distributing questionnaires to STEBank Islamic Students, Mr. Sjafruddin Prawiranegara, Jakarta, it can be concluded as follows:

1. Based on data processing, knowledge of description, analysis and interpretation of data that has been carried out and described in the previous chapter, it can be concluded that there is an influence between knowledge of Islamic banking on student interest in saving. This means that the higher the knowledge about Islamic banking which is indicated by the description of knowledge indicators in the form of facts about Islamic banking, the higher the interest in saving which is indicated by the interest in saving in Islamic banks. The results of this study are strengthened by the
results of relevant research and the opinions of experts, as previously explained, which states that knowledge of Islamic banking can increase interest, including interest in saving.

2. Based on the results of testing the coefficient of determination (R2) that has been carried out, the magnitude of the R value is 0.615 and the coefficient of determination (R Square) is 0.370 (37.%). Which means that the independent variable of service quality has an influence on the dependent variable the influence of knowledge by 37%. With these results, it shows that there is still influence from other independent variables that can affect customer trust, which is 37%.

**Recommendation**

The author realizes that in this research, of course, there are mistakes and shortcomings in writing, theory formulation, systematics and data analysis. So the author provides suggestions that are the driving force to provide good results, so there are several things as follows:

1. Students are one component that can increase the number of customers, so Islamic banks need to always pay attention to customer wants and needs.

2. This research is one of the factors in encouraging students and other parties to continue saving in Islamic banks, so as to increase the development of Islamic banks.

3. For further researchers, in order to develop other variables that have not been used in this study. So that there are more and more other factors that can increase customer interest in saving Islamic banks, then this makes them a good partner in financial transactions and can also expand the development of Islamic banks in Islamic economic development.
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