

Decoding Preferences: Unraveling Factors Influencing the Selection of Islamic Banking in the Minas District Community

Safardilah Arby Kamsana¹, Anita Priantina¹

¹Institut Agama Islam Tazkia, Indonesia
safardilaharby551@gmail.com

Received: February 29, 2024

Revised: March 31, 2024

Accepted: April 20, 2024

Abstract

Islamic Bank, Knowledge, Religiosity, Interest, Attitude Despite economic growth in the Minas district, the development of Islamic banks remains under-researched, making it an interesting topic for investigation. This study aims to assess the impact of knowledge, religiosity, and community attitudes on savings interest in Islamic banks. The variables considered are knowledge (X1), religiosity (X2), attitude (X3), and savings interest rate (Y). Using a quantitative descriptive approach with Structural Equation Modelling Partial Least Squares (SEM PLS), we collected primary data from questionnaires targeting individuals aged 15 years and above in Minas District, Siak Regency, Riau Province. The results show that knowledge and religiosity have a positive and significant influence on Islamic banks, while attitude shows no significant influence. These findings provide crucial insights into the determinants of Islamic banking services at the local level. They suggest that Islamic banks and stakeholders should develop more effective marketing and educational strategies to improve community knowledge, religiosity, and attitudes towards Shariah finance. Ultimately, this will promote interest in saving, especially in the Minas district.

Keywords: Islamic Bank, Knowledge, Religiosity, Interest, Attitude.

1. Introduction

The district of Minas in Siak regency in Riau province on the island of Sumatra occupies an important position in Indonesian society, especially in Siak regency, which has undergone remarkable economic, social, and cultural development in recent years. These aspects are closely intertwined and influence each other. The remarkable economic growth in Minas district has been accompanied by remarkable development, but

the establishment of Islamic banks has remained unexplored, which is an interesting topic for investigation. The motivation for this research in Minas district stems from the researcher's realization that Islamic banks are flourishing in the area and can contribute to a better understanding of Islamic banking in the Minas district community. Consequently, investigating and analyzing the community's knowledge and interest in Islamic banking is of paramount importance in this study.

As pointed out by Ghani and Saputra, 2017, Islamic banks have proven to be an alternative solution to the problems related to interest rates in the banking system. Islamic banks function based on fundamental principles to avoid interest-based systems. They operate in accordance with Islamic Shariah and provide a framework that is consistent with ethical principles. The role of Islamic banks as critical components of Indonesia's economic structure is emphasized, with principles such as equity, transparency, and sustainability to promote economic growth and community prosperity. The potential growth of Islamic banks in the Minas district holds promise for promoting financial inclusion and strengthening the local economy based on Shariah. Nurrohmah and Purbayati, 2020 emphasize that due to the large Muslim population in Indonesia, factors beyond religion, such as education and knowledge, play a central role in shaping community interaction with the banking sector. A higher level of education and knowledge increases the community's interest in depositing with Islamic banks, especially in terms of understanding Shariah financial principles.

According to Priantina et al., 2023, the Islamic system places equal emphasis on ethics, morality, social values, and religion to promote justice and fairness for the benefit of society as a whole. Islamic banks established based on Shariah were originally created for Muslims who wanted to avoid the conventional interest-based banking system but have evolved into an option for non-Muslims as well. Shariah obligations, including the avoidance of interest, maysir, speculation and gambling, are fundamental to the management of Islamic banks (Budiono, 2017). The data on the OJK (Financial Services Authority) site, as of September 2023, shows the rapid growth of Islamic banks, such as PT. Bank Syariah Indonesia, Tbk, which has opened numerous head offices and branches throughout Indonesia. However, this growth has not reached the district of Minas, where the majority of the population is Muslim. Residents predominantly use conventional banks for financial transactions and rely on platforms such as Bank Mandiri and Bank BRI for their salaries and financial activities. This limitation results from the limited accessibility of Islamic banks in the community, which leads residents to opt for conventional banks.

Previous studies have been conducted regarding the determinants of intention to choose Islamic banks. According to Hatmawan and Widiasmara, 2017, the analysis results indicate that attitude, perceived behavioral control, and subjective norm, where all three become X variables, show a significant influence on the intention to save in Islamic banks. Meanwhile, the religiosity variable (X), taken as a moderator, could not explain the relationship between intention and saving behavior in Islamic banks. This study has implications for Islamic banks to accurately target customers using determinants of Islamic bank selection valued by customers. According to Saadah and Widyananto, 2023, the research shows that the variables (X) of product knowledge and Sharia principles used by Islamic banks have a positive and significant effect, both partially and simultaneously, on the intention to use Islamic banks. On the other hand, according to Febrian and Budianto, 2023, the research results indicate that the variables (X) of knowledge, trust, and products

do not have a positive or significant partial influence on the intention to save at Bank NTB Sharia KCP Pekat Dompu. Instead, the variables (X) of service and religiosity have a positive and significant partial influence on the interest in saving at Bank NTB Sharia KCP Pekat Dompu. Simultaneously, all five variables (X) have a positive and significant influence. Therefore, it is important for banks to continue improving their performance so that clients can use Islamic banks every day. By dissecting the differences between new research results and previous studies, this study expands the scope of knowledge, attitudes, and religiosity of the community. This research offers a broader and deeper perspective in the Minas District area, which is currently untouched by Islamic banks. This differs from previous studies, which only focused on one aspect or several different aspects. We aim to enhance understanding of community knowledge, attitudes, and religiosity toward the intention to save in Islamic banks through the use of SEM PLS and a sufficiently large sample. We hope to stimulate new thinking and deeper discoveries by highlighting the strengths and weaknesses of previous studies.

As a first step to improve community engagement in the Islamic financial system, this study seeks to investigate the community's perception, knowledge, religiosity and attitude towards savings interest in Islamic banks. Assessing the community's understanding of the concepts and benefits of Islamic banks is crucial in identifying obstacles and opportunities that Islamic financial institutions may encounter in the region. Examining the religious aspects and attitudes of the population towards Islamic banks sheds light on the preferences and expectations regarding Shariah-based financial services. Technological advancement and easy access to information could make the residents of Minas district more receptive to Shariah financial innovations. This analysis is significant as it is the first study in Minas District, an area where there are no Islamic banks, and thus lays the foundation for further research. By examining the factors that influence the knowledge, religiosity and attitude of the population towards saving in Islamic banks, the study aims to find methods and solutions to promote the development and sustainability of Islamic banks in Minas District. This is not only important for the local development of the Shariah finance sector, but can also contribute to the economic growth and overall prosperity of the community, especially in promoting Islamic banks in Indonesia.

1.1. Literature Review

1.1.1. Community's Interest in Saving in Islamic Banks

Interest is the inclination or tendency of a person towards a particular thing or activity and includes the liking or specific preferences for various subjects, activities or areas. Factors that influence interest include personal experiences, natural talents, environment and social influences. Interest motivates individuals to explore, learn and engage in activities that match their preferences and often drives them to achieve goals or pursue careers in specific fields. Terms such as attention, liking, pleasure and attraction (affinity) denote interest, which is defined as a desire for something based on individual thoughts and perspectives that leads to its creation (Ortega and Alhifni, 2017).

Interest is a relatively fixed inclination of the soul towards oneself that is often accompanied by a feeling of pleasure. It can also be influenced by service quality factors, with satisfaction increasing the likelihood of using the same product or service again. Organisations need to understand the public's preferences regarding the products and ser-

vices they offer to capture the public's interest. It is crucial For Islamic banks to ensure that the public knows and understands the facilities and products they offer. Products and services must be in line with the needs and wants of the community (Yulianti, 2015). It is important to note that interests are dynamic and can change over time as life experiences and personal interests evolve, leading individuals to develop new interests or shift their focus.

In addition, Islamic banking is based on Islamic law or Shariah, which is rooted in ethical and moral standards, including principles against interest (*riba*), excessive speculation and activities that violate Islamic law. Islamic banking, also known as Islamic finance, adheres to the principles of Shariah to create just and efficient banking institutions and systems. It aims to extend the banking network to remote areas, increase community participation and promote community economic enterprises. The concept of *maqasid al-tashri'* or *maqasid al-Shariah*, which is closely related to justice, plays a central role in the philosophy of Islamic law (Wulandari, 2013). The prohibition of interest on loans (*riba*) and investment in businesses that are considered haram are central principles (Nurwahida et al., 2021).

Islamic banks adopt concepts of profit sharing and asset-based financing, including *mudharabah* (profit sharing), *musyarakah* (partnership), *murabahah* (buying and selling at a premium) and *ijarah* (leasing). Committees or councils of scholars within Islamic banks ensure that all transactions and goods sold are in accordance with Shariah principles. Globally operating Islamic banks adhere to principles such as justice, sustainability, and social responsibility. In Indonesia, the rapid growth of Islamic banking, as evidenced by the establishment of Shariah departments by conventional banks, emphasises its great potential. However, sustainable growth depends on public demand and enthusiasm for Islamic banking services.

1.1.2. Knowledge and Interest in Saving in Islamic Banks

Knowledge is the awareness and understanding that a person has of facts, information, concepts, skills, or experiences acquired through learning or direct experience. It involves the ability to recognize, remember and use information effectively and represents a collection of understanding and potential that improves the performance of an individual or an organization (Ghani and Saputra, 2017).

In a broader sense, knowledge can be considered as the action performed by living beings with senses that enables them to absorb content from the outside world (Isa, 2017). However, in terms of interest in saving in Islamic banks, people are generally aware of Islamic banks but may not be familiar with their products. Consequently, those who are not familiar with the products may not be interested in utilising Islamic banking services as they consider them to be less comprehensive than conventional banks. Some community members perceive Islamic and conventional banks as indistinguishable and view Islamic banks merely as new banks with a Shariah seal. The public's knowledge and understanding of Islamic banks has a significant impact on their interest in saving with these banks. Essentially, the public's perception of Islamic banks depends on their knowledge. From this, it can be deduced that an increase in public knowledge will have an impact on Islamic banks. Saadah and Widyananto, 2023, the research shows that the variables (X) of product knowledge and Sharia principles used by Islamic banks have a

positive and significant effect, both partially and simultaneously, on the intention to use Islamic banks. This understanding forms the basis for the following hypothesis:

H1: The level of knowledge of the Minas district population is expected to influence interest in saving in Islamic banks.

1.1.3. Religiosity and Interest in Saving in Islamic Banks

Religiosity is the degree or intensity of commitment, beliefs and practices that a person holds in a particular religion or spiritual faith. It includes various aspects such as religious beliefs, participation in religious rituals, involvement in religious communities and personal spiritual experiences. The degree of religiosity can vary greatly depending on culture and religion. Highly religious people actively participate in daily religious activities, while others have fewer or no religious beliefs. (Triuspitorini, 2019) describes religiosity as the internalization of rational and non-contradictory values derived from religious teachings and expressed in social life.

Mardiana et al., (2021) state that religiosity is a person's way of life based on deeply rooted values. In Islam, religiosity is implicit in religious teachings that emphasise comprehensive and wholehearted practise. Religiosity is thus defined as the depth of a person's religious experience and their belief in the existence of God, which is manifested in following commandments and rejecting prohibitions with all his heart and soul. Religiosity is also subject to the influence of factors such as personal experience, social environment, education, and culture. As a complex concept, religiosity serves as a lens to understand how religion and spirituality shape an individual's behaviour, values and perceptions in daily life. Stated that the variable (X) of religiosity has a positive and significant partial influence on the interest in saving at Bank NTB Sharia KCP Pekat Dompu (Febrian and Budianto, 2023). Based on this understanding, the following hypothesis is put forward:

H2: The level of religiosity in the Minas District community has an influence on interest in saving in Islamic banks.

1.1.4. Attitude and Interest in Saving in Islamic Banks.

The term attitude refers to a person's mental and emotional disposition towards an object, idea or situation. It encompasses a mixture of feelings, beliefs and behaviors that are reflected in the way a person perceives, reacts to and interacts with their environment. Consumer decisions are significantly influenced by consumers' attitudes, which express their feelings towards an object and their belief in the various characteristics and benefits of that object (Handayani, Azman, and Ismail, 2019). Positive attitudes are expressed when someone is in favor of a psychological object, while negative attitudes or indifference are indicated when someone dislikes it or remains neutral towards it. Attitude functions as an expression of personality, behavioral control, experience management and self-adjustment (Pakpahan, 2017). From this, it can be deduced that a more positive attitude of the community has a greater impact on their interest in saving in Islamic banks. Hatmawan and Widiastara, 2017 stated that the analysis results indicate that the X variables attitude, perceived behavioral control, and subjective norm show a significant influence on the intention to save in Islamic banks. From this understanding, the following hypothesis emerges:

H3: The attitude of the people in Minas district influences their interest in saving in Islamic banks.

2. Methods

This study uses the method of Partial Least Squares Structural Equation Modelling (PLS-SEM), an alternative technique for modelling relationships between latent and manifest variables. The study is quantitative in nature and follows a field approach focusing on the effects between variables based on the data collected. The study aims to assess the extent of community knowledge, level of religiosity and attitude towards interest in saving in Islamic banks. The primary data is collected from the population of Minas district through closed-ended questionnaires using a Likert scale. Respondents are required to choose from predetermined options to ensure standardized responses.

Table 1. Question indicators

Variable	Indicators
Knowledge (X1)	1. I have knowledge of Islamic banking. 2. I can distinguish between Islamic banks and conventional banks. 3. I recognise that Islamic banks offer halal products and services. 4. I am familiar with the different contracts used in Islamic banking
Religiosity (X2)	1. I recognise that the Quran and hadiths contain verses that define what is halal (permissible) and haram (forbidden) and serve as a reference for Islamic banks. 2. I actively engage with the issues of halal and haram, both on social media and offline, to improve my understanding of Shariah. 3. I only participate in transactions that are clearly halal
Attitude (X3)	1. Having Islamic savings is a positive aspect for me. 2. For me, Islamic banks are a guarantee for a halal livelihood to avoid interest (riba). 3. I believe that Islamic banks abide by the provisions of the Qur'an and Hadith. 4. I prefer to invest in Islamic banks compared to conventional banks.
Interest (Y)	1. I intend to open an account with an Islamic bank if it is available in my area. 2. I prefer Islamic banks over conventional banks to avoid riba (interest) and because they are better. 3. I would recommend Islamic banks for opening a new account. 4. If needed, I would prefer financing from an Islamic bank over a loan from a conventional bank. 5. I am interested in using the products and services offered by an Islamic bank.

The population of the study comprises the residents of Minas District, Siak Regency, Riau Province, West Sumatra. A questionnaire was distributed to 103 residents who were selected based on the criteria that they reside in Minas district and are at least 15 years old. Minas district was selected because there is no Islamic banking in the district, which makes it imperative to explore residents' knowledge, religiosity and attitude towards savings interest in Islamic banks. The study uses multiple linear regression analysis with SmartPLS 3.0 software to assess the effects of the three independent variables (knowledge, religiosity and attitude) on the dependent variable, savings interest (Y).

The validation tests in Smart PLS 3.0 include tests of convergent validity and discriminant validity. Despite the rigorous methodology, this study has its limitations. Firstly, the cross-sectional design used limits the detection of cause-effect relationships between the observed variables. Secondly, the relatively small sample size may limit the broader application of the results. In addition, other factors that influence the sustainability and growth of Islamic banks may not be fully captured in this study.

3. Results and Discussion

3.1. Results

After analysing the measurement model with the Smart PLS 3.0 application, the results of the appropriate structural model for this study can be derived as follows:

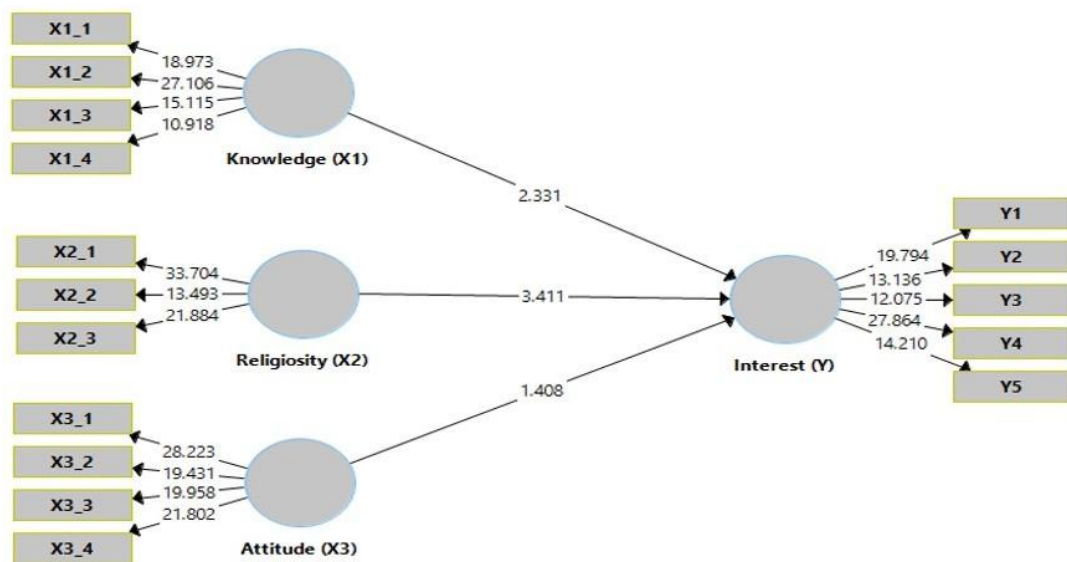


Figure 1. Structural Model

3.1.1. Measurement Model Evaluation (Outer Model)

The assessment of the measurement model comprises three examinations: the validity test, discriminant test, and reliability test.

1. Convergent Validity Test

This test focuses on gauging and verifying the validity of reflective indicators by examining the correlation between the scores of the indicators and their construct scores. Reflective indicators are employed to gauge perceptions. The validity of an indicator can be established through the AVE (Average Variance Extracted) value and its loading factor identified in the Outer Loading.

Table 2. Outer Loading

	Attitude (X3)	Interest (Y)	Knowledge (X1)	Religiosity (X2)
X1 ₁			0.793	
X1 ₂			0.831	
X1 ₃			0.773	
X1 ₄			0.742	
X2 ₁				0.863
X2 ₂				0.770
X2 ₃				0.817
X3 ₁	0.850			
X3 ₂	0.816			
X3 ₃	0.825			
X3 ₄	0.849			
Y1		0.792		
Y2		0.761		
Y3		0.748		
Y4		0.847		
Y5		0.783		

A correlation can be considered valid if it has an AVE value of more than 0.50 and a loading factor of more than 0.70 (Nurrohmah and Purbayati, 2020). The results show AVE values of more than 0.50 and loading factors of more than 0.70, which confirms that all indicators in this study fulfil the validity criteria.

Table 3. AVE

Average Extracted (AVE)	Variance
0.697	
0.619	
0.617	
0.669	

2. Discriminant Validity Test In this validity test, a construct is measured and validated that has the highest loading factor for the formed construct compared to the other constructs.

Table 4. Cross Loading

	Attitude (X3)	Interest (Y)	Knowledge (X1)	Religiosity (X2)
X1 ₁	0.641	0.545	0.793	0.558
X1 ₂	0.662	0.629	0.831	0.598
X1 ₃	0.467	0.586	0.773	0.440
X1 ₄	0.551	0.572	0.742	0.489
X2 ₁	0.698	0.649	0.559	0.863
X2 ₂	0.608	0.614	0.576	0.770
X2 ₃	0.664	0.650	0.497	0.817
X3 ₁	0.850	0.669	0.631	0.690
X3 ₂	0.816	0.598	0.618	0.560
X3 ₃	0.825	0.631	0.594	0.749

X3 ₄	0.849	0.678	0.626	0.681
Y1	0.604	0.792	0.546	0.646
Y2	0.612	0.761	0.601	0.599
Y3	0.529	0.748	0.569	0.589
Y4	0.634	0.847	0.569	0.626
Y5	0.652	0.783	0.638	0.608

Based on the data in the table, there are commendable cross-loading values that indicate significant discriminant validity. This is since the correlation between the indicators and their respective constructs is higher than the correlation of these indicators with other constructs. For example, when analysing the loading factor of X1 on construct X1 which reflects the respondents' knowledge of the level of interest on savings, the value of the loading factor is 0.783 and thus exceeds the value of the loading factor on construct X2 of 0.558 and construct X3 of 0.641.

3. Composite Reliability dan Cronbach's Alpha In addition to assessing construct validity, the reliability of the constructs was also tested using composite reliability and Cronbach's alpha for the groups of indicators measuring each construct. Below are the results of the composite reliability and Cronbach's alpha tests in Smart PLS 3.0:

Table 5. Cross Loading

	Cronbach's Alpha	Rho _A	Composite Reliability
Attitude (X3)	0.855	0.858	0.902
Interest (Y)	0.845	0.846	0.890
Knowledge (X1)	0.792	0.795	0.866
Religiosity (X2)	0.751	0.753	0.858

Constructs are considered reliable if they have composite reliability values of over 0.70 and Cronbach's alpha of over 0.70. The Smart PLS output above shows that all constructs have composite reliability and Cronbach's alpha values above 0.70. It can therefore be concluded that the constructs have good reliability or can be described as reliable.

3.1.2. Structural Model Testing (Inner Model)

In PLS, the structural model is analysed using R^2 for dependent variables and path coefficient values for independent variables. The t-statistic values of each path are then used to assess the significance of the model. The following table shows the structural model of this study. R-squared values (R^2) are used to determine the extent of influence of specific independent latent variables on dependent latent variables.

The table above shows that R^2 reaches a value of 0.714, which means that 71.4% of the variation in the dependent variable (savings interest) can be explained by the independent variables (knowledge, religiosity and community attitudes towards savings interest). The remaining approx. 23.9% is influenced by other factors that were not considered in this study. When interpreting R^2 , the model is divided into three levels: The first level

(0.67) indicates a "good" model, the second level (0.33) a "moderate" model and the third level (0.19) a "weak" model. With an R^2 value of 0.714, it can be deduced that the model in this study falls into the "good" category.

Table 6. R Square

Interest (Y)	R Square	R Square Ad-justed
	0.714	0.705

1. **Significance Test** The purpose of the significance test in the SEM PLS model is to determine the effects of the independent variables on the dependent variable. The bootstrapping procedure is used to test the hypotheses. The results show the relationships between the independent and dependent variables as follows:

Table 7. Mean, STDEV, T-Values, P-Values

	Original sam-ple (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Value
Attitude (X3) Interest (Y)	0.224	0.228	0.159	1.408	0.160
Knowledge (X1) Interest (Y)	0.321	0.316	0.138	2.331	0.020
Religiosity (X2) Interest (Y)	0.387	0.393	0.114	3.411	0.001

Based on the significance tests of the t-statistic values, namely 1.408, 2.331 and 3.411, it can be concluded that the indicator constructs for the variables of religiosity, attitude and knowledge are considered valid as their values are above 1. Before proceeding with the hypothesis test, the critical t-value was calculated for a confidence level of 95% (= 5%) with degrees of freedom (DF) equal to $n-2 = 103-2 = 101$, resulting in a value of 1.983731.

2. Hypothesis Testing

- (a) **Hypothesis Testing H1** As can be seen in the table above, the original sample estimate of PLS knowledge (X1) is 0.321, with a significance below 5%, indicated by a t-statistic value of 2.331, which exceeds the critical t-value of 1.983731. The positive original sample estimate means that the knowledge variable (X1) positively influences the interest in saving (Y). It can be deduced from the regression results that the first hypothesis is accepted.
- (b) **Hypothesis Testing H2** Hypothesis H2 is intended to determine whether the variable religiosity (X2) has a positive influence on interest in saving (Y). The table shows that religiosity (X2) achieves an original sample estimate of 0.387, with a t-statistic value of 3.411, which exceeds 1.983731. This indicates that the religiosity variable (X2) has a significant positive effect on the savings interest level (Y) below the 5% significance level. Based on these test results, it can be concluded that hypothesis 2 is accepted.

- (c) Hypothesis Testing H3 The results of hypothesis H3 in relation to the attitude variable (X3) indicate that it does not have a positive influence on savings interest rates (Y). For the attitude variable (X3), the original sample estimate is 0.224, with a t-statistic value of 1.408, which is below the critical t-value of 1.983731, leading to the rejection of the hypothesis. Furthermore, the rejection is underpinned by a p-value of 0.160, which is above 0.1, meaning that there is no significant influence.

3.2. Discussion

3.2.1. The Influence of Knowledge in Minas District on Savings Interest in Islamic Banks

The test of the first hypothesis showed that the knowledge variable has a positive influence on the interest to save in Islamic banks. This is in line with the results of a study by Sodik et al., 2022, In which the knowledge variable significantly influenced students' interest in saving in Islamic banks. According to Samsudin, 2017, knowledge significantly influences people's interest in choosing Islamic banking products. Another study by Hasibuan and Wahyuni, 2020 concludes that people's overall decisions regarding savings products of Islamic banks are influenced by their knowledge of Islamic values.

In this study, four questions were used as indicators for the knowledge variable, with the indicator "difference between conventional banks and Islamic banks" having the highest influence with a value of 0.831 (see Table 1). All knowledge indicators fulfil the criteria for the loading factor and none were discarded. The questions relate to knowledge about Islamic banks, differences between Islamic and conventional banks, Islamic banking products and transactions, and knowledge about Islamic banking contracts. The indicator with the smallest qualifying loading factor value relates to knowledge of Islamic banking contracts. The researcher concludes that the majority of respondents are aware of the contracts in Islamic banks and only a few are insufficiently informed on this point.

3.2.2. The Influence of Religiosity in Minas District on Savings Interest in Islamic Banks

When analysing the second hypothesis, it becomes clear that the religiosity variable also has an influence on the interest in saving in Islamic banks. This result is in line with a study by Irsyad, Effendi, and Almaududi, 2024, which shows that community religiosity positively and significantly influences saving interest, indicating that this variable can increase saving interest in Islamic banks. In addition, the findings of this study find support in the research conducted by Endaryono, Prasetyo, Kurniawan, et al., 2023 which states that religiosity variables significantly influence the saving interest of students.

In this study, the researcher used three questions as indicators to measure the community religiosity variable, with the statement "I know that the Quran and hadiths contain verses that explain halal and haram and serve as guidelines for Islamic banks" having the highest influence with a value of 0.863 (see Table 1). This finding is confirmed by the research of Zulva, Sissah, and Habibah, 2024, which found a positive correlation between religiosity and the tendency to save in Islamic banks. When religiosity is low, the desire to

save and become a customer of an Islamic bank tends to be lower, while higher religiosity is associated with a greater desire to save and engage with Islamic banks.

3.2.3. The Influence of Attitudes in Minas District on Savings Interest in Islamic Banks

Contrary to expectations, the results of the third hypothesis test show that the attitude variable has no significant influence on interest in saving in Islamic banks. The researcher used four questions as indicators for the community attitude variable. The P-value for the attitude variable is 0.160, which is above the threshold of 0.05 and is not considered significant. Consequently, the variable cannot be considered. Thus, the originally assumed influence of the attitude variable is rejected based on the results of the data analysis, as the P-value is not significant. This result is in line with the study conducted by Anissa, 2018 in which the attitude variable had no significant influence on the decision to purchase Islamic banking services, with a significance value of 0.146 and a t-value of 1.467, which means that a higher attitude had no influence on the decision to purchase Islamic banking services.

4. Conclusion

The analysis of research data concludes that community knowledge and religiosity in the Minas District have a positive influence on the interest in saving in Islamic banks. To increase the community's desire to save in these institutions, it is essential to promote information about Islamic banking products and services. When people have more knowledge about Islamic banking, they are more likely to save in these institutions. Religious values also play a crucial role in motivating people to save in Islamic banks as they align with Sharia-compliant products and services, which fosters a strong sense of religiosity among the public. Trust in the services provided by Islamic banks also contributes to the community's inclination to save in these institutions. However, the research suggests that community attitude in Minas District does not significantly impact the interest in saving in Islamic banks. This is because variations in perception or understanding of Islamic banks within the community can affect the relationship between attitude and behavior. Additionally, limited financial resources, service availability, and promotional efforts for Islamic banks in the region may contribute to this lack of influence. Therefore, Islamic banks are recommended to engage in socialization, promotion, and marketing endeavors to elucidate the benefits of Islamic banking products and services. Collaborating with community and religious figures can facilitate the dissemination of information about Islamic finance and offer Sharia-compliant products tailored to community needs. By understanding these factors, Islamic banks can refine marketing strategies and educational programs to enhance customers' knowledge, religiosity, and positive attitudes toward Shariah services. Further, comprehensive research across diverse regions is suggested to deepen insights into factors influencing Shariah finance, and longitudinal studies can illuminate changes in community behavioral patterns and preferences over time.

5. Acknowledgments

The author would like to express sincere thanks to all colleagues who have provided invaluable contributions throughout the research process. This work would not have been possible without their assistance, support, and contributions. Additionally, we would like to extend gratitude to the respondents who have taken the time to fill out the questionnaires distributed by the author, which were crucial for the success of this research. We hope that this good collaboration can continue in the future.

References

- Anissa, Umi Wahyu (2018). “Analisis Pengaruh Persepsi, Preferensi dan Sikap Masyarakat Muslim Terhadap Keputusan Pembelian Jasa Perbankan Syariah (Studi Kasus di Kecamatan Mungkid Kabupaten Magelang)”. PhD thesis. IAIN Salatiga.
- Budiono, Arief (2017). “Penerapan prinsip syariah pada lembaga keuangan syariah”. In: *Law and Justice* 2.1, pp. 54–65.
- Endaryono, Bakti Toni, Agung Prasetyo, Luluh Abdilah Kurniawan, et al. (2023). “Pengaruh Religiusitas Dan Literasi Keuangan Syariah Terhadap Minat Menabung Di Bank Syariah Indonesia (Bsi) Pada Mahasiswa Ekonomi Syariah (IAI Nasional Laa Roiba Bogor)”. In: *Jurnal GICI Jurnal Keuangan dan Bisnis* 15.2, pp. 113–119.
- Febrian, Junanda and Eka Wahyu Hestya Budianto (2023). *Pengaruh Pengetahuan, Kepercayaan, Produk, Pelayanan, dan Religiusitas terhadap Minat Menabung*.
- Ghani, Abdul and Angga Dwi Saputra (2017). “Analisis Pengaruh Pendidikan Dan Faktor Sosial Terhadap Pengetahuan Masyarakat Tentang Bank Syariah (Studi Kasus Di Dusun Pandean Pundung Wukirsari Imogiri Bantul) Angga Dwi Saputra dan Abdul Ghani”. In: *JESI (Jurnal Ekonomi Syariah Indonesia)* 6.1, pp. 12–22.
- Handayani, Asri, Heru Aulia Azman, and Ismail Ismail (2019). “Pengaruh Pengetahuan Dan Sikap Terhadap Perilaku Memilih Bank Syariah Dengan Faktor Religiusitas Sebagai Moderating Variable”. In: *EKONOMIKA SYARIAH: Journal of Economic Studies* 3.1, pp. 1–19.
- Hasibuan, Faisal Umardani and Rahma Wahyuni (2020). “Pengaruh Pengetahuan Masyarakat dan Minat Penerapan Nilai Islam Terhadap Keputusan Menggunakan Tabungan Perbankan Syariah (Studi Kasus Masyarakat Kota Langsa)”. In: *Jurnal Ilmiah Ekonomi Islam* 6.1, pp. 22–33.
- Hatmawan, Aglis Andhita and Any Widiasmara (2017). “Faktor–faktor yang mempengaruhi niat pada perilaku nasabah menabung di perbankan syariah dengan agama sebagai variabel kontrol”. In: *Assets: Jurnal Akuntansi dan Pendidikan* 5.2, pp. 101–112.
- Irsyad, Rafi, Pranoto Effendi, and Muhammad Isman Almaududi (2024). “Pengaruh Religiusitas dan Persepsi Masyarakat terhadap Minat Menabung di Bank Syariah”. In: *Maslahah: Jurnal Manajemen dan Ekonomi Syariah* 2.1, pp. 63–72.
- Isa, Muhammad (2017). “Pengetahuan Masyarakat Desa Hutatonga Kecamatan Panyabungan Barat Tentang Perbankan Syariah”. In: *Jurnal At-Tijarah* 3.2.

- Nurrohmah, Resti Fadhillah and Radia Purbayati (2020). “Pengaruh tingkat literasi keuangan syariah dan kepercayaan masyarakat terhadap minat menabung di bank syariah”. In: *Jurnal Maps (Manajemen Perbankan Syariah)* 3.2, pp. 140–153.
- Nurwahida, Nurwahida et al. (2021). “Persepsi Pengetahuan Dan Sikap Masyarakat Terhadap Perbankan Syariah”. In: *Jurnal Asy-Syarikah: Jurnal Lembaga Keuangan, Ekonomi dan Bisnis Islam* 3.2, pp. 140–146.
- Ortega, Daniel and Anas Alhifni (2017). “Pengaruh Media Promosi Perbankan Syariah Terhadap Minat Menabung Masyarakat Di Bank Syariah”. In: *Equilibrium* 5.01, pp. 87–98.
- Pakpahan, Dewi Rafiah (2017). “Pengaruh pengetahuan dan sikap terhadap perilaku masyarakat pada Bank Syariah di wilayah kelurahan Sei Sikambing d”. In: *At-Tawassuth: Jurnal Ekonomi Islam* 2.2, pp. 345–367.
- Priantina, Anita et al. (2023). “Gen Z and Support Towards Islamic Commercial and Social Finance Integration”. In: *AZKA International Journal of Zakat & Social Finance*, pp. 25–48.
- Saadah, Alamatus and Arief Widyananto (2023). “Pengaruh Pengetahuan Produk Dan Prinsip Syariah Islam Terhadap Minat Memilih Bank Syariah”. In: *At-Tamwil: Journal of Islamic Economics and Finance* 2.1, pp. 57–70.
- Samsudin, Ahmad (2017). “Analisis Minat Masyarakat Terhadap Produk Perbankan Syariah di Kabupaten Tangerang”. B.S. thesis. Jakarta: Fakultas Ekonomi dan Bisnis UIN Syarif Hidayatullah Jakarta.
- Sodik, Fajar et al. (2022). “Analisis Pengaruh Pengetahuan Produk dan Religiusitas Terhadap Minat Menabung Di Bank Syariah”. In: *Jurnal Ilmu Perbankan Dan Keuangan Syariah* 4.2, pp. 123–143.
- Triuspitorini, Fifi Afiyanti (2019). “Pengaruh religiusitas terhadap minat mahasiswa Politeknik Negeri Bandung untuk menabung di bank syariah”. In: *Jurnal Masharif Al-Syariah: Jurnal Ekonomi Dan Perbankan Syariah* 4.2.
- Wulandari, Ries (2013). “Analisis Permasalahan Financing Crunch Dalam Intermediasi Perbankan Syariah: Solusi Dalam Perspektif Maqashid Syariah”. In: *Freks Ii*, pp. 1–16.
- Yulianti, Rahmah (2015). “Pengaruh minat masyarakat Aceh terhadap keputusan memilih produk Perbankan Syariah di Kota Banda Aceh”. In: *Jurnal Dinamika Akuntansi Dan Bisnis* 2.1, pp. 14–28.
- Zulva, Piolita, Sissah Sissah, and GWI Awal Habibah (2024). “Pengaruh Pengetahuan Tentang Riba Nasiah Dan Religiusitas Terhadap Minat Menabung Mahasiswa Di Bank Syariah”. In: *Jurnal Kajian dan Penalaran Ilmu Manajemen* 2.1, pp. 115–131.
-