

THE INFLUENCE OF RELIGIUSITY, KNOWLEDGE, AND PROFIT SHARING ON STUDENTS' PREFERENCE ON ISLAMIC BANK

PENGARUH RELIGIUSITAS, PENGETAHUAN DAN NILAI BAGI HASIL TERHADAP MINAT MAHASISWA UNTUK MENJADI NASABAH BANK SYARIAH

Kameilina Lora Palik Padang^{1a}, Junaidi Junaidi², Antong Antong³

^{1a}Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Palopo, Jl. Jend. Sudirman Km 2.2, Kota Palopo, Sulawesi Selatan 91911, e-mail: kameilinalora@gmail.com

²Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Palopo, Jl. Jend. Sudirman Km 2.2, Kota Palopo, Sulawesi Selatan 91911

³Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Palopo, Jl. Jend. Sudirman Km 2.2, Kota Palopo, Sulawesi Selatan 91911

ABSTRACT

The low of Islamic bank market share in Indonesia need to uncover which factors to influence consumers' behaviours and how communication and interaction among Islamic bank and Muslim. This study aims to determine the influence of religion, knowledge and profit sharing on students' interest in saving in Islamic banks. The population in this study were students at Palopo City University. The number of questionnaires processed in this study were 100 respondents. Structural equation modelling (SEM) was used to examine research hypotheses by AMOS and SPSS software. The results of this study indicate that religiosity has a positive effect on student interest, knowledge has a positive effect on student interest, while profit sharing also has a positive effect on student interest in saving at Islamic banks. It implies Islamic bank managers and regulators need promote the main goals of Islamic bank and systems, which also offers regulations and invite students as agent of change to provide insight among Muslim bank consumers.

Key words: Knowledge, Religiosity, Profit Sharing, Student Interest.

ABSTRAK

Rendahnya pangsa pasar bank Syariah dibandingkan bank konvensional memerlukan sebuah kajian perilaku masyarakat Muslim terhadap bank Syariah dan faktor yang mempengaruhi untuk menjadi nasabah bank Syariah. Penelitian ini bertujuan untuk mengetahui pengaruh religiusitas, pengetahuan dan bagi hasil terhadap minat mahasiswa menabung di bank Syariah. Populasi dalam penelitian ini adalah mahasiswa-mahasiswa yang ada di universitas kota palopo. Jumlah kuesioner yang diolah dalam penelitian ini sebanyak 100 responden. Untuk menguji hipotesis, peneliti menggunakan pendekatan *structural equation modelling* (SEM) dengan menggunakan perangkat lunak AMOS. Hasil penelitian ini menunjukkan religiusitas berpengaruh positif terhadap minat mahasiswa, pengetahuan berpengaruh positif terhadap minat mahasiswa, sedangkan bagi hasil juga berpengaruh positif terhadap minat mahasiswa untuk menabung di bank Syariah. Fenomena ini memerlukan perhatian khusus dari pimpinan bank Syariah dan pembuat Keputusan seperti pemerintah dan dewan Syariah Nasional (DSN) untuk membuat aturan yang jelas mengenai produk bank Syariah dan juga meningkatkan literasi keuangan Masyarakat Muslim tentang bank Syariah

Kata kunci: Bagi Hasil, Minat Mahasiswa, Pengetahuan, Religiusitas.

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INTRODUCTION

The development of banking in Indonesia is currently very rapid which is marked by the emergence of competition between each bank, both Islamic banks and conventional banks. Which has the function of raising funds and channeling these funds back to the community. The history of the existence of this Islamic bank in the Indonesian banking system has actually been developed since 1992 marked by the establishment of bank muamalat, and in line with the enactment of Law No. 7 of 1992 concerning Banking (Hasanah, 2019). The development of Islamic banking in Indonesia is intensively supported by the BI Institute, the National Sharia Council-Indonesian Ulema Council (DSN-MUI) and the Sharia Accounting Committee-Indonesian Association of Accountants (KAS-IAI).

Islamic banking is a bank that carries out its business activities according to Islamic principles. The principle of Islamic banking is profit sharing. Where profit sharing in Islamic banking is a special feature offered by Islamic banks to the public and also in Islamic rules relating to the distribution of business results must be determined in advance at the beginning of the contract (Putri & Junaidi, 2022). Islamic banks provide loan offers with a profit sharing system where agreements or joint ties are carried out in carrying out business activities.

In Indonesia, the majority of people are Muslim, but they are less interested in saving in Islamic banks, but saving in conventional banks, which clearly do not follow Islamic principles. Which makes it difficult for Islamic banks to balance conventional banks which have many customers. Compared to England, Islamic

banks are in great demand from various groups and also the majority of their customers are non-Muslims because they think that saving in Islamic banks is the right thing because they follow religious teachings. In Indonesia, the market share of Islamic banking assets in September 2020 increased to 6.24% compared to 2015 which was 4.87%. however, when compared to conventional banks, namely 93.12%, the market share of Islamic banks in Indonesia is still very low.

The presence of Islamic banks in Indonesia is relatively new, so that people, especially students, want to find out more about Islamic banks and Islamic developments in Indonesia as a measure of the success of the existence of Islamic economics (Hafid & Fahrullah, 2023; Junaidi, 2015). Knowledge of Islamic banks is something that can encourage someone to save in Islamic banks, especially for students who study Islamic accounting. According to Rokhani, Nurkhin (2021) One way to increase public understanding is to incorporate Islamic finance into the higher education curriculum where students know and will become users of Islamic financial products, and are also expected to be able to understand society related to Islamic finance.

The results of Triuspitorini's research, Fifi Afyanti (2020) show that religiosity affects the intention to save in Islamic banking by 12.3%. Meanwhile, religiosity is proxied by commitment and personality. Meanwhile, research conducted by Rakhmah, Silvia Miftakur, & Sri Wahyuni (2016) shows that there is a significant influence on students' perceptions of Islamic banking variables on the interest in saving money in Islamic banking students. Research conducted by Junaidi et al. (2022) shows that profit and loss sharing greatly influences consumer

interest. So that researchers want to examine the influence of religiosity, knowledge and profit sharing on the interest of students, especially university students in the city of Palopo, to save in Islamic banks by added new context (e.g., Islamic financial literacy and knowledge).

MATERIAL & METHODS

Religiosity

Based on the terms religiosity and religiosity, the concept of religiosity often appears. According to Mulyana, et al (2019) defines religiosity as the depth of one's appreciation and belief in the existence of God the Creator which is realized by someone by forcing orders and avoiding prohibitions with sincerity of heart and soul. Religiosity itself is a person's understanding of a belief in religion so that it encourages certain behaviors in interest and decision making. Therefore, everyone must have an understanding of religiosity in order to have a purpose in life. Religiosity in Islam is complying with all applicable regulations in Islamic sharia or its laws as stated in the Qur'an, hadith and the agreement of the scholars. Nurcahaya et al. (2022) and Junaidi et al. (2022) adds that religiosity increases the perception of people who believe that saving in Islamic banks is an alternative to obedience to God. Kapriani (2014) explains the values of religiosity which have an impact on decision making in choosing Islamic banking by strengthening psychological factors in terms of the religiosity aspects of its customers.

Knowledge

Knowledge is the result of knowing from humans who can only answer the question what something is. This occurs when a person has felt a certain object. These senses are the sense of smell, sight, hearing, taste and touch. Some knowledge is also obtained from the eyes and ears. Knowledge is information that someone knows or is aware of. Knowledge is information that has been processed and

organized to gain understanding, accumulated learning and experience so that it can be applied to business problems/processes certain.

Knowledge is also interpreted as a symptom that is encountered and obtained by humans through reasoning observations. When a person uses his mind to recognize a certain event that has never been experienced before it can bring forth a Knowledge. Basically knowledge has the ability to predict/estimate something as a result of recognizing a shape/pattern. Data and Information can sometimes confuse someone, so it is knowledge that directs action. According to Philip Khotler (Rosyid and Halimatu) the behavior of each student is influenced by their knowledge. With the level of knowledge possessed by students, they can process new information, make judgments and make decisions. In dealing with product/service offerings, the information that students have about products/services will influence buying behavior products/services provided by Islamic banking.

Profit sharing

According to Wahab (2016) profit sharing in the Islamic banking system is a special feature offered to the public, and in sharia rules relating to the distribution of business results must be determined in advance at the beginning of the contract or contract. The profit sharing system is a system where agreements or joint bonds are carried out in carrying out business activities. The profit sharing system is a form of profit sharing that will be obtained by the customer as the owner of capital with the bank as the manager of the customer's deposited capital. The principle of profit sharing is a general characteristic and basic foundation for the operational activities of Islamic banking as a whole, whereby Islamic banks based on mudharabah make the bank a partner for customers or borrowers.

Research Methods

Source of data in this research is primary data. The primary data used in this study were obtained from distributing questionnaires. The population selected for this study were students from universities in the city of Palopo. Respondents were given a number of statements and then asked to respond with their own statements. Furthermore, respondents were asked to fill out a questionnaire using an anonymous system. This approach aims to avoid potential bias during the data collection process. The research method used is a quantitative method and analyzed using a structural equation model (SEM) approach using AMOS software.

The dependent variable is a variable that is influenced by external factors. The dependent variable in this case is the student's interest in saving at an Islamic bank. While the independent variables are variables that affect the dependent variable. The independent variables in this case are religiosity, knowledge, and profit sharing. All variables are measured using a Likert scale with 5 (five) alternative answers. Here are the specifications: 1) Strongly Disagree; 2) Disagree; 3) Neutral; 4) Agree; 5) Totally Agree.

RESULTS AND DISCUSSION

The Respondent Demographics

Primary data was obtained directly by distributing questionnaires to 100 respondents, namely students in the city of Palopo. Table 1 provides an overview of the demographic information obtained from the respondents.

Table 1. Respondent demographics

Demographic Items	Frequency	Percentage (%)
Gender		
Male	289	43.9
Female	369	56.1
Age		
Under 17 years old	180	27.4
Over 17 years old	190	28.9
Time period of using		

Demographic Items	Frequency	Percentage (%)
Below 3 years	121	18.4
3~5 years	155	23.6
Over 5 years	190	28.9

Table 1 shown that There were 658 valid responses from a total of 670 collected samples, indicating a completion rate of 98.20 %. Table 1 shows the respondent demographics. The highest percentage of demographic percentage indicated that most respondents were female, over 17 years old, and participant who have used Islamic bank over 5 years.

Test Measurement Model

Table 2. Measurement results

Constructs	Factor Loading	CR	AVE	Cronbach's
Religiosity		0.895	0.589	0.767
RL1	0.753			
RL2	0.817			
RL3	0.857			
RL4	0.787			
RL5	0.707			
RL6	0.777			
Knowledge		0.905	0.657	0.811
KN1	0.818			
KN2	0.797			
KN3	0.835			
KN4	0.795			
KN5	0.756			
Profit-sharing		0.917	0.582	0.763
PS1	0.809			
PS2	0.909			
PS3	0.846			
PS4	0.641			
Preference		0.910	0.670	0.819
PF1	0.717			
PF2	0.872			
PF3	0.815			
PF4	0.831			
PF5	0.743			
PF6	0.787			
PF7	0.750			

This study conducted the measurement model by adopting the AMOS software with maximum likelihood estimation. The model fit showed how well a CFA model reproduces the covariance matrix of the observed variables. The measurement model showed an adequate fit (Anderson and Gerbing, 1988; Bagozzi and Yi, 1988; Gefen et al., 2000): $\chi^2/df = 1.802$, goodness-of-fit index (GFI) = 0.810, comparative fit index (CFI) = 0.921 and

root mean square error of approximation (RMSEA) = 0.063. Table 2 shows the the composite reliabilities (CR) and average of variance extracted (AVE) for each construct are above 0.895 and 0.589, demonstrating a reasonable degree of internal consistency between measurement items and their corresponding constructs. as well as the Cronbach's α for all constructs were larger than 0.767 indicating a good reliability for all measurement items, constructs, and convergent validity (Anderson and Gerbing, 1988). Evidence of discriminant validity exists when the square root of AVE in each construct exceeds the coefficients representing its correlation with other constructs (Fornell and Larcker, 1981).

Test of the Structural Model

The next step is to determine the suitability of the empirical data and the structural model, measured using the Goodness of fit (GOF) criteria. According to Hair et al. (2018), the goodness of fit is used to identify the adequacy of the specified model in producing a covariance matrix between each indicator. The structural fit test results of the model in Table 3 show that this technique has a relative value that meets the goodness of fit; hence it can be continued in the hypothesis testing stage.

Religiosity effect to attitude

The first hypothesis examines the relationship between religiosity and interest. The results of testing the first hypothesis show that religiosity has a positive relationship and significant effect on student interest with a coefficient value of 0.254, so the first hypothesis is accepted.

Religiosity effect to students' knowledge

The second hypothesis examines the relationship between knowledge and interest. t indicates that the coefficient value of 0.163 is significant at a p-value of 0.049, meaning that the second hypothesis indicates that knowledge has a positive effect on interest, so the third hypothesis is accepted.

Students' attitude to IB preference

The third hypothesis examines the relationship between interest and choice. Shows that interest has a positive relationship and has a significant effect on choice with a coefficient value of 0.111, so the third hypothesis is accepted.

Students' materialism to IB preference

The fourth hypothesis shows a significant coefficient of 0.275 at a p-value of 0.001, meaning that the fourth hypothesis shows that profit sharing has a positive effect on choice. Then the fourth hypothesis is accepted.

Table 3. Proposed model results

Hypotheses	Symbol	Path	Coefficients	Test results
H1	γ_{21}	Religiosity → Attitude	0.254**	Supported
H2	γ_{11}	Knowledge → Attitude	0.049*	Supported
H3	β_{21}	Attitude → Preference	0.111**	Supported
H4	β_{31}	Materialism → Preference	0.275**	Supported

Note: Significant at *: $p < 0.05$, **: $p < 0.01$, ***: $p < 0.001$

The Influence of Religius on Students' Interest in Becoming Sharia Bank Customers

Therefore, the higher the number of consumers that know Islamic banking products are free of usury (interest), the greater their usability motivation. This explanation indicates that consumer perceptions of Islamic banking savings are more directed to religion, namely free of usury and other illicit activities, such as Wadiah savings and the whole system. These results are in accordance with the research by Mauludin & Pinatih (2021), which stated that perception has a significant positive effect on motivation.

The Influence of Knowledge on Students' Interest in Becoming Sharia Bank Customers

The magnitude of the benefits obtained from using Islamic banking products and the lack of usury encourages consumers, especially Muslims, to use these products. Furthermore, it benefits consumers looking for Islamic products following religious guidance. This finding is in accordance with the research by Childers et al. (2001) which examined

utilitarian motivation and the ideal self-concept. The results also indicate that consumers prefer an increase in Islamic banking products because it adds to the Islamic image. Consumers tend to increase their intention to use Islamic banking products continuously because it helps them to stay away from usury and other unlawful activities as devoted Muslims. In addition, when consumers have a high match between their ideal self-concept as Muslims and Wadiah BSI savings, it helps them to explore religious knowledge. Other findings show that knowledge influences trust, positively influencing students' intentions to use. The two theories that were collaborated in this study, namely functional attitude and self-concept, produced significant positive results.

In fulfilling banking facilities, the Wadiah savings is usually introduced to friends and relatives after a few months of usage. This is in line with the research by Nurajijah and Handayani (2022) and Junaidi *et al.* (2022), which indicated a significant positive relationship between the ideal self and purchase intention. The availability of functional attributes in Islamic banking products encourages consumers' sustainability intentions to use them for more than six months.

The Influence of Profit Sharing Value on Students' Interest in Becoming Sharia Bank Customers

This research explains that when a product has rich functions, consumers can obtain a greater hedonic and utilitarian value, encouraging their sustainable intention to use Barqiah & Marsasi (2022). Functional benefits of religious guidelines are waqf, infaq, zakat, qurban calculators, etc. This explanation is in line with the research by voss *et al.* (2018), which shows that the higher the utilitarian dimension, the greater the intention. Consumers feel safe using Islamic banking products due to their privacy and religion, which is under sharia law. Furthermore, they increasingly take advantage of Islamic banking products through online banking due to the

characteristics of the internet that do not require physical interaction. Ashraf *et al.* (2015) stated that easier access to information increases consumer trust and continuous use of the product. They also become influencers by recommending Islamic banking products to friends and relatives. This finding is in line with previous research by Jamaludin (2013), which showed a significant positive relationship between trust and intention to use. Zielke (2022) stated that higher perceptions result in lower intentions. The research revealed that when consumers have good knowledge, their perception of risk is reduced, with an increase in intentions and vice versa. This is achieved by proving the existence of usury-free Islamic banking products, responding to complaints, and making good realizations, which increases consumer intentions to use Islamic banking products.

This research will help Indonesian Islamic banks to determine the factors that can influence utilitarian motivation and ideal self-concept of students' intentions to use these financial institutions. Islamic banking products have become a public need, especially for students today, therefore it is important to know student perceptions to increase motivation and benefits by using direct and open questions on social media. Another way to create awareness is through third parties, such as institutions, and the use of influencers, including Deryansha Azhary, kasisolusi podcaster. Consumers who have found the benefits needed in Islamic banking products have not must have characteristics in accordance with sharia.

CONCLUSION

This study aims to examine the influence of religion, knowledge and profit sharing on students' interest in saving in Islamic banks. The results obtained through the identification of student interests relate to their characteristics as Muslims in using Islamic banking products.

Factors that influence student intentions are utilitarian motivation, ideal self-image, and beliefs. Furthermore, perception influences utilitarian motivation, which influences ideal self-image. Other findings show that student perceptions have a positive effect.

However, further research should incorporate compatible theories, such as planned behavior and self-determination. TPB theory leads to student behavior that influences intentions, such as motivation. In contrast, in self-determination theory, self-concept is more directed to intrinsic and extrinsic motivation. Furthermore, due to the limitations of this study such as the number of respondents, further research needs to target a wider circle of students by distributing online and offline questionnaires throughout Indonesia using Islamic banking products. The hypothesis that is not significant in this study can be corrected by replacing the object with Sukuk, as a syar'i way of investing because many students think that Islamic banking products cannot generate profits. Subjects can also be changed to generation Z because they know more about investing and can change attachments. This study critically examines utilitarian motivation to determine the ability of ideal self-concept in increasing the intention to use. Subsequent research can replace these variables with extrinsic & intrinsic motivation and self-alignment that encourage the use of Islamic banking products. The self-alignment variable is more directed at the correlation between perceived products and services.

All students in Indonesia need to be able to use Islamic banking products through various collaborative activities between large banks and Islamic banks small organizations, such as between the Umrah travel agency and Arminareka Perdana. The Arminareka Perdana Company is a place where prospective pilgrims can save money in a virtual account created through an Islamic banking product for Umrah or Hajj

expenses. This explanation is very helpful for marketers to determine the right marketing strategy that must be designed according to sharia to increase collaboration with agencies, facilities and infrastructure in the use of sharia banking products, such as m-banking applications. Another thing that is less important is adjusting the target to be aimed at, moreover the ta'lim majlis who are familiar with sharia banking follow the sharia system, followed by other conveniences.

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