



## Religiosity, Knowledge, and Satisfaction on Students' Saving Decisions: A Moderating Effect of Interest in Islamic Banks

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### ABSTRACT

*This study aims to determine the effect of religiosity, knowledge, and satisfaction on saving decisions in Islamic banks with interest as an intervening variable with a case study of Greater Solo students. This study employed quantitative methods using primary data. The sampling technique used was simple random sampling. Data collection was done by distributing questionnaires via Google Forms. The sample size was 200 students from Solo Raya. This study used the SMART-PLS analysis tool with the Partial Least Square Structure Equation Model (PLS-SEM) analysis model. The results of SEM-PLS research prove that religiosity and satisfaction significantly affect interest in saving in Islamic banks. Knowledge has no significant effect on interest in saving in Islamic banks. Interest, religiosity, and satisfaction significantly affect saving decisions at Islamic banks. Interest has a significant effect in mediating religiosity and satisfaction on saving decisions at Islamic banks. Meanwhile, interest does not affect the mediating effect of knowledge on saving decisions in Islamic banks. The research has implications for proving the low level of student knowledge regarding sharia financial literacy, by encouraging student awareness regarding sharia financial literacy in sharia financial practices. Increasing sharia financial literacy will contribute to improving the sharia economy.*

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### ARTICLE INFO

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*Religiosity, Knowledge, Decision, Satisfaction, Saving Interest.*

## Introduction

Indonesia's Islamic and conventional banking institutions are experiencing rapid growth due to the COVID-19 pandemic (Omar, 2020). This development is driven by advances in financial technology (Gąsiorkiewicz et al., 2020). The existence of banking institutions and advances in financial technology will facilitate daily activities related to finance, making the banking sector very important for society because it can connect people who need funds with people who need funds.

Therefore, it is unsurprising that Islamic and conventional banking institutions compete to provide their clients with the best service. Islamic banks are a type of banking known for applying Sharia principles and not charging usury (Billah et al., 2024). It has become the basis for most Muslims in Indonesia to do all things, especially in making transactions based on Islamic principles (Bakry et al., 2021; Mawardi et al., 2020). However, the Islamic banking market is still tiny despite the majority of Indonesia's population being Muslim.

In Indonesia, there is a debate about the meagre market share of Islamic banks compared to conventional banks. It can be seen from the Islamic banking development data released by the Financial Services Authority, which shows that the market share of Islamic banks is only 7.09 percent, and the market share of conventional banks is 92.91 percent (Otoritas Jasa Keuangan, 2022a). Thus, Islamic banks' market share is far below conventional ones. It is because Islamic banks have great potential, given that the majority of Indonesia's population is Muslim. However, the fact that conventional banks have a significant market share shows that most of Indonesia's Muslim population prefers conventional banks (Parastika et al., 2021).

Although the market share of Islamic banks is still low, the assets of Islamic banks increased by 15.63% (yoy) in 2022. It exceeds conventional bank assets' 9.50% (yoy) growth (Otoritas Jasa Keuangan, 2022a). The low market share indicates issues regarding people's decision to save in Islamic banks. Islamic banks can target the community and university students to increase their market share.

Religiosity is one of the many factors that influence students' decisions to save at Islamic banks. A person's diverse behaviour in various aspects of their life is known as religiosity (Usvita, 2021). Obeying a belief that has legal value and is related to one's beliefs is part of religiosity (Putri et al., 2019). Ministry of Home Affairs data shows that 87.02%, or 241.7 million of Indonesia's 277.75 million population, are Muslim. It shows that most of Indonesia's population is Muslim (Rizaty, 2023).

It shows that religious beliefs can influence their choice to use Islamic banks (Abror et al., 2019). If aspects of religiosity are applied correctly, such as in financial management, religiosity can develop into interest (Atal et al., 2020). It is said that a person's understanding of the boundaries of halal and haram usury is positively correlated with their religious beliefs, which contribute to their tendency to use Islamic banking (Wijaya et al., 2019).

Knowledge is also a factor that influences students' decisions to save at Islamic banks. Knowledge is the definition of experience embedded in human consciousness (Mujaddid &

Nugroho, 2019). Knowledge of finance is closely related to financial literacy. Better financial knowledge is proportional to higher financial literacy. The 2022 Islamic financial literacy and inclusion index shows a decrease in literacy of 9.14% compared to financial inclusion of 12.12% (Otoritas Jasa Keuangan, 2022b).

It shows that people lack an understanding of Islamic finance. Most people consider Islamic and conventional banks the same (Parastika et al., 2021). Judging from the description above, it can be concluded that knowledge can affect a person's interests, which will encourage their decision to save. This conclusion is supported by research conducted by Parastika et al. (2021); Syarifuddin (2021) that knowledge affects saving decisions.

Besides religiosity and knowledge, satisfaction is another factor influencing saving decisions. Customer satisfaction affects current and future behaviour (Putera et al., 2021). Islamic banks must improve services to satisfy customers because customer satisfaction arises from better service quality. Thus, customer satisfaction will influence their decision to save at an Islamic bank.

The difference between this research and previous research lies in the knowledge variable. In research Parastika et al., (2021); Syarifuddin, (2021) show that knowledge affects saving decisions at Islamic banks, but research Saputra, (2022) shows conflicting results which show that knowledge has no effect on saving decisions at Islamic banks. From this difference, the researcher decided to examine more deeply the knowledge variable to find out whether knowledge affects the decision to save at an Islamic bank.

Judging from the phenomenon of the market share of Islamic banks which is still low compared to the market share of conventional banks, even though most Indonesians are Muslim. This shows that there are problems related to religiosity on saving decisions at Islamic banks. In addition, low knowledge of Islamic finance also affects the decision to save in Islamic banks. Therefore, the formulation of the problem in this study is whether religiosity, knowledge and satisfaction affect the decision to save in Islamic banks.

This study aims to determine the effect of religiosity, knowledge and student satisfaction on saving decisions at Islamic banks. The impact of this research is that the factors that influence saving decisions in Islamic banks can be known so that Islamic banks can increase their market share. This research focuses on students in Solo Raya because Solo is a city with significant Islamic banking development. This study uses the satisfaction variable as the dependent variable. Researchers decided to examine more deeply related to student satisfaction to find out students' decisions to save at Islamic banks. However, there is still little research related to satisfaction with saving decisions at Islamic banks, even

though if further study shows that satisfaction has a significant effect on saving decisions at Islamic banks. Therefore the satisfaction variable was added.

## **Literatures Review**

### **Religiosity**

Religiosity is a part of religion that contains religious beliefs and practices (Khateeb et al., 2023). Religiosity is a view of the extent to which each individual owns and practices a person's belief in religious values and ideals (Fajar Sodik et al., 2022). From this research, it can be said that religiosity is an aspect of religion experienced or embraced by someone in his heart. Religiosity is a form of religious aspect in an individual with several aspects. These aspects are used as instructions on how to run life correctly so that happiness can be achieved in this world and the hereafter (Ramadhani et al., 2019). It is said that the level of religiosity of each individual is different, this is due to several factors, namely internal factors such as religion, experience and external factors such as social religion and education (Al-islam & Marah Manunggal, 2023). In conclusion, religiosity is a belief that a person has in the religion he adheres to and a form of practising something contained therein without coercion.

According to Usvita (2021), there are five dimensions of religiosity, including the belief dimension, which includes belief in the religion adopted. The practice/ritual dimension includes obedience and behaviour towards the religion's teachings; examples include worship carried out following the religion adhered to. The dimension of experience contains feelings and perceptions that a person experiences related to inner experiences, for example, feeling happy and calm when doing something. The dimension of religious knowledge contains knowledge related to the religion adopted, such as knowledge of the pillars of faith, Islam, and others. The dimension of practice is a dimension that arises because of the cause and effect of the previous dimension.

### **Knowledge**

Knowledge is described as a person's curiosity about something that he will experience or has experienced. There are various kinds of knowledge, such as product knowledge, which can be interpreted as a person's knowledge regarding information on various kinds of products (Fajar Sodik et al., 2022). Product knowledge can include product prices, product categories, product brands, product quality, etc. Product knowledge usually arises after consumers feel or use a product. Consumer knowledge of a product will affect the satisfaction obtained after using the product. Another definition says that knowledge

arises because it is caused by changes in the behaviour of individuals starting from experience (Parastika et al., 2021).

According to Wardana (2017), Peter and Jerry divide product knowledge into three types: knowledge of the characteristics of product/service attributes, knowledge of the benefits of products/services, and knowledge of the satisfaction provided by products/services for consumers. There are three indicators of knowledge: product knowledge, purchasing knowledge, and usage knowledge (Sumarwan, 2014). Consumer knowledge related to products or services received by consumers can be obtained from various media such as TV, radio, cell phones, services, and others (Rai et al., 2019). Knowledge can also influence a consumer's decision to determine the desired product or service model to meet their needs (Khalid et al., 2018). The knowledge referred to in this study is the knowledge that a person must have regarding the banking industry, such as knowledge of the differences between conventional banks and Islamic banks, knowledge of products in Islamic banks, knowledge of usury, which is prohibited in Islamic banking, and other knowledge (Aziz et al., 2023). Knowledge related to Islamic banking concepts and Islamic banking products can be an important factor that can influence the interest of prospective customers. However, currently there are still many people who do not understand about Islamic banks and how they work, generally they understand conventional banking services better (Jahroni et al., 2023).

### **Satisfaction**

Consumer satisfaction is a feeling that arises after using or using a product or service that matches their desires and expectations (Anouze et al., 2019). Products or services that are appropriate or needed will cause satisfaction for the users. For companies, customer satisfaction is very important so that it becomes the goal of a company, by achieving customer satisfaction, it will create customer loyalty so that they will buy the products offered again (Malik & Ahsan, 2019; Wiharso et al., 2024). Consumer satisfaction usually appears in the form of a perception of value for what is felt by consumers. This consumer satisfaction can be identified based on the response after purchase or the experience of purchasing goods or services (Yusuf et al., 2021). Consumer satisfaction is a form of assessment that arises from comparing consumer expectations before buying a product or service and assessing the experience after using the product or service. Consumers are said to achieve satisfaction when product expectations are met or exceeded.

In research, Saidani et al. (2019) state that Kotler divides satisfaction indicators into functional and psychological (Kotler & Armstrong, 2021). Functional satisfaction arises

because of the function of the product used. In contrast, psychological satisfaction is intangible, such as feelings of pleasure (Yurdakul & Arar, 2023).

### **Decision**

A decision is an action to fulfil a need following his wishes (Monoarfa et al., 2023). Decision-making is problem-solving that focuses on the goals to be achieved (Susanti & Purnamasari, 2023). The decision-making process is divided into several stages: problem recognition, information search, assessment of various alternative sources, decisions made after assessment, and behaviour after purchase (Fikri & Najib, 2021; Wijaya et al., 2019). The decision has two essential elements: the selection from various alternative aspects and the decision to purchase (Fikri & Najib, 2021).

Saving is an activity carried out by setting aside part of the money to be saved or managed for future interests. According to KBBI, saving or saving is the act of saving money either in piggy banks, banks and so on. Saving in Islamic banks makes one alternative to obeying Allah's commands because it is halal and in accordance with Islamic teachings (Jahroni et al., 2023)

### **Interest**

Interest is a person's situation based on intention before action. It can be used to predict action (Wu et al., 2023). Raihana & Aulia (2020) reveal that interest in saving is a force that can encourage humans to pay attention to activities to save money at the bank with feelings of pleasure so that their needs are met. Interest is a connection to things or activities without being accompanied by an order (Fajar Sodik et al., 2022). If someone is interested in something, he will accept it well, as it is the object of his interest (Romdhoni & Sari, 2018).

Several factors, including internal motivation, influence interest. This factor arises from within the individual, such as curiosity about something. Second, social factors can arouse a person's interest in doing an activity, for example, because of the invitation of family or friends. Third, emotional factors relate to one's feelings (Fajar Sodik et al., 2022).

### **Hypotheses Development**

#### **Relationship between the Influence of Religiosity on Interest in Saving at Islamic Banks**

Religiosity is a belief or practice of a person against a religion he believes in. Religiosity can be in the form of actions based on the provisions of the religion that are adhered to. Parastika et al. (2021) show a positive and significant influence on the effect of religiosity on interest in saving at Islamic banks. His research said that the higher the

religiosity, the higher the interest a person has (Atal et al., 2020; Baber, 2021; Muslichah & Ibrahim, 2021; Sukardi, 2022). Irmawanti & Puspita (2021) also show that religiosity influences saving intention. It is said that religiosity can be realized from various aspects of life, including the economic aspect, where muamalah activities are found in Islamic banks.

Ho: Religiosity does not affect interest in saving at Islamic banks.

Ha: Religiosity affects the interest in saving at Islamic banks.

### **Relationship Between the Influence of Knowledge on Interest in Saving at Islamic Banks**

Knowledge is an individual's ability to regard a product before and after using it. Knowledge is related to satisfaction. Usually, satisfaction arises after consumers use a product. If someone has knowledge related to Islamic banks, that person will be more interested in saving at Islamic banks (Nikolopoulou et al., 2021; Resty & Hidayat, 2021; Wei et al., 2021).

Saputra (2022) shows that the relationship between knowledge affects saving interest, but Syahriyal (2019) shows that knowledge affects saving interest. It is evidenced by the research results showing that the knowledge indicator has a high loading factor. Therefore, Islamic banks must improve knowledge, especially public understanding of Islamic bank products (Kadoya & Khan, 2020; Klapper & Lusardi, 2020; Sukardi et al., 2023). In this study, researchers hope that there is an influence of knowledge on interest in saving at Islamic banks.

Ho: Knowledge does not affect interest in saving at Islamic banks.

Ha: Knowledge affects the interest in saving at Islamic banks.

### **Relationship between the Effect of Satisfaction on Interest in Saving at Islamic Banks**

Satisfaction assesses the product used and whether it meets consumer expectations. Satisfaction is usually obtained after the product matches consumers' needs and expectations (Anouze et al., 2019). If consumers feel satisfied after using the product, they will certainly reuse it (Janahi & Al Mubarak, 2017). Lavitasari (2020) shows that there is a significant effect on the effect of customer satisfaction on re-saving interest. It is explained that if customer satisfaction improves, it will increase interest in re-saving (Dandis et al., 2021; Ferreira Barbosa et al., 2022). Therefore, customer satisfaction needs to be considered so Islamic banking can continue competing in the banking world competition.

Ho: Satisfaction does not affect interest in saving at Islamic banks.

Ha: Satisfaction affects the interest in saving at Islamic banks.

### **Relationship between the Influence of Interest on Saving Decisions at Islamic Banks**

Interest is an action that comes from within a person to carry out activities without coercion from others (Iqbal et al., 2020). Interest is a pure action carried out of one's free will, be it daily activities, saving or others (Qadri, 2019). Interest is usually based on curiosity, giving rise to the intention or desire to use it.

Parastika et al. (2021) show a significant positive influence between interest in saving decisions at Islamic banks. The higher the interest a person has, the higher the decision to become an Islamic bank customer and vice versa. The lower the interest, the lower the decision to become an Islamic bank customer (Al-Adwan & Al-Debei, 2023; Kusumawati et al., 2021; Raut, 2020). Interest influences a person's decision-making because interest forms an attitude or mindset of the customer, ultimately resulting in a decision.

H0: Interest does not affect saving decisions at Islamic banks.

Ha: Interest affects the decision to save at an Islamic bank.

### **Relationship between the Influence of Religiosity on Saving Decisions at Islamic Banks**

A decision is a person's action after using a product or service (Moghimi, 2018). Before deciding for a Muslim, of course, he will consider whether the product is halal. Therefore, religiosity plays a role in decision-making (Atal et al., 2020; Habib, 2018; Wijaya et al., 2019). Irmawanti & Puspita (2021) show that there is a positive influence between religiosity on saving decisions at Islamic banks. The impact is that the level of religiosity is a factor that greatly influences the level of customer decision making to save at Islamic banks.

Usvita (2021) also shows an influence between religiosity and saving decisions at Islamic banks. It is stated that the religiosity variable has a dominant influence on saving decisions at Islamic banks because customers believe that by saving in Islamic banks, they have implemented Islamic Aqidah because of the many elements contained in activities and transactions through Islamic banks (Elnahass et al., 2022; Iqbal et al., 2020; Sukardi, 2021).

Ho: Religiosity does not affect saving decisions at Islamic banks.

Ha: Religiosity affects the decision to save at an Islamic bank.

### **Relationship between the Effect of Satisfaction on Saving Decisions at Islamic Banks**

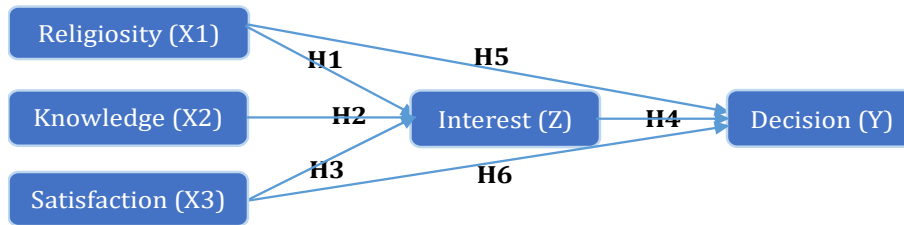
Decisions are related to satisfaction, and if someone is satisfied with the goods or services they get, they will decide to continue using them (Niode et al., 2020). The research of Cesariana et al. (2022) shows that customer satisfaction affects the decision to purchase a product. The company's main goal is to meet the level of customer satisfaction. If consumers feel their needs are met, they will feel satisfied, leading to a decision to repurchase (Dubosson et al., 2022). So, it can be said that satisfaction is a determining factor

in a person's decision to buy a product (Fida et al., 2020; Monoarfa et al., 2023; Supriyanto et al., 2021). From the results of previous research related to satisfaction with decisions, researchers faced the influence between satisfaction variables on customer decisions in this study.

Ho: Satisfaction does not affect saving decisions at Islamic banks.

Ha: Satisfaction affects the decision to save at an Islamic bank.

Picture 1. Research models



(Source: author owns, 2024)

## Methods

The type of research used in this study is a quantitative approach using descriptive methods (Sugiyono, 2013). The population taken in this study were students in Solo Raya. Because of the large population, a sample was taken to represent the existing population. In taking the number of samples from an unknown population, the researcher uses a sampling technique according to Lemeshow (Levy & Lemeshow, 2013). So that the number of samples taken in this study can represent the entire population.

Lemeshow's formula

$$n = \frac{Z\alpha^2 \times P(1 - P)}{d^2}$$

Description:

n = Number of samples

Z = Z score at 95% confidence = 1.96

P = Maximum estimate

d = Error Rate

$$n = \frac{1,96^2 \times 0,15(1 - 0,15)}{0,05^2}$$

$$n = \frac{3,8416 \times 0,1275}{0,0025}$$

$$n = 195,9$$

From the formula above, it was found that the minimum sample size was 195.9 samples, but in this study it was rounded up to 200 samples. The sample taken was 200 people from the population and was representative of the characteristics of the population. In sampling, researchers have determined the inclusion criteria for taking samples, the inclusion criteria include Muslim students, domiciled in Solo Raya, aged 17-25 years and have used Islamic banks. This study used a simple random sampling technique (Abdullah et al., 2022). The data used in this study used primary data and data from previous studies.

Data was collected using a questionnaire (Abdullah et al., 2022). Data collection was carried out by distributing online questionnaires via Google Forms. The questionnaire distribution process is carried out online by setting the criteria for respondents, the questionnaire is in the form of a google form link which will then be sent to respondents who meet the criteria via WhatsApp. If there are respondents who do not meet the criteria for filling out the google form, the respondent's data will be deleted and eliminated so that the data used in the study is the actual data. The questionnaire distribution technique is a data collection technique carried out directly by providing statements that respondents can select. This questionnaire is addressed to students in the Greater Solo area. The scale used in this study uses a Likert scale measured on a 1-5 interval scale ranging from strongly disagree to strongly agree (Paramita et al., 2021).

Data analysis techniques are techniques taken during research that are then processed to produce a conclusion. This study uses the SEM-PLS data analysis test tool (Duryadi, 2021; Hair et al., 2019, 2021). The variables in this study include independent variables such as religiosity (X1), knowledge (X2), and satisfaction (X3). This study's dependent or dependent variable is the decision (Y) to save at an Islamic bank. This study also adds intervening or connecting variables, namely interest (Z).

**Results**

**Characteristics of Respondents**

The sample used in this study amounted to 200 respondents with gender and age criteria with the following details:

Table 1. Respondent Characteristics

Category	Description	Amount	Percentage
Gender	Male	28	14
	Female	172	86
Age	17-20 years	29	14,5

20-25 years	171	85,5
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(Source: data processed, 2024)

The information results were obtained using a survey based on the data above. Researchers used a questionnaire as a data collection medium. Researchers collected as many as 200 respondents using the data they obtained. Most research respondents were female, with 172 respondents (86%), while respondents with male gender were 28 respondents (14%). Based on the age category, respondents aged 17-20 were 29 respondents (14.5%), while those aged 20-25 years were 171 respondents (85.5%).

**Outer Model Evaluation**

**Convergent Validity**

Convergent validity is one of the indicators in outer loading. In outer loading, the validity value is seen from convergent and discriminant validity. To assess the validity of a variable, the convergent validity in outer loading has a value of more than 0.70. Meanwhile, the Average Variance Extracted (AVE) indicator is the average value of the square of the indicator loadings. AVE has a minimum value of 0.50 or more for each latent variable construct.

Table 2: Convergent validity

Variable	Indicator	Outer Loading	AVE
Religiosity	R1	0.845	0.698
	R3	0.829	
	R7	0.836	
	R8	0.833	
	P2	0.777	
Knowledge	P3	0.767	0.576
	P4	0.785	
	P5	0.785	
	P6	0.725	
	P7	0.715	
Satisfaction	K1	0.867	0.733
	K2	0.870	
	K3	0.854	
	K4	0.876	
	K5	0.869	
	K6	0.834	
	K7	0.822	

	KP1	0.789	
	KP2	0.779	
	KP3	0.836	
	KP4	0.815	
Decision	KP5	0.825	0.666
	KP6	0.804	
	KP7	0.840	
	KP8	0.841	
	KP9	0.813	
	M1	0.801	
	M2	0.776	
	M3	0.810	
Interest	M4	0.761	0.644
	M5	0.835	
	M6	0.846	
	M7	0.805	
	M8	0.783	

(Source: data processed, 2024)

From the results of the outer loading above, it can be seen that several variables with an outer loading value below 0.70 must be deleted so that the data studied becomes valid. The deleted data include R2, R4, R5, R6 and P1. After several indicators are removed, the outer loading results above show that all construct indicators have an outer loading value above 0.70, and the overall AVE value shows a value above 0.50, so it can be said that all indicators are valid for use as measuring instruments in research.

### **Discriminant Validity**

Discriminant validity testing uses the Heterotrait-Monotrait Ratio (HTMT) criterion. Some experts recommend using the HTMT criterion for discriminant validity because it has good criteria.

Table 3. Heterotrait-Monotrait Ratio (HTMT)

	Satisfaction	Decision	Interest	Knowledge	Religiosity
Satisfaction					
Decision	0.895				
Interest	0.899	0.963			
Knowledge	0.809	0.791	0.786		
Religiosity	0.733	0.854	0.843	0.729	

(Source: data processed, 2024)

Experts say a good HTMT value must be below 0.85 (Hamid et al., 2017). Furadantin (2018) stated that several experts, such as Henseler et al. (2015), said a good HTMT value should be below 0.90. The HTMT results in Table 3 show discriminant validity problems according to the criteria for an HTMT value below 0.90. It means that the HTMT criteria detect collinearity problems between latent construct variables or multicollinearity. The results above show that the interest-decision variable is problematic. In other words, these items have overlaps in the respondents' perceptions.

### **Reliability**

Reliability testing is used to determine whether latent variable indicator measurements are reliable. In the reliability test, a Cronbach's Alpha value that is good and can be said to be reliable means the value must be  $> 0.60$ . Meanwhile, for a reliable Composite Reliability value, the value must be  $> 0.70$  (Hair et al., 2011; Wong, 2013).

Table 4. Construct Reliability

	Cronbach's Alpha	Composite Reliability
Satisfaction	0.939	0.950
Decision	0.937	0.947
Interest	0.921	0.935
Knowledge	0.853	0.891
Religiosity	0.856	0.903

(Source: data processed, 2024)

Based on the test results above, Cronbach's Alpha value of all variables shows results  $> 0.60$ , and the Composite Reliability value shows results  $> 0.70$ . All values of each variable show numbers 0.85-0.95. It can be concluded that all variables are considered reliable because they have a high-reliability value.

### **Inner Model Evaluation**

#### **R Square**

Next, testing the Inner Model is one way of testing the R square. R square is a method used to assess the size of endogenous variables that exogenous variables can influence. The coefficient of determination or R square value usually ranges from 0-1 (Sarstedt et al., 2021).

Table 5. R Square Values

	R Square	R Square Adjusted
Decision	0.845	0.843
Interest	0.774	0.771

(Source: data processed, 2024)

In the table above, the R square value is very important to test the effect of knowledge, religiosity and satisfaction. From the above results, it can be seen that the path model I = 0.845 means that the ability of the knowledge, religiosity, and satisfaction variables through the interest variable to explain the decision variable is 84.5%. In contrast, the independent variables outside the model have a variance of 15.5%. Furthermore, path model II = 0.774 means that the ability of the knowledge, religiosity and satisfaction variables to explain the interest variable is 77.4%. In contrast, the independent variables outside the model have a variance of 22.6%.

**Model Study SEM (Structural Equation Model)**

In hypothesis testing and SEM, model formation can be done by testing direct and indirect relationships. To determine the significance level between variables, t-statistics and P-value are needed. This study uses a 95% confidence level so that the significance level ( $\alpha$ ) = 5% or 0.05, the t-table value is 1.96.

Table 6. Output Path Coefficients Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Satisfaction ->					
Decision	0.282	0.277	0.072	3.902	0.000
Satisfaction ->					
Interest	0.553	0.551	0.075	7.384	0.000
Interest ->					
Decision	0.515	0.517	0.085	6.050	0.000
Knowledge ->					
Interest	0.093	0.098	0.079	1.166	0.244
Religiosity ->					
Decision	0.191	0.195	0.054	3.509	0.000
Religiosity ->					
Interest	0.327	0.327	0.059	5.546	0.000

(Source: data processed, 2024)

**The Influence of Religiosity on Interest in Saving in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that religiosity significantly affects Solo Raya students' interest in saving in Islamic banks. This is proven by the t-statistic value (5.546) > t-table (1.96) and the P-value (0.000) < (0.05) so that Ha is accepted, and Ho is rejected. This research is in line with Putri et al. (2019) which states that religiosity influences interest in saving. Research by Raihana & Aulia (2020) also states that religiosity influences interest in saving at Bank Aceh Syariah

Jeuram Branch. It can be concluded that the higher the level of religiosity, the higher the interest in saving.

### **The Influence of Knowledge on Interest in Saving in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that knowledge has no significant effect on Solo Raya students' interest in saving in Islamic banks. It is proven by the t-statistic value ( $1.166 < t\text{-table } (1.96)$ ) and the P-value ( $0.244 > 0.05$ ) so that  $H_0$  is accepted, and  $H_a$  is rejected. This research aligns with Raihana & Aulia (2020), who stated that knowledge does not affect interest in saving at Bank Aceh Syariah Jeuram Branch. It is proven by a t-statistic value of 1.809 and a P-value of  $0.074 > 0.05$ . Prasetyo & Siwi (2022) stated that the knowledge of FE UNP students does not affect their interest in saving at Islamic banks. It is because other factors influence interest in saving, such as students' lack of knowledge and understanding of Sharia banking. In this case, many still think that Islamic and conventional banks are the same.

### **The Influence of Satisfaction on Interest in Saving in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that satisfaction significantly affects Solo Raya students' interest in saving at Islamic banks. This is proven by the t-statistic value ( $7.384 > t\text{-table } (1.96)$ ) and the P-value ( $0.000 < (0.05)$ ) so that  $H_a$  is accepted, and  $H_0$  is rejected. This research aligns with Lavitasari, (2020), which states that customer satisfaction significantly affects interest in re-saving. Customer satisfaction can be influenced by service quality, the better the quality of a banking service, the more satisfied the customer is with the service they receive. It can be concluded that increasing customer satisfaction will increase customer interest in saving at Islamic banks.

### **The Influence of Interest on Saving Decisions in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that interest significantly affects Solo Raya students' savings decisions in Islamic banks. This is proven by the t-statistic value ( $6.050 > t\text{-table } (1.96)$ ) and P-value ( $0.000 < (0.05)$ ). So,  $H_a$  is accepted, and  $H_0$  is rejected. These results align with research by Syahriyal (2019), which states that interest in saving influences the decision to save in Sharia banking in Banda Aceh. It is proven by the CR value of  $7.455 > 1.96$ . Parastika et al. (2021) also stated the same results, which are that interest influences savings decisions. Interest can influence the customer's actions or mindset, ultimately becoming a decision. It is said that the higher the interest, the higher the decision a person takes, and vice versa. The

lower the interest, the lower the person's decision.

**The Influence of Religiosity on Saving Decisions in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that religiosity significantly affects Solo Raya students' savings decisions in Islamic banks. This is proven by the t-statistic value (3.509) > t-table (1.96) and the P-value (0.000) < (0.05) so that Ha is accepted and Ho is rejected. Utami et al. (2015) stated that there is a significant influence between religiosity and the decision to save at Islamic banks in Banjarmasin City. Usvita (2021) also states that religiosity positively and significantly affects savings decisions at Bank Nagari Syariah KCP Simpang Empat. These two studies also state that the religiosity variable has the most dominant influence on the decision to save at Islamic banks. It proves that the higher a person's religiosity, the greater their decision to save in an Islamic bank.

**The Influence of Satisfaction on Saving Decisions in Islamic Banks**

From the results of hypothesis testing using the SEM model study, it can be concluded that satisfaction significantly affects Solo Raya students' savings decisions in Islamic banks. This is proven by the t-statistic value (3.902) > (t-table (1.96) and P-value (0.000) < (0.05) so that Ha is accepted, and Ho is rejected. This research aligns with Bala & Haryanto (2021), who state that customer satisfaction positively influences the decision to save at PT BKK Jawa Tengah Sragen Branch. It shows that the higher the satisfaction, the higher the decision. If the customer feels satisfied, the customer will decide not to switch from an Islamic bank.

Table 7. Output Path Coefficients Direct Effect

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
Satisfaction ->					
Interest -> Decision	0.285	0.284	0.061	4.689	0.000
Knowledge ->					
Interest -> Decision	0.048	0.052	0.043	1.106	0.269
Religiosity ->					
Interest -> Decision	0.168	0.168	0.038	4.432	0.000

(Source: data processed, 2024)

Table 7 explains that the construct of religiosity on saving decisions in Islamic banks with interest as an intervening variable shows significant results. Interest has a significant effect on mediating religiosity with decisions in Islamic banks. It is evidenced by the t-

statistic value (4.432) > t-table (1.96) and the P-value (0.000) < (0.05). The construct knowledge on Islamic banks' saving decisions with interest as an intervening variable shows negative or insignificant results. Where interest has no significant effect in mediating knowledge on saving decisions in Islamic banks, it is evidenced by the t-statistic value (1.106) < 1.96 and the P-value (0.269) > (0.05). The construct satisfaction with the decision to save in Islamic banks with interest as an intervening variable shows significant results. Interest has a significant effect on mediating satisfaction in saving decisions at Islamic banks. It is evidenced by the t-statistic value (4.689) > t-table (1.96) and the P-value (0.000) < (0.05).

## **Discussion**

### **The Influence of Interest in Mediating Religiosity on Saving Decisions in Islamic Banks**

Interest mediates religiosity in the decision to save at an Islamic bank because interest gives rise to belief in something that can influence the decision. Religiosity is a factor that influences students' decisions in choosing an Islamic bank because religiosity leads to religious factors. Islamic banks that operate based on Islamic principles are a special attraction for Muslim students. A high level of religiosity will influence student interest, so the higher the level of religiosity, the higher the student's interest in saving in Islamic banks. In this way, the higher the interest, the higher the student's decision to save at an Islamic bank.

This research aligns with Parastika et al. (2021), which states that religiosity significantly affects the decision to save in Islamic banks with interest as a mediator. Irmawanti & Puspita (2021) also stated that religiosity indirectly influences the decision to save in Sharia banking in Jakarta's millennial environment with an interest in mediating. In this case, interest becomes a bridge between religiosity and decision-making. In this study, interest is proven to mediate religiosity in students' decisions to save at Islamic banks. This can be explained that individuals who have a high level of religiosity will choose to save at Islamic banks because of the influence of interest.

### **The Influence of Interest in Mediating Knowledge on Saving Decisions in Islamic Banks**

Interest does not mediate knowledge of the decision to save in Islamic banks because students' knowledge is still lacking. The student understanding of Islamic banks is still insufficient to arouse students' interest in saving in Islamic banks. It causes students to make low decisions when saving in Islamic banks. It is said that if a student knows Islamic

banking, it does not necessarily mean that the student will be interested in saving at an Islamic bank. Therefore, this research proves that interest does not mediate knowledge of students' decisions to save at Islamic banks. This can be explained that individuals who have a high level of knowledge of Islamic banks do not necessarily choose to save at Islamic banks because of the influence of interest.

This research is in line with research by Saputra (2022), which states that knowledge through the intervening variable interest has no significant effect on savings decisions at BSI West Tanjung Jabung Regency. This result was proven by testing the path regression model with the Sobel Test Calculator, which showed that the P-value of the knowledge variable was  $0.7621 > 0.05$ . So, it can be concluded that a person's knowledge does not necessarily influence a student's interest and decision to save at an Islamic bank. In contrast, students who save tend to lack understanding and assessment of the advantages of Islamic banks. For this reason, there is a need to increase literacy related to understanding Islamic banks so that students' decisions to save in Islamic banks also increase.

### **The Influence of Interest in Mediating Satisfaction on Saving Decisions in Islamic Banks**

Interest mediates satisfaction with saving at an Islamic bank because interest is the basis for decision-making. Apart from interest, satisfaction is also important in determining decision-making. Satisfaction is obtained when customers are satisfied with the good quality of service. Therefore, Islamic banks always provide their clients with the best quality of service. It is said that the higher the level of satisfaction, the higher the interest and decision to continue saving in Islamic banks. This research shows interest mediates satisfaction with students' saving decisions at Islamic banks. This can be explained that individuals who have a high level of satisfaction with Islamic banks will choose to continue saving at Islamic banks because of the influence of interest.

In research, Asih et al. (2022) stated that satisfaction influences interest in reusing BUMDes services at the Sokaraja Kulon Village Savings and Loans Unit. It can be said that the higher the satisfaction obtained by customers accompanied by interest, the higher the customer's decision to continue saving at Islamic banks. Someone who has a high level of satisfaction will decide to reuse.

### **Conclusion**

Based on the analysis and discussion results, it can be concluded that religiosity and satisfaction significantly affect the interest in saving Solo Raya students at Islamic banks.

However, knowledge has no significant effect on the interest in saving Solo Raya students at Islamic banks. Interest, religiosity, and satisfaction variables significantly affect the decision to save Solo Raya students at Islamic banks. Based on indirect testing, it can be concluded that interest has a significant effect in mediating religiosity on saving decisions at Islamic banks, interest has no significant effect in mediating knowledge on saving decisions at Islamic banks, and interest has a significant effect in mediating satisfaction with saving decisions at Islamic banks.

The results showed that interest is not influenced by knowledge. It shows that students in Solo Raya do not understand Islamic banks. Islamic banks must increase students' financial literacy knowledge to know that Islamic and conventional banks differ. The limitations of this study are the unknown population size, limited time in research and limited sampling areas. It is hoped that future researchers can improve the research model and expand the scope of research by adding additional variables and looking for relevant previous research as a source of reference.

The practical implications of this research include Islamic banks, namely Islamic banks can utilize this research to find out the factors that influence students' decisions to save at Islamic banks. So that with this, Islamic banks can improve the quality and service so that the market share of Islamic banks can compete with conventional banks. For the government, the results of this study are expected to be used as input related to low financial literacy in Indonesia, so that with this research the government can increase socialization or campaigns related to the importance of financial literacy. By donating this research to educational institutions, it is hoped that this research can be used as an academic reference for educational institutions. For the community, this research can be used as reference material regarding the decision to save at Islamic banks.

This research can contribute to Islamic financial literacy or practice because this research found the problem of low student knowledge related to Islamic financial literacy. So it is necessary to encourage student awareness related to Islamic financial literacy in Islamic financial practices. With the increase in Islamic financial literacy, more and more students will contribute to improving the Islamic economy.

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