

The Effect of Religiosity and Disposable Income on Interest in Saving Purwakarta Community in Islamic Banks

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ABSTRACT

This study aims to describe the influence of religiosity and disposable income on the intention to save the people of Purwakarta in Islamic banks. The method used in this research is quantitative with a purposive sampling technique, which is used as a sample of 100 people from a population of 430,788 people. The theoretical analysis used for the religiosity variable (X1) is the theory of Huber, S., & Huber, and the disposable income variable (X2) uses the theory of Syahputri and Dalimunte and Case E, Fair C.Ray, while the interest in saving variable (Y) using the theory of Kotler and Ferdinand. Based on the results of data analysis, it was concluded that first, religiosity has a positive and significant effect on the intention to save in Islamic banks. It is known that the Sig value for the influence of religiosity (X1) on the interest in saving (Y) is 0.002 < 0.05 and the tcount is 3.218 > ttable 1.985. Secondly, disposable income has a positive and significant effect on the intention to save in Islamic banks. It is known that the Sig value for the influence of disposable income (X2) on the intention to save (Y) is 0.000 < 0.05 and the tcount value is 7.386 > ttable 1.985. Thirdly, religiosity (X1) and disposable income (X2) simultaneously influence the dependent variable, namely the intention to save in Islamic banks (Y). 05 and t-test value is 43.609 > t-table 3.09. The influence of religiosity and disposable income on the intention to save is 47.3%.

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1. Introduction

One of the determinants of the success of a country is seen in the economic development of the country. Therefore, Islam regulates how the economy can develop and bring prosperity and progress to the country it self [1]. This Islamic economic constellation is regulated based on the sources of the Qur'an, Hadith, Ijma, and Qiyas of the scholars [2].

The implementation of Islamic economics is important in Indonesia because Islamic economics ensures the sustainability of the economic order of society without monopoly or control of property in one person. Avoid poverty in the community. Islamic economics regulates economic cooperation between humans for mutual benefit [3].

The conventional system, Islam is also not left behind with the development of banks. Banks with Sharia systems are banks that operate with Sharia principles (Law No.21 of 2008). One of the sharia principles used in Islamic banking is the prohibition of usury in any form of transaction. Unlike conventional banks, transactions used in Islamic banks do not use interest transactions but use profit-sharing transactions[4].

People as customers have several factors that influence their interest in saving in Islamic banks. In Islamic economics, saving preferences include the goals of economic activity to create benefits that include blessings and benefits [5].

Interest can mean being interested in something and the tendency to choose what you want. One of them is the interest and tendency towards saving interest, for example, the tendency of a religious person to choose an Islamic bank over a conventional bank because usury in conventional banks is not justified by religious law in Islam [6].

Saving is a need fulfillment activity, namely material security, saving is an activity that requires someone to be willing to set aside their money and save at the bank [7]. Interest in saving is assumed to be purchase interest, namely behavior that arises in response to objects that express a desire to make a purchase [8].

Table 1 Bank BJB syariah Purwakarta savings customers, 2020-2022

| Year | Number of Customers |
|------|---------------------|
| 2020 | 6.064 |
| 2021 | 7.580 |
| 2022 | 9.215 |

Source: Bank BJB Syariah KCP Purwakarta 2023 (processed)

Judging from table 1 above, based on the results of preliminary observations made by researchers at one of the Islamic banks in Purwakarta, it shows an increase in the number of customers saving at Islamic banks from 2020 to 2022. Comparison of the number of customers from year to year proves that people's interest in saving at Islamic banks is increasing, and this shows that people are increasingly interested in saving at Islamic banks.

Loading from BPS Purwakarta Regency data, 99.30% of Purwakarta Regency people are mostly followers of Islam (Muslim), the rest are non-Muslims. In other words, the Purwakarta community is a religious society, so it will be a problem for the Muslim majority community with the number of conventional bank users who are still superior.

Religiosity or religiosity according to Rokeach and Bank [9] defines that an attitude or understanding that arises based on the belief or belief of each individual in a religion. Meanwhile, according to [10] religiosity is the learning and deepening of aspects of religion that exist in the mind and heart of each individual. This situation has a relationship between belief in religious understanding both in one's mind, speech and actions.

Judging from previous research, the religiosity of each person has an impact on the choice and interest in carrying out saving activities in Islamic banks. According to [11], [7], [10], and [12] religiosity affects interest in saving at Islamic banks. However, in contrast to the research results from [13] and [14] religiosity has no relationship or influence on interest in saving at Islamic banks.

Disposable income is the most important variable in determining consumption and savings. Savings is income or profit that is not used for consumption needs. Disposable income is the unspent profit (remaining) from consumption, where this profit can later be used to buy consumption goods or services, and the rest is also used as investment-oriented savings [5].

The more working-age people have jobs that provide income, there will be an increase in the number of people who have disposable income. With more disposable income, the tendency is that people will have more funds that can be allocated for savings. Interest in saving may increase because higher income allows a person to have more leftover funds that can be invested or saved for future needs, such as education, housing or retirement preparation.

In previous research conducted by [11], [15], and [10], found that the disposable income factor has a significant influence on interest in saving at Islamic banks, unlike research conducted by [9], [12] and [5], disposable income has no relationship or no significant effect on interest in saving at Islamic banks.

Based on the explanation above, religiosity and disposable income of each individual are not the same and of course they have different views. This study aims at an effort to find evidence or facts about how religiosity and disposable income affect people's interest in saving at Islamic banks. So that researchers are interested in further research with the title "The Effect of Religiosity and Disposable Income on Interest in Saving Purwakarta Community in Islamic Banks".

Religiosity

According to Huber, S., & Huber, religiosity is the thoughts and beliefs that a person has to view the world so that it affects their experiences and behavior in everyday life [16]. According to Nasution, religiosity is the internalization of the values of religious teachings, which are not considered impossible and do not conflict with the logic expressed in people's lives. Religiosity thus includes the conditions that exist within a person that encourage him to think, behave, act, and behave in accordance with the teachings of his religion [17].

Indicators of Religiosity

Which includes indicators of religiosity according to Huber, S., & Huber, [18] include:

- 1) Knowledge, which is a person's interest in learning more about religious matters and topics from various sources.
- 2) Ideology, which is the belief that there is no God but Allah, there is life after death and believes that Allah is the One Supreme Being.
- 3) Public practice, which is a collective religious practice, such as public service in religious affairs that are considered important and joining a religious community.
- 4) Personal practice, which is a private practice of worship that is carried out and prioritized in everyday life.
- 5) Experience, which is feeling the presence of God through the feeling that life has been arranged by Him and the provision of guidance in life.

Disposable Income

According to Case E. Karl, Fair C. Ray, Case Fair, disposable income is the amount available for households to spend or save [19]. According to Dornbusch and Stanley disposable income is the income that households have for consumption or savings [20]. Disposable income is obtained from personal income (PI) minus direct taxes (such as land and building tax, motor vehicle tax and so on). Direct taxes are taxes whose burden cannot be transferred to other parties, which are borne directly by the taxpayer, for example income tax. Indirectly, members' savings are determined by the level of income and also by the level of consumption [9].

Disposable Income Indicators

Case E. Karl, Fair C. Ray, Case Fair describe the indicators that exist in disposable income, including [21]:

- 1) Income, which is the most important determinant of domestic savings or household savings
- 2) Consumption, when income decreases, consumers cannot reduce spending to maintain high consumption and minimize savings, and vice versa.
- 3) Savings, the correlation of savings with income is explained by Keynesian absolute income, i.e. savings refer to absolute income.

Interest in Saving

Interest in saving in this case is called purchase interest, a behavior that occurs in response to an object that shows the desire or willingness of a customer to purchase [7]. In this case, saving interest can be assumed to be the desire of individuals (people) to make purchases (saving) in response to Islamic banks, based on encouragement both from within (internal) and from outside (external) [22]. From these several definitions, it can be concluded that interest in saving is the drive or desire that arises from individuals to use banking services or products as a means of saving their money. By saving, a person plans for his future and aims to achieve the desired satisfaction and utility.

Savings Interest Indicator

According to Kotler, interest in saving is a process in actual purchases. So, after completing the stages upfront, the customer must decide whether to buy or not. According to Ferdinand [23] saving interest can be identified through the following indicators:

- 1) Transactional Interest, there is a tendency from within a person to save money,
- 2) Referential Interest, there is a tendency from within a person to refer the saving he has done to others,
- 3) Explorative Interest, there is a tendency within a person to always seek information about the desired savings and information that supports the savings product.

Islamic Bank

In general, Islamic banks or Islamic banks are banks that operate based on Islamic sharia principles. The way this bank works refers to the provisions of the Qur'an and Hadith [19]. Meanwhile, according to Law No. 21 of 2008 on Islamic Banking in Chapter 1 article 1 and paragraph 7, Islamic banks are banks that conduct business based on sharia principles, which according to its type consists of Islamic Commercial Banks and Islamic People's Financing Banks [24]. One of the sharia principles used in Islamic banking is the prohibition of usury in any form of transaction. Actions taken to manifest the prohibition of usury by replacing all interest-free services with profit-sharing methods.

2. Method

This research uses descriptive research methods with a quantitative data analysis approach using primary and secondary data. Data collection techniques taken by researchers were obtained from questionnaires, interviews and documentation. Sampling using purposive sampling technique. The sample used in this study was 100 people to represent a population of 430,788 residents aged 15 years and over in the working category in Purwakarta Regency. Data analysis techniques using descriptive analysis, validity test, reliability test, normality test, multicollinearity test, heteroscedasticity test,

multiple linear regression test, partial test (T-test), simultaneous test (F test), and determination coefficient test (R²).

3. Results and Discussion

3.1. Validity test

A validity test is a test used to test the validity and validity of the data for each statement in the questionnaire distributed to respondents. If the statement is valid, then the measuring instrument used is suitable for use. Validity was carried out with the help of the SPSS version 27 program. This research was conducted on 100 respondents, while for the validity test the researcher tested 30 respondents and made a decision based on the value of $r_{count} > r_{table}$ with $df = n - 2$ ($30 - 2$) = 28 significance value (Sig.) at 5% $\alpha = 0.05$, a value of 0.3610 was obtained.

Table 2 Results of the Validity Test of the Religiosity Variable (X1)

| Statement | R _{hitung} | R _{tabel} | Criteria |
|-----------|---------------------|--------------------|----------|
| 1 | 0.802 | 0.3610 | Valid |
| 2 | 0.838 | 0.3610 | Valid |
| 3 | 0.461 | 0.3610 | Valid |
| 4 | 0.763 | 0.3610 | Valid |
| 5 | 0.742 | 0.3610 | Valid |
| 6 | 0.466 | 0.3610 | Valid |
| 7 | 0.706 | 0.3610 | Valid |
| 8 | 0.606 | 0.3610 | Valid |
| 9 | 0.690 | 0.3610 | Valid |
| 10 | 0.455 | 0.3610 | Valid |
| 11 | 0.611 | 0.3610 | Valid |
| 12 | 0.653 | 0.3610 | Valid |

Table 3 Results of the Disposable Income Variable Validity Test (X2)

| Statement | R _{hitung} | R _{tabel} | Criteria |
|-----------|---------------------|--------------------|----------|
| 1 | 0.748 | 0.3610 | Valid |
| 2 | 0.808 | 0.3610 | Valid |
| 3 | 0.391 | 0.3610 | Valid |
| 4 | 0.372 | 0.3610 | Valid |
| 5 | 0.610 | 0.3610 | Valid |
| 6 | 0.402 | 0.3610 | Valid |
| 7 | 0.737 | 0.3610 | Valid |
| 8 | 0.781 | 0.3610 | Valid |
| 9 | 0.619 | 0.3610 | Valid |

Table 4 Results of the Validity Test of the Interest in Saving Variable (Y)

| Statement | R _{hitung} | R _{tabel} | Criteria |
|-----------|---------------------|--------------------|----------|
| 1 | 0.830 | 0.3610 | Valid |
| 2 | 0.829 | 0.3610 | Valid |
| 3 | 0.798 | 0.3610 | Valid |
| 4 | 0.882 | 0.3610 | Valid |
| 5 | 0.853 | 0.3610 | Valid |
| 6 | 0.786 | 0.3610 | Valid |
| 7 | 0.687 | 0.3610 | Valid |
| 8 | 0.768 | 0.3610 | Valid |
| 9 | 0.761 | 0.3610 | Valid |

3.2. Reliability Test

Table 5 Reliability Test Results

| Variable | Cronbach's Alpha | N of Items | Description |
|------------------------|------------------|------------|-------------|
| Religiosity (X1) | 0.856 | 12 | Reliabel |
| Disposable Income (X2) | 0.790 | 9 | Reliabel |
| Interest in Saving (Y) | 0.927 | 9 | Reliabel |

Based on Table 4.5, it can be seen that each variable has Cronbach's Alpha > 0.60 with the number of respondents (n) = 30 people. Then the reliability of the statement can be accepted, so that all questionnaires consisting of 30 items can be relied upon as a tool for collecting data in measuring the effect of religiosity and disposable income variables on the interest in saving the people of Purwakarta in Islamic banks.

3.3. Normality Test

The normality test is used to evaluate whether the residual value is normally distributed or not. A regression model is considered good if it has a normally distributed residual value. To meet the requirements of normally distributed data, the probability in the normality test using the Kolmogorov-Smirnov method must be greater than 0.05.

Table 6 Normality Test Results

| One-Sample Kolmogorov-Smirnov Test | | | |
|--|-------------------------|-------------|--------------------------------|
| N | | | Unstandardized Residual 100 |
| Normal Parameters ^{a,b} | Mean | | .0000000 |
| | Std. Deviation | | 4.74914257 |
| Most Extreme Differences | Absolute | | .040 |
| | Positive | | .040 |
| | Negative | | -.037 |
| Test Statistic | | | .040 |
| Asymp. Sig. (2-tailed) ^c | | | .200 ^d |
| Monte Carlo Sig. (2-tailed) ^e | Sig. | | .964 |
| | 99% Confidence Interval | Lower Bound | .959 |
| | | Upper Bound | .968 |

Based on the table above there is a probability of 0.200 (Asymp. Sig. (2-tailed) p value = 0.200 or $p > 0.05$ then H_0 is accepted and H_1 is rejected. This means that the residual data comes from a normally distributed population.

3.4. Multicollinearity Test

Table 7 Multicollinearity Test Results

| Coefficients ^a | | | |
|---------------------------|-----------------------------|---------------------------|-------------------------|
| Model | Unstandardized Coefficients | Standardized Coefficients | Collinearity Statistics |

| | B | Std. Error | Beta | Tolerance | VIF |
|-------------------|-------|------------|------|-----------|-------|
| 1(Constant) | 1.702 | 4.165 | | | |
| Religiusitas | .304 | .095 | .249 | .909 | 1.100 |
| Disposable Income | .607 | .082 | .571 | .909 | 1.100 |

Based on the table above, it is known that in the multicollinearity test, both the religiosity and disposable income variables obtained a VIF value = 1,100 or $VIF < 10$ and a Tolerance value = 0.909 or $Tol > 0.1$, so H_0 is rejected and H_1 is accepted or it can be said that the regression model does not occur multicollinearity.

3.5. Heteroscedasticity Test

Table 8 Heteroscedasticity Test Results

| Coefficients ^a | | | | | | |
|---------------------------|-------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 6.679 | 2.505 | | 2.666 | .009 |
| | Religiusitas | .007 | .057 | .013 | .121 | .904 |
| | Disposable Income | -.113 | .049 | -.237 | -2.287 | .024 |

From the output in the table above, it can be seen that there are no signs of heteroscedasticity in both variables, because each independent variable has a significance value greater than 0.05. The religiosity variable has a significance level of $0.904 > 0.05$, and the disposable income variable has a significance level of $0.024 > 0.05$.

3.6. Multiple Linear Regression Test

Table 9 Multiple Linear Regression Test Results

| Coefficients ^a | | | | | | |
|---------------------------|-------------------|-----------------------------|------------|---------------------------|-------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 1.702 | 4.165 | | .409 | .684 |
| | Religiusitas | .304 | .095 | .249 | 3.218 | .002 |
| | Disposable Income | .607 | .082 | .571 | 7.386 | .000 |

Based on the results of the multiple linear regression analysis above, the regression equation is obtained:

$$Y = a + bX_1 + bX_2$$

$$Y = 1.702 + 0.304 X_1 + 0.607 X_2$$

From the regression formula above, the regression coefficient values can be stated as follows:

1) The constant (a) has a value of 1.702, this constant can be considered as the contribution of other factors not covered by the independent variables.

2) The religiosity variable (X1) has a regression coefficient of 0.304. This means that every 1% increase in the religiosity variable is expected to result in an increase of 30.4% in people's interest in saving at Islamic banks.

3) Disposable income variable (X2) has a regression coefficient of 0.607. This means that every 1% increase in the disposable income variable is expected to result in an increase of 60.7% in people's interest in saving at Islamic banks.

3.7. Partial Test (T-Test)

Table 10 Partial Test Results (T-Test)

| Coefficients ^a | | | | | |
|---------------------------|-----------------------------|------------|-----------------------------------|-------|------|
| Model | Unstandardized Coefficients | | Standardized Coefficients Beta | t | Sig. |
| | B | Std. Error | | | |
| 1 (Constant) | 1.702 | 4.165 | | .409 | .684 |
| Religiusitas | .304 | .095 | .249 | 3.218 | .002 |
| Disposable Income | .607 | .082 | .571 | 7.386 | .000 |

1) Testing the First Hypothesis (H1)

The test results show that the Sig value for the effect of religiosity (X1) on interest in saving (Y) is 0.002 <0.05. In addition, the tcount value is 3.218 > ttable 1.985. Based on these findings, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. That is, there is a positive and significant influence between religiosity and interest in saving.

2) Second Hypothesis Testing (H2)

The test results show that the Sig value for the effect of disposable income (X2) on saving interest (Y) is 0.000 <0.05. In addition, the tcount value is 7.386 > ttable 1.985. Thus, the null hypothesis (H0) is rejected, and the alternative hypothesis (H1) is accepted. That is, there is a positive and significant influence between disposable income and interest in saving.

3.8. Simultaneous Test (F Test)

Table 11 Simultaneous Test Results (F Test)

| ANOVA ^a | | | | | |
|--------------------|----------------|----|-------------|--------|-------------------|
| Model | Sum of Squares | df | Mean Square | F | Sig. |
| 1 Regression | 2007.709 | 2 | 1003.854 | 43.609 | .000 ^b |
| Residual | 2232.881 | 97 | 23.019 | | |
| Total | 4240.590 | 99 | | | |

Third Hypothesis Testing (H3)

Based on the output results above, it is found that the significance value for the simultaneous effect of religiosity and disposable income on saving interest is 0.000 <0.05. In addition, the value of fcount 43.609 > ftable which is 3.09. Thus, it can be concluded that the null hypothesis (H0) is rejected and the alternative hypothesis (H1) is accepted. That is, there is a significant simultaneous influence of religiosity and disposable income on the variable of interest in saving.

3.9. Test Coefficient of Determination (R²)

Table 12 Test Results of the Coefficient of Determination (R²)

| Model Summary | | | | |
|---------------|-------------------|----------|-------------------|----------------------------|
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .688 ^a | .473 | .463 | 4.798 |

Based on the output above, it is known that the R Square value is 0.473. this means that the effect of religiosity and disposable income on saving interest is 47.3% while the remaining 52.7% is influenced by other variables outside this model.

4. Conclusion

Based on the results of data analysis processing, hypothesis testing, and discussion of the results regarding the influence of religiosity and disposable income on the interest in saving Purwakarta community in Islamic banks, it can be concluded as follows:

1. Religiosity has a positive and significant effect on interest in saving at Islamic banks. It is known that the Sig value for the effect of religiosity (X1) on interest in saving (Y) is 0.002 <0.05 and the tcount value is 3.218 > t table 1.985, so it can be concluded that H0 is rejected H1 is accepted, which means that religiosity has a positive and significant effect on interest in saving.

2. Disposable income has a positive and significant effect on interest in saving at Islamic banks. It is known that the Sig value for the effect of disposable income (X2) on saving interest (Y) is 0.000 <0.05 and the tcount value is 7.386 > ttable 1.985, so it can be concluded that H0 is rejected H1 is accepted, which means that disposable income has a positive and significant effect on saving interest.

3. Religiosity (X1), and disposable income (X2), simultaneously affect the interest in saving (Y), it is known that the significance value for the effect of religiosity and disposable income simultaneously on interest in saving is 0.000 <0.05 and the value of fcount 43.609 > ftable 3.09, so it can be concluded that H0 is rejected and H1 is accepted, which means that there is a simultaneous influence of religiosity and disposable income on the variable interest in saving. The effect of religiosity and disposable income on interest in saving is 47.3%.

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