THE INFLUENCE OF BRAND IMAGE AND SOCIAL STUDENTS ENVIRONMENT ON THE INTEREST TO BE A CUSTOMER OF INDONESIAN SHARIA BANK WITH KNOWLEDGE AS A MODERATING VARIABLE

PENGARUH BRAND IMAGE DAN LINGKUNGAN SOSIAL MAHASISWA TERHADAP MINAT MENJADI NASABAH BANK SYARIAH INDONESIA DENGAN PENGETAHUAN SEBAGAI VARIABEL MODERATING

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ABSTRACT

The low interest of the Indonesian people in utilizing Islamic banks is the driving force behind this research. This is indicated by the market share of Islamic banking of 6.52 per cent in 2021. With knowledge as a moderator variable at UIN Sumatra Utara (student case study), this study aimed to determine the effect of a person's social environment and brand image on their desire to save in Islamic banks. This study uses quantitative survey questionnaire data and smartPLS software for PLS (Partial et al.) analysis. This study had 100 respondents who were all students of UIN Sumatra Utara. Practical sampling was used to select individual categories, and non-probability sampling was used. The research findings show that a person's social environment impacts their willingness to save in Islamic banks; However, a person's brand image does not impact their desire to save in an Islamic bank, and there is no knowledge moderating variable. By adjusting the influence of this brand image, Islamic banks can moderate the influence of the social environment on the willingness to save. It is hoped that UIN Sumut students will be more interested in information and brands related to Sharia banking, especially those targeting Muslims, as a result of this finding. They will be able to switch to Islamic banking products recommended by the Qur'an and Hadith, and they will also be able to allow other researchers to look for additional independent variables that were not examined in this study and identify population groups that are different from one another.
Keywords: , Brand Image, Interest in Saving, Knowledge, Social Environment.

ABSTRAK

Rendahnya minat masyarakat Indonesia dalam memanfaatkan bank syariah menjadi pendorong dilakukannya penelitian ini. Hal ini ditunjukkan dengan pangsa pasar perbankan syariah sebesar 6,52 persen pada tahun 2021. Tujuan penelitian ini adalah untuk mengetahui pengaruh lingkungan sosial dan citra merek seseorang terhadap keinginan mereka untuk menabung di bank syariah dengan pengetahuan sebagai variabel moderator di UIN Sumatera Utara (studi kasus mahasiswa). Studi ini menggunakan data kuesioner survei kuantitatif dan perangkat lunak smartPLS untuk analisis PLS (Partial Least Squares). Penelitian ini memiliki 100 responden yang semuanya adalah mahasiswa UIN Sumatera Utara. Pengambilan sampel praktis digunakan

untuk memilih kategori individu, dan pengambilan sampel non-probabilitas digunakan untuk pengambilan sampel. Temuan penelitian menunjukkan bahwa lingkungan sosial seseorang berdampak pada minat mereka untuk menabung di bank syariah; Namun, citra merek tidak berdampak pada keinginan mereka untuk menabung di bank syariah, dan tidak ada variabel moderasi pengetahuan. Dengan menyesuaikan pengaruh citra merek ini, bank syariah dapat memoderasi pengaruh lingkungan sosial terhadap kemauan menabung. Diharapkan mahasiswa UIN Sumut lebih tertarik dengan informasi dan brand terkait perbankan syariah, khususnya yang menyasar umat Islam, sebagai hasil dari temuan ini. Mereka akan dapat beralih ke produk perbankan syariah yang direkomendasikan Al-Qur'an dan Hadits, penelitian lanjutan direkomendasikan peneliti lain untuk mencari variabel independen tambahan yang tidak diteliti dalam penelitian ini dan mengidentifikasi kelompok populasi yang berbeda dari satu sama lain kota.

Kata kunci: Citra Merek, Minat Menabung, Pengetahuan, Lingkungan Sosial

INTRODUCTION

Islam teaches its adherents to fulfil their needs lawfully. According to Bawono (2014), consequently, the economy plays an essential role in solving the problem of human needs and the means of satisfying them to an unlimited extent. Indonesia presents excellent opportunities for Islamic financial institutions due to the country's diversity, the availability of various forms of financing, and its large Muslim population. Because Islamic economics is an activity carried out by corporate entities, it is unclear whether a Muslim obeys Allah's commands by prioritizing his health and not consuming high-quality, halal-certified products. This is also relevant to deposits in Islamic banks. Legal or not, established to fulfil commercial and non-commercial requirements by Sharia (Andri Soemitra, 2019). Furthermore, usury or blowing up a down payment at the time of reimbursement is against the Islamic guidelines of Ramallah, which is usually earned through "interest" on obligations (Marliyah et al., 2017). According to Yafiz Muhammad (2015), Islamic economics recognized as a scientific field, will no longer be mistaken for functioning as an objective interpretation of facts.

Muslims are becoming aware of usury banking due to the rise of Islamic financial literacy and the development of Islamic economics. Therefore, many commercial banks in Indonesia have started to open Sharia units, also called Sharia banks, which are Sharia subsidiaries with their banking system. 2017). According to Indratama & Artanti (2014), evidence of the gradual expansion of Islamic banking is the increasing number of Islamic branch offices in Indonesia. In Indonesia, Islamic banks, especially Islamic Rural Credit Banks (BPRS),

Sharia Business Units (UUS) and Islamic Commercial Banks (BUS) are experiencing positive developments until the end of 2021. Third-party funds (DPK) and disbursed financing (PYD) show that Islamic banks can fulfil their role as intermediaries. This can be seen from the total deposits of IDR 501.37 trillion each and the total PYD of 405.26 trillion (OJK, 2021).

According to world population review data, Indonesia will have the world's largest Muslim population in 2021, with

231 million Muslims, or 86.7% of the country's total population. As indicated by the existing market segments, there are significant opportunities to develop Islamic banking in Indonesia.

Social environment, brand image, and customer knowledge are just a few factors influencing their decision-making. According to Dalyono (2007), interest is not generated internally; but can be influenced by internal and external factors. Knowledge, talent, motivation, perception, and emotional factors are examples of internal factors that can increase or foster interest. External factors, such as family and social environment factors, can influence individual interests, which play a role in the surrounding environment. According to Roni Andespa (2017), this also aligns with this opinion.

According to Nurbaiti, Rahma, and Wulandari (2002), the most critical factor in determining customer satisfaction is the quality of service provided (Nurbaiti et al., 2021). According to Kotler, brand image is selecting, organizing, and understanding information input to build a meaningful image. Brand image has a significant impact on the progress of the organization. Corporate image can be positive or negative depending on how consumers who have used the product perceive it. Rokhmat Subagiyo's research in 2016 shows that the brand image of Islamic banks has a significant positive effect on public interest in using their products.

Phillip Kotler (2000) asserts that consumer knowledge influences behaviour patterns. Customers can process new information, make judgments and make decisions based on their level of knowledge. According to Ichwan & Nafik H.R. (2016), this basic understanding of financial management can later become a reference for managing one's personal, family, and business finances.

The intention to save in Islamic banks has been the subject of several studies, one of which (Rosyid & Saidiah, 2016) shows

that the variable knowledge of Islamic banking significantly influences the intention to save. Subsequent exploration (Rizal, 2020) shows that information impacts the purpose of saving in Islamic banks. In contrast, knowledge is a moderating variable in several studies. According to a study, Islamic endorsement and brand image do not affect a person's decision to become a customer of an Islamic bank (Handayani & Kurnianingsih, 2021).

People who actively participate in religious education institutions are called UIN students. The UINSU academic community is familiar with Sharia because Islamic education includes the science of fiqh and morality as the fundamental principles of Sharia banking. Most students study far from where they live, so they rely on remittances from their parents for their living expenses. As a result, students are familiar with banking. To meet the needs of students, one of the access is banking.

Notoatmodjo (2003) asserts that humans acquire knowledge by sensing particular objects, which produce knowledge. Eyes and ears make up the majority of humans. Education, both formal and informal, can provide knowledge. Therefore, one's education and knowledge are closely related. However, this study differs, where only the Faculty of Islamic Economics and Business at UINSU offers Islamic economics courses. As a result, their knowledge of operational systems and Islamic bank products is still relatively high compared to other faculties.

Meanwhile, other faculties need to fully understand Islamic banking, or their ignorance causes a negative perception of it. As a result, this affects the attitudes and motivation of students to save money in Islamic banks. This initial research also found that there were BSI cars that made it easier to walk to an ATM and open an account. There is also a temporary allegation that the selection was based on a lecturer's order to become BSI customers, and most Uinsu students were interested in

becoming customers served by BSI's car officers themselves because they were curious about something new in the form of bank services in the form of cars to facilitate access to BSI services. One of them was interviewed by Kak Dinda Mahendra, and initial observations revealed that she uses conventional banks because her family uses them and they are more popular. Also, despite all these initial observations, I found that very few students had BSI accounts, and some students did not have BSI accounts at all.

The influence of the social environment and brand image on saving intentions with the knowledge variable as a moderating variable is one of the exciting things that need to be studied in this study based on background explanations and theories as well as previous research. One of the studies presented (Handayani & Kurnianingsih, 2021) makes this research interesting because the people of UIN Sumut know a lot of knowledge, and the entire academic community is Muslim. It is still being determined whether these conditions will produce the same results from the research.

MATERIALS AND METHODS

MATERIALS

Brand Image

According to Hasugian (2015), a brand is an essential component marketers can use to promote products and services. Brand image is the same as a brand, namely the impression of a brand. Because brand means brand and image means impression, brand image is the brand image. According to Rulina (2017), the consumer perception of a brand is its image. This explanation encourages business people to continuously improve quality and build a positive brand image because buyers can see an item, evaluate its quantity and quality, and gain particular insights and satisfaction through brand image.

The expectation that service providers can be relied upon to deliver their promises is consumer trust. All customer knowledge and conclusions regarding the product, its features, and its benefits constitute customer trust. It has been stated that maintaining a long-term relationship of trusting customers is necessary between all business stakeholders. In an interaction or transaction, parties who do not know each other well build trust.

Social environment

According to Mujaddid & Nugroho (2019), the social environment includes all aspects of individual personality, including tolerance, education, cooperation, and attitudes. Socialization is learning and internalizing the provisions and models of individual behaviour required by habit and enculturation, namely how a person masters understanding and belief in an object. The environment is part of the influencer for individuals in forming human actions and character related to cultivating one's values and habits. People without upgrading from small (Gea, 2011). positive variance in fund balances because the actual transfer of funds is less than the budgeted amount. Meanwhile, the excess budget transfer funds are a suitable variant of the balancing funds anticipated by each region.

Knowledge

Gampu (2015) defines consumer knowledge as a collection of various types of information about certain goods or services that are owned. Information is stored in knowledge memory. Buyer information is the portion of absolute data that can be applied to a shopper's capabilities in a market. Knowledge of customers also impacts whether people use the services that provide those services and choose specific service models to meet their needs or wants. Efforts or ways of obtaining knowledge are also called methods of acquiring knowledge. Because it is sought correctly, the method must also be adequate to ensure that the information obtained is genuine and undeniable. The

truth in question is a truth that is reliable and precise.

Interest

Appropriate (Alhifni & Ortega, 2017). Interest is a form of attention, satisfaction, and connection of the soul to any object that can be recognized by focusing on existing skills in a particular field. According to research (Astuti & Mustikawati, 2013), a provision for using or buying services or goods is easier to remember. Interest is a person's mental perspective on what they learn from information (Mae, 2021). Edy Syahputra (2020) says interest can also be interpreted as the tendency of a person's soul to settle down and usually feel like it. Pursuing one's interests will provide pleasure and inner satisfaction, which can generate motivation. Unpleasant results will come from engaging in activities that do not match one's interests. According to Philip Kotler and Kevin Lane Keller, interest is influenced by knowledge, promotion, perception, lifestyle, work, economic situation, and self-concept. Individual interests are also influenced by psychological factors, which are influenced by trust factors, according to Philip Kotler and Kevin Lane Keller.

RESEARCH METHODS

The research strategy for this research is based on the collection of numerical data, which is called the quantitative approach. UIN North Sumatra became the location of this research. The data used comes from primary and secondary sources. Survey responses are the primary data source, while articles, journals, and the internet are secondary data sources. The research sample consisted of 100 respondents from a total of 26,323,000 students.

The questionnaire used for data collection was analyzed using the Partial Least Square (PLS) method derived from the Likert scale. The resulting econometric model is as follows:

$$Z = \beta 0 + \beta 1 X1 + \beta 2 X2 + \varepsilon \ldots\ldots\ldots (i)$$
$$Y = \beta 0 + \beta 1 X1 + \beta 2 X2 + Y1 + \varepsilon \ldots\ldots (ii)$$

Z represents knowledge, Y represents the interest in saving, and X1 and X2 represent social environment and brand image, respectively.

RESULTS AND DISCUSSION

An indicator is considered valid if the loading factor value exceeds 0.5. Convergent validity measures the validity indicator indicated by the loading factor value.

Tabel 1 Convergent Validity Value Results

	Outer Loadings
X1.1<- X1_Lingkungan sosial	0.720
X1.2<- X1_Lingkungan sosial	0.795
X1.3<- X1_Lingkungan sosial	0.691
X1.4<- X1_Lingkungan sosial	0.821
X2.1<- X2_Brand Image	0.907
X2.2<- X2_Brand Image	0.752
X2.3<- X2_Brand Image	0.867
X2.4<- X2_Brand Image	0.613
Y1.1<- Y	0.753
Y1.2<- Y	0.737
Y1.3<- Y	0.744
Y1.1<- Y	0.742
Z1.1<- Z_Pengetahuan	0.574
Z1.2<- Z_Pengetahuan	0.552
Z1.3<- Z_Pengetahuan	0.571
Z1.4<- Z_Pengetahuan	0.786
Z1.5<- Z_Pengetahuan	0.702
Z_Pengetahuan x X2_Brand Image <- Z_Pengetahuan x X2_Brand Image	1.000
Z_Pengetahuan x X2_Lingkungan sosial <- Z_Pengetahuan x X2_Lingkungan Sosial	1.000

The Convergent Loading factor for each construct indicator meets the criteria indicating validity. This study examined and analyzed the effect of brand image and social environment on saving intentions, with knowledge as a moderating variable.

Data was processed with SmartPLS, 2023 students at UIN Sumut.

Gambar 1 Inner Model Testing
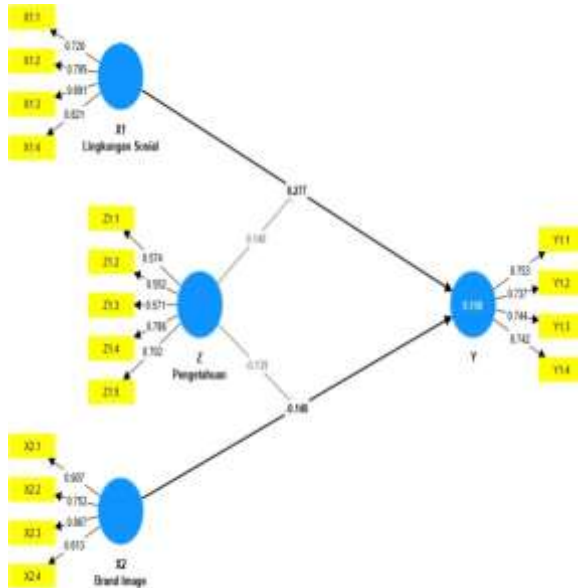
Tabel 2 Outer Loadings

Variabel	Item	Loading Factor	Ket
Lingkungan Sosial (X1)	X1.1	0.720	Valid
	X1.2	0.795	Valid
	X1.3	0.691	Valid
	X1.4	0.821	Valid
Brand Image (X2)	X2.1	0.907	Valid
	X2.2	0.752	Valid
	X2.3	0.867	Valid
	X2.4	0.613	Valid
Minat Menabung (Y)	Y1	0.753	Valid
	Y2	0.737	Valid
	Y3	0.744	Valid
	Y4	0.742	Valid
Pengetahuan (Z)	Z1	0.574	Valid
	Z2	0.552	Valid
	Z3	0.571	Valid
	Z4	0.786	Valid

Sumber: Data diolah dengan SmartPLS,2023

The Social Environment has an LF of 0.720 > 0.5, indicating that it can be used to measure social environment variables. The social environment variation will change by 0.720 * 0.720 = 51.8 per cent for each change in the social environment variable.

All variables and items that measure variables have an LF greater than 0.5 (valid)

Table 3
Composite Reliability and Average Variance Extracted

	Cronbach's Alpha	Composite Reliability (rho_a)	Composite Reliability (rho_c)	AVE
X1_Lingkungan Sosial	0,758	0.766	0.844	0.576
X2_Brand Image	0,829	0.879	0.869	0.629
Y	0,732	0.735	0.832	0.553
Z_Pengetahuan	0,703	0.726	0.776	0.414

Sumber: Data diolah dengan SmartPLS,2023

The Composite Reliability (CR) value of 0.844 or more for the social environment variable indicates that each item measuring the social environment is consistent and reliable. The AVE value of the social environment is 0.576, indicating that the satisfaction variable of 57.6% contains the variation in the measurement items X1.1—X1.4. The Composite Reliability value of the brand image, interest in saving, and knowledge are above > 0.5 (reliable). Reasonable convergent validity requirements are met because the AVE value is > 0.5.

The AVE value of all variables is > 0, indicating high convergent validity.

Tabel 4 Forsell Lacker

	X1_Lingkungan Sosial	X2_Brand Image	Y	Z_Pengetahuan
X1_Lingkungan Sosial	0.759			
X2_Brand Image	0.462	0.793		
Y	0.261	0.128	0.744	
Z_Pengetahuan	0.326	0.443	0.324	0.643

Sumber: Data diolah dengan SmartPLS,2023

AVE root for social environment correlation with other variables (0.759).

The value on the diagonal axis is the root of AVE. When the root of the AVE variable is greater than the correlation between variables, the discriminant validity of the correlation variable is fulfilled.

Evaluation of discriminant validity was successful overall

Tabel 5 Testing Mode Structural

	Sampul asli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik	Nilai P (P values)
X1 Lingkungan Sosial -> Y Minat Menabung	0.277	0.258	0.134	2.073	0.038
X2 Brand Image -> Y Minat Menabung	-0.148	-0.100	0.159	0.929	0.353
Z Pengetahuan -> Y Minat Menabung	0.269	0.343	0.145	1.853	0.064
Z Pengetahuan x X1 Lingkungan Sosial ->Y Minat Menabung	0.148	0.128	0.143	1.032	0.302
Z Pengetahuan x X2 Brand Image -> Y Minat Menabung	-0.139	-0.084	0.159	0.872	0.383

With the t statistic (2.073 > 1.96) or p-value (0.038 0.5), the social environment has a significant effect on the intention to save (0.277). Students' interest in saving will increase significantly with every change in the social environment.

The t statistic (0.929 > 1.96) and the p-value (0.353 0.5) show that brand image and intention to save are not significantly affected by it (-0.148). Students' interest in saving does not increase with changes in brand image.

t (1.853 1.96) and p-value (0.064 0.5) both show that knowledge does not affect the intention to save (0.269). Students' interest in saving does not increase with changes in knowledge.

statistics (1.032 > 1.96) or p-value (0.302 0.5), neither knowledge nor social environment has a significant effect on the intention to save (0.148). Students' interest in saving does not increase with changes in knowledge or social environment.

(0.872 > 1.96) or p-value (0.383 0.5), brand knowledge and image do not affect saving intention (-0.139). Students' interest in saving does not increase with changes in knowledge or brand image.

Table 6 Interval Konfiden 95% Path Coefficient

	Sampul asli (O)	Rata-rata sampel (M)	2.5%	97.5%
X1 Lingkungan Sosial -> Y Minat Menabung	0.277	0.258	-0.015	0.509
X2 Brand Image -> Y Minat Menabung	-0.148	-0.100	-0.392	0.243
Z Pengetahuan -> Y Minat Menabung	0.269	0.343	0.098	0.656
Z Pengetahuan x X1 Lingkungan Sosial ->Y Minat Menabung	0.148	0.128	-0.180	0.383
Z Pengetahuan x X2 Brand Image -> Y Minat Menabung	-0.139	-0.084	-0.359	0.261

The effect of the social environment on the intention to save ranged from (-0.015) to (0.509) within a 95 per cent confidence interval.

Students' interest in saving will increase to 0.509 when various activities, including outreach, improve the social environment.

Tabel 7 Mediation Testing

	Sampel asli (O)	Rata-rata sampel (M)	Standar deviasi (STDEV)	T statistik	Nilai P (P values)
X1.1<- X1 Lingkungan Sosial	0.720	0.649	0.249	2.891	0.004
X1.2<- X1 lingkungan Sosial	0.795	0.713	0.273	2.906	0.004
X1.3<- X1 Lingkungan Sosial	0.691	0.662	0.209	3.302	0.001
X1.4<- X1 Lingkungan Sosial	0.0821	0.760	0.243	3.373	0.001
X2.1<- X2 Brand Image	0.907	0.706	0.390	2.326	0.020
X2.2<- X2 Brand Image	0.752	0.617	0.381	1.972	0.049
X2.3<- X2 Brand Image	0.867	0.667	0.403	2.150	0.032
X2.4<- X2 Brand Image	0.613	0.545	0.383	1.599	0.110
Y1.1<- Y Minat Menabung	0.753	0.704	0.206	3.647	0.000
Y1.2<- Y Minat Menabung	0.737	0.685	0.237	3.111	0.002
Y1.3<- Y Minat Menabung	0.744	0.706	0.211	3.529	0.000
Y1.4<- Y Minat Menabung	0.742	0.700	0.185	4.010	0.000
Z1.1<- Z Pengetahuan	0.574	0.469	0.343	1.674	0.094
Z1.2<- Z Pengetahuan	0.552	0.448	0.342	1.614	0.107
Z1.3<- Z Pengetahuan	0.571	0.448	0.290	1.972	0.049
Z1.4<- Z Pengetahuan	0.786	0.689	0.242	3.244	0.001
Z1.5<- Z Pengetahuan	0.702	0.618	0.258	2.721	0.007
Z Pengaturan x X1 Lingkungan Sosial ->Z Pengetahuan x X1 Lingkungan Sosial	1.000	1.000	0.000	0.000	0.000
Z Pengaturan x X2 Brand Image-> Z Pengetahuan x X2 Brand Image	1.000	1.000	0.000	0.000	0.000

The t statistic (1,000 > 1.96) or the p-value (1,000 0.5) indicates knowledge of (1,000). Significant knowledge is a variable that mediates the indirect effect of the social environment on saving intentions.

Brand Picture affects the purpose of saving through information on (1.000) with a measurement of t (0.000 > 1.96) or p esteem (0.000 <0.5). Significant knowledge is a variable that mediates the indirect effect of the social environment on saving intentions.

Table 8 F Square

	f-square
X1_Lingkungan Sosial-> Y	0.059
X2_ Brand Image -> Y	0.017
Z_Pengetahuan->	0.065
Z_ Pengetahuan x X2_Brand Image -> Y	0.017
Z_ Pengetahuan x X1_Lingkungan Sosial-> Y	0.017

Hair et al. (2021), f-square (low 0.02), 0.15 (moderate), 0.35 (high) The social environment affects the level of structural brand image, namely moderate (f-square = 0.017).

Knowledge has a moderate effect on the environment and a moderate effect on the brand image (f squared = 0.065).

Table 9 R Square

	R-square	R-square adjusted
Y	0.158	0.114

Knowledge, social environment, and brand image impact 15.8% of the intention to save. In Hair et al., moderate effects are included.

Discussion

The Impact of Bank Image on North Sumatra UIN Student Interests in Sharia Savings

The Sig value of the Brand Image variable (X2) is 0.353 > 0.5. The t value is 0.929 > from t table 1.96, indicating that the hypothesis of the Brand Image variable (X2) on the interest in saving in Islamic banks at UIN Utara, Sumatran Students are accepted. In contrast, the Brand Image variable hypothesis (H1) is rejected. This shows that the Brand Image variable does not affect the interest in saving at Islamic banks in UIN North Sumatra students. Marketers can use the brand image to introduce and promote products so that consumers know and trust them. According to Siagian and Cahyono (2014), trust is one party's belief in the intentions and actions of another party. The consumer's expectation that a service provider can be relied upon to deliver on his promises is known as consumer trust. The findings of this study are relevant to Rohmaniah's research (2019) which found that customers' interest in saving at Islamic banks was not influenced by brand image.

The Influence of the Social Environment on the Interest of UIN North Sumatra Students in Islamic Bank Savings

The Sig value of the social environment variable (X1) is 0.038 0.5, and the t value is 2.073, based on the results of testing the hypothesis that the social environment variable (X1) influences the interest of UIN North Sumatra students to save in Islamic banks. > t table 1.96 shows that H1 is accepted and H0 is rejected. This shows that social and environmental factors influence students' interest in saving in Islamic banks. According to Mujaddid and Nugroho (2019), the social environment includes everything related to individual personality, including attitudes, psychology, tolerance, cooperation, and education. The findings of this study are relevant to Rohmaniah's 2019 research which found that the social environment of customers influences the intention to save in Islamic banks.

Knowledge and Interest of UIN Sumut Students in Saving in Islamic Banks The results of testing the hypothesis variable Knowledge (Z) on the interest in saving in Islamic banks in North Sumatra UIN students show that H0 is accepted and H1 is accepted and rejected. This shows that the knowledge variable does not affect the interest in saving in Islamic banks in UIN

North Sumatra students. Knowledge of Islamic banks significantly affects student attitudes toward the products offered. Knowledge is what you do with attitudes that influence your interests. Customers are more likely to deposit money in Islamic banks if they are familiar with them. Cause knowledge is not affected by this research. First, most students at UIN Sumatra Utara do not know about Islamic banking, and some students still need to learn about the terms, products, and contracts related to Islamic banking. Second, Islamic banks can be used for various transactions, such as tuition/UKT payments, online shopping, savings, distribution of scholarships, and money transfers, because most respondents are students.

The Influence of the Social Environment on the Interests of UIN North Sumatra Students to Save in Islamic Banks Moderated by Knowledge

Given the consequences of the speculation test above, information can direct the impact of the social climate on individual income in saving at Islamic Banks at UIN North Sumatra students. Greater than or equal to 0.302, and the calculated t value is greater than or equal to 1.032 from t table 1.96. According to these findings, the information variable is thought to be in a quasi-equilibrium state, or semi-control, where the social climate influences the goal of saving. However, the information does not directly influence it. This shows that the level of knowledge possessed by individuals and students is inversely proportional to the level of interest in saving. The findings of this study, which found that students' social environment had a significant and negative effect on their interest in saving at a bank, are supported by research (Rokhani & Nurkhin, 2021).

After being moderated by knowledge, the influence of brand image on UIN Sumut students' interest in saving in Islamic banks.

The knowledge hypothesis does not moderate the effect of brand image on the intention to save at Islamic banks of UIN Sumut students accepted with a Sig variable value of 0.383 > 0.05, and t count 0.872 from t table 1.96. Knowledge can increase the effect of brand image on the intention of UIN Sumut students to save in Islamic banks, according to acceptance of knowledge as a moderating variable. This hypothesis proposes that the knowledge variable is a type of predictor moderation where knowledge does not significantly impact saving intentions but moderates the impact of brand image on saving intentions. This shows that deposit interest stays the same no matter how famous a customer or a bank's brand is. According to Nasrullah (2015), this can be explained by the fact that Indonesian people have yet to adopt religion and tend to prioritize wants over needs. An example is students who choose conventional banks so that their assets can continue to increase. Conventional bank interest is high enough to make it more attractive even though the bank is not Islamic or Islamic-based. The findings of this study are supported by Ajeng Lestari's research on the Bandungan Regency Community with the title "The Influence of E-Word of Mouth, Brand Image, and Knowledge on Interest in Becoming a Customer of Islamic Banks with Knowledge as a Moderation Variable". Knowledge as a moderating variable cannot strengthen the brand image variable on interest.

CONCLUSION

Based on the findings and discussion, the social environment influences the intention to save with Islamic banks, but Brand Image has no effect. Meanwhile, the information balance variable can direct the influence of the social climate on the purpose of saving in Islamic banks but does not direct the influence of the brand picture on the purpose of saving in Islamic banks. By the study's recommendations, students are expected to care more about information and brands related to the

Islamic banking industry, especially the Muslim community. So that additional researchers can look for additional independent variables, such as diverse populations from other cities, which have not been studied in this study, and so that they can switch to Islamic bank products, as suggested by the Al-Qur'an and Hadith.

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