

THE INFLUENCE OF RELIGIUS, BANK PRODUCTS AND IMAGE ON CUSTOMERS' DECISIONS TO SAVE AT BPRS AMANAH INSAN CITA

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Abstract: *This research aims to determine the influence of religiosity, products and bank image on customer decisions at BPRS Amanah Insan Cita. This type of research is quantitative research. The sampling technique in this research was a purposive sampling technique using saturated samples where the total sampling was determined by customers at BPRS Amanah Insan Cita, totaling 32 customers. The reason for using the entire population as a sample is because it represents the entire population because if the population is less than 100, then the entire research sample is used, therefore the researcher took 32 samples taken from all customers. The variables in this study are divided into independent variables (X) and dependent variables (Y). Independent variables include religiosity (X1), product (X2) and company image (X3), while the dependent variable is the decision to save (Y). The research results show that there is a partial influence of religiosity, products and bank image on customer decisions at BPRS Amanah Insan Cita. This can be seen from the results of the t test on each variable where the significant value is <0.05, thus the hypothesis states that the effect is positive and significant.*

Keywords: *Religiosity, Products, Company Image, Customer Decisions*

1. INTRODUCTION

Islam is a religion that provides guidance on every aspect of human life, both the relationship with God (worship) and relationships between humans, including the rules for muamalah. In Islamic rules, it is mandatory for a Muslim to avoid the practice of usury in muamalah activities. This obligation has been stated clearly in Surah Al-Baqarah verse 275:

لَّذِينَ يَأْكُلُونَ الرِّبَا لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ الَّذِي يَتَخَبَّطُهُ الشَّيْطَانُ مِنَ الْمَسِّ ذَلِكَ بِأَنَّهُمْ قَالُوا إِنَّمَا الْبَيْعُ مِثْلُ الرِّبَا وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا فَمَنْ جَاءَهُ مَوْعِظَةٌ مِنْ رَبِّهِ فَانْتَهَى فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَئِكَ أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

It means "People who consume usury cannot stand but stand like someone who has been possessed by a demon because they are crazy. This is because they say that buying and selling is the same as usury. Even though Allah has permitted buying and selling and prohibited usury. Whoever receives a warning from his Lord, then stops, then what he has previously obtained becomes his and his business (is up to) Allah. Whoever repeats it, then they are the inhabitants of hell, they will remain there forever."

This verse explains that Allah SWT prohibits the practice of usury and allows the practice of buying and selling, therefore Allah SWT requires His servants to abandon the usury system (Arini, 2019). In an effort to avoid the usury system, as reported on the OJK online page, on 22 – 25 August 1990, the Indonesian Ulema Council (MUI) held the IV MUI National Conference which agreed to form an MUI Banking Team in order to establish an Islamic bank in Indonesia. Then on November 1 1991, from the efforts of the MUI Banking Team, the First Sharia Bank in Indonesia was formed, namely Bank Muamalat, which officially started its

operational activities in May 1992.

Regulations regarding the practice of sharia financial institutions based on sharia principles in Indonesia were first outlined in Law number 7 of 1992 which allows banks and financial institutions to carry out management based on the principle of profit sharing. Then regulations were issued again more firmly through Law number 10 of 1998 which stated the differences between banks in terms of their management, namely conventional banks and Sharia Banks or in other words conventional financial institutions and Sharia financial institutions (Hamdani, 2021). The latest regulations regarding sharia financial institutions are Law no. 21 of 2008 which discusses the general operations of sharia financial institutions, such as governance, principles, types and business activities and other matters. After these regulations came into effect, Islamic financial institutions in Indonesia began to grow.

Table 1.

**Growth of Sharia Financial Institutions in Indonesia
(In trillion Rupiah)**

Indicator	June 2020	June 2021	June 2022
Asset	444.43	499.34	545.39
Funding Provided	303.54	342.81	377.53
Third-party funds	348.8	394.72	430.21

Source: OJK Sharia Banking Snapshot and processed by the author in 2023

Based on table 1, it can be seen that the growth of Sharia Financial Institution assets in the last three years has increased, in 2020 it was recorded at IDR 444.43 trillion, in 2021 it was recorded at IDR 499.34 trillion and in 2023 it was recorded at IDR 545.39 trillion. The financing distributed also increased year-on-year (yoy) at 10.13% as of June 2020, from IDR 342.81 trillion in June 2021 to IDR 377.53 trillion in June 2022. The largest distribution of financing was consumer financing 45, 02%, then working capital 31.6% and investment 23.38%, with the main financing sector focused on the household sector. Third party funds (DPK) from existing Sharia Financial Institutions also experienced a yoy increase of 8.99% as of June 2022, from IDR 394.72 trillion in June 2021 to IDR 430.21 trillion in June 2022. The largest placement of TPF was in deposits amounting to 53.3% then savings at 31.9% followed by current accounts at 14.77%.

Unfortunately, the growth of Sharia Financial Institutions in Indonesia has not been matched by significant growth in the market share of sharia banking over national banking. The market share of Sharia Financial Institutions as of June 2022 only touched 6.18%, compared to 93.82% for the conventional market share that dominates national banking (OJK, 2023). Sabil, as director of regional supervision of the Financial Services Authority (OJK), stated that the low market share of Sharia Financial Institutions compared to conventional ones is because many people still choose to use conventional banking compared to Sharia Financial Institutions, so this is one form of low public interest in Sharia Financial Institutions (Iranati, 2017).

Customer decisions in relation to Sharia Financial Institutions are people's decisions in choosing Sharia Financial Institutions as their choice of banking services. There are several things that influence a customer's decision to save. Looking at the results of previous research, one of the factors is religiosity. Religiosity is a condition in humans that provides encouragement to behave in accordance with obedience to their religion (Jaya, 2020).

Research conducted by Kartika et al. (2019) proves that religiosity is in fact one of the influencing factors on people's interest in saving. This research is also in line with Khoiriah (2021) who explains that religiosity influences consumers in choosing sharia banking products. However, these two results contradict the results obtained by Lathiifa (2018) who stated that the religiosity factor does not appear to be the strongest influence on consumer interest in using sharia financial institution products.

Apart from religiosity, things that have an influence on a customer's decision to choose a sharia financial institution are the products and image of the sharia financial institution itself. A product is anything that can be offered to a market for attention, purchase, use or consumption and that can satisfy a want or need. Meanwhile, image is defined as a combination of information possessed by consumers which is then used to identify a product or group of sellers, as well as to differentiate a product from its competitors (Nikmah, 2019). From this definition, it can be interpreted that the image of a sharia financial institution is a form of image or 'image' that is formed from a combination of information that is in the minds of consumers or the public when considering sharia financial institutions.

Kartika et al. (2019) and Khotimah (2018) revealed that the image of sharia financial institutions is not a significant influence on people's decisions to save in sharia financial institutions. These results actually differ from research by Nikmah (2019) and Pratiwi and Soesanto (2016) which stated that Islamic financial institutions as companies actually have a significant influence on people's decisions to save. This research uses the Sharia Bank image variable which is also used by Pratiwi and Soesanto (2016), as well as the religiosity variable which is also used by Kartika et al. (2020) to measure interest in saving through Islamic banks. Apart from these similarities, there are differences between the research conducted and the previous one. The difference in the research lies in the addition of the religiosity variable which was not used by Pratiwi and Soesanto (2016). The addition of the religiosity variable was carried out because with religiosity a person will tend to choose to use products that are in accordance with the teachings of their religion.

In this context, one way is to choose savings products that are free from ribawi practices, where these savings products can be found at sharia financial institutions such as BPRS Amanah Insan Cita. Apart from that, the target respondents also differentiate this research from research conducted by Kartika et al. (2020) and Pratiwi and Soesanto (2016). Sharia banks themselves are included in the strategy formulation of the "Indonesian Sharia Economic Masterplan 2019-2024" which was initiated by the Sharia Economic and Financial Committee (KNEKS) with the aim of making Indonesia a leading sharia economic and financial center in the world. In order to achieve this goal, one way that can be done is to increase public interest in the services and products of Sharia Financial Institutions.

This research was conducted at BPRS Amanah Insan Cita because customers at BPRS Amanah Insan Cita were considered to be economically active in saving. Based on this background, seeing the growth of sharia financial institutions such as BPR in terms of assets, third party funds and financing disbursed but not followed by the large market share of sharia financial institutions, indicating that the public's still small decision on sharia financial institutions, this research was conducted in order to find out the things that influence the decision to save at BPRS Amanah Insan Cita, namely through the variables of religiosity, product and company image

2. LITERATURE REVIEW

A. Religiosity

Religiosity is a crucial factor and influences customer or consumer behavior (Arini, 2019). This relates to customers' decisions in deciding to purchase a product that is related to their religious knowledge or faith. By nature, humans recognize the existence of God, with this existence humans have a tendency to submit and obey the teachings and decrees that originate from God.

When individuals have properly and correctly understood and explored and implemented the elements of the religion they believe in, then the teachings and provisions of that religion will influence every aspect of their life (Jaya, 2020). According to Arini (2019), a number of aspects can influence religiosity, namely education, experience, intellectuals, and also life. There are several other terms for religion, including religi, religion (English), religie (Dutch), religio/relegare (Latin), and Deen (Arabic). The words religion (English) and religie (Dutch) come from the parent word of the two languages, namely the Latin "religio" from the root word "relegare" which means to bind. From this term religion emerges what is called religiosity. According to Adimarwan in Kartika et al. (2019) religiosity is a form of religious aspect that individuals have internalized in their hearts. The meaning of religiosity is described in several aspects that must be fulfilled as instructions on how to live life correctly so that humans can achieve happiness, both in this world and the hereafter. Islam is a way of life that can guide all aspects of human life with aqidah, sharia and morals.

B. Product

Kotler and Keller in (Iranati, 2017) define a product as something that can be offered to the market to satisfy a want or need, including physical goods, services, experiences, events, people, places, property, organizations, information and ideas. According to Kartika et al. (2019) a product is anything that can be offered to the market for attention, purchase, use or consumption and that can satisfy a want or need. Another concept of a product is anything that can be offered to the market to satisfy consumer desires (Jaya, 2020).

Product is one of the important things in choosing a product. Consumers want the best product quality when making purchasing decisions. Product is the most important factor for selecting each brand or model, especially in a market environment where there is intense competition and competitive pricing.

According to Kotler and Armstrong in Nikmah (2019), product indicators consist of:

1. Product diversity (product variety)
2. Product quality (quality)
3. Product design (design)
4. Product characteristics (features)
5. Product brand (brand name)
6. Product packaging (packaging)
7. Service level (service)
8. Warranty
9. Product size (size)
10. Returns

In designing a market or product, a marketer must think through five product levels, namely Pratiwi and Soesanto (2016):

1. Basic benefits are the basic services/benefits that are actually purchased by a customer.
2. The genetic product is the basic version of the product.

3. The expected product is a collection of attributes and conditions that are generally expected when purchasing the item.
4. A better or expanded product is one that provides additional services and benefits to differentiate it from the offerings of other companies (competitors).
5. Potential products are all extensions of the transformation that this product may experience in the future

C. Company Image

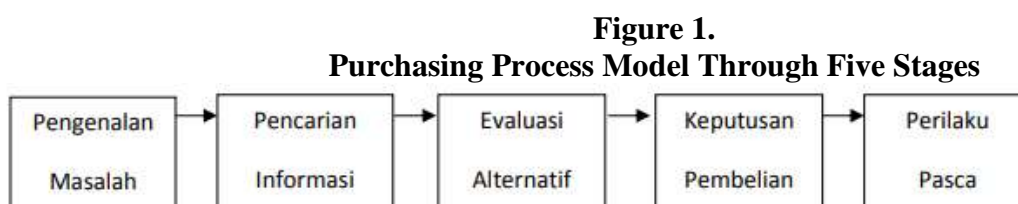
Image is a public image of a company. Image is the public's perception of a company regarding its services, product quality, company culture or the behavior of individuals within the company and others. Basically, perception will influence public attitudes whether they are supportive, neutral or hostile. According to Wahyudin (2018), image is generally defined as an individual's impression of something that appears as a result of his knowledge and experience.

The company's image can be related to its physical appearance, business name, variety of products, products or services, in order to influence the quality conveyed by each employee who interacts with clients. Company image is related to the company's identity or good name, reputation and the advantages of its specialization, which are important aspects in influencing buyers' or consumers' decisions (Khoiriah, 2021). Apart from that, a good company image is considered to be able to have an influence on attracting customers' interest in determining the services offered.

D. Saving Decisions

Decision making means the intellectual process of choosing the optimal and best option among many alternative choices. Saving is an activity of saving money to fulfill a need, namely guaranteeing material things in the future by setting aside income that is not used for consumption. The decision to save is a decision to save money to overcome financial problems that may occur in the future among many other alternative choices.

The general understanding of decision making was also put forward by Zulfiyah (2021), that a decision is a problem-solving approach process which consists of recognizing the problem, searching for information, evaluating several alternatives, making a purchasing decision and the consumer's post-purchasing behavior. Furthermore, a decision is an ending to the process of thinking about a problem or problem to answer the question of what must be done to overcome the problem by making a choice on an alternative. Income is a determining factor in collecting savings from the community, so the higher the income, the higher the portion of the amount that will be saved. There are several stages in making a decision to make a purchase which are in the picture below (Lathiifa, 2018)



Source: processed by the author (2023)

The decision-making process in purchasing goods and services is greatly influenced by consumer behavior itself. The purchasing decision making process goes through five stages, namely (Jaya, 2020):

1. Problem Introduction. The purchasing process begins when the buyer becomes aware of a problem or need. Buyers feel a difference between the actual situation and the desired situation.
2. Information Search. A consumer who is starting to be interested will probably look for a lot of information. One of the main concerns of marketers is the main sources of information sought by consumers and their relative influence on subsequent purchasing decisions. Sources of consumer information consist of four groups, namely:
 - a) personal sources: family, friends, neighbors and acquaintances,
 - b) Commercial sources: advertising, salespeople, middlemen, packaging, displays
 - c) Public sources: mass media, organizations
 - d) source of experience: handling, examining, using the product through gathering information, consumers knowing competing brands and the features of each brand.
3. Evaluation of Alternatives Information obtained from prospective buyers is used to obtain a clearer picture of the alternatives they face and the attractiveness of each alternative. Manufacturers must try to understand how consumers recognize the information they obtain and arrive at certain attitudes regarding brand products and decisions to buy.
4. Purchasing Decisions Here consumers must decide from each purchasing component, what they buy, how to buy, or where to buy.
5. Post-Purchase Behavior After purchasing a product, consumers will feel a certain level of satisfaction or dissatisfaction. If the consumer is satisfied with the product, the consumer will make a repeat purchase, and even inform other customers, but if the consumer is not satisfied with the product, the consumer will be disappointed and will not make another purchase of the product.

3. RESEARCH METHODS

In this research, the method used is a quantitative method. In obtaining the required data and information, there are two types of data sources used. The first is primary data in the form of answers to a questionnaire regarding 'Religiosity, Bank Products and Image on Customer Decisions at BPRS Amanah Insan Cita which was taken directly from respondents. The population in this study were all customers at BPRS Amanah Insan Cita who were considered to be economically active in saving. The sampling technique used in this research used a purposive sampling technique. Purposive sampling is a sample determination technique with certain considerations in Sugiyono, (2016: 85).

The reason for using this purposive sampling technique is because it is suitable for use in quantitative research, or research that does not carry out generalizations according to Sugiyono, (2016: 85). According to Sugiyono, (2016: 85) the total sampling method was for customers at BPRS Amanah Insan Cita, totaling 32 customers. The reason for using the entire population as a sample is because it represents the entire population because if the population is less than 100, then the entire research sample is used, therefore the researcher took 32 samples taken from all customers. The variables in this study are divided into independent variables (X) and dependent variables (Y). Independent variables include religiosity (X1), product (X2) and company image (X3), while the dependent variable is the decision to save (Y). The following is a table of definitions and indicators for the variables used:

Table 2
Variable Definitions and Indicators

No	Variable	Indicator
1.	Religiosity (X1) is a relationship that is formed in a person towards the teachings of his religion, this relationship is manifested in aspects of his life, in the form of a person's attitudes, thoughts and motivations which lead to the values of his religion.	Ideological dimension, worship dimension, experiential dimension, intellectual dimension and consequence dimension (Iranati, 2017)
2.	Product (X2) is anything that can be offered to the market for attention, purchase, use or consumption and that can satisfy a want or need.	<ol style="list-style-type: none"> 1. Product diversity 2. Product quality 3. Product design 4. Product characteristics 5. Product brand 6. Product packaging 7. Service level 8. Warranty 9. Product size 10. Return (Nikmah, 2019)
3.	Company Image (X3) is a form of image or 'image' that is formed from a combination of information that exists in the minds of consumers or the public when they remember the company.	Exclusive image, innovative image and economical price image (Wahyudin, 2018)
4.	Saving Decision (Y) is an urge or desire within an individual to save at a Sharia Bank.	Interest, belief and desire (Jaya, 2020)

Source: processed by the author (2023)

Research data collection techniques use questionnaires. The scale that will be used for the research questionnaire is the Likert Scale. This scale is created in the form of four alternative answers or choices (strongly agree, agree, disagree, and strongly disagree). Options regarding neutral or undecided choices were not included in the questionnaire.

The processing of the data obtained will be carried out using the SPSS version 23 software program for Windows. The first test carried out was a validity test and reliability test for testing the instruments used. Then the classical assumption test was carried out, namely the normality test, multicollinearity test and heteroscedasticity test. To test the hypothesis there is a partial test (t test), simultaneous test (F test) and R squared test. In addition, a multiple linear regression test was carried out. The following regression equation model is used:

$$Y = a + b_1X_1 + b_2X_2 + \dots \dots \dots (2)$$

Information :

- a. Y = Dependent Variable (Saving Decision)
 - b. A = Constant
 - c. X1 = Independent Variable (Religiosity)
 - d. X2 = Independent Variable (Product)
 - e. X3 = Independent Variable (Company Image)
- b1, b2 = Coefficient.

4. RESULTS AND DISCUSSION

A. Research result

1) Classical Assumption Test

a) Normallitals Test

Also the purpose of carrying out this test is to see whether the residual value is distributed normally or not. After the author carried out normal tests using the Kolmogorov Smirnov test, the following results were obtained:

Table 3
Normallitals Test Results
One-Sample Kolmogorov-Smirnov Test

		Unstanordize d Residual	Stanordized Residual
N		32	32
Norml Parameters ^{a,b}	Mean	.0000000	.0000000
	Std. Deviation	1.07953173	.97646729
Most Extreme Differences	Absolute	,139	,139
	Positive	,069	,069
	Negative	-.139	-.139
Test Statistic		,139	,139
Asymp. Sig. (2-tailed)		.042c	.042c

a. Test distribution is Norml.
b. Calculated from data.
c. Lilliefors Significance Correction.

Source: SPSS 23.0 Processing Halsil

Based on the table above, it can be seen that the amount of data in this study was 32 data with a Kolmogorov-Smirnov value of 0.042. The Kolmogorov-Smirnov significance value above shows less than 0.05 ($0.042 > 0.05$), so the data is normally distributed.

b) Multicolennialritals Test

The multicollinearity test aims to see whether there is no reliable correlation between linear variables in a single-gallon linear regression model. The results from the Multicollinearity test are as follows:

Table 4
Multicollinearity Test Results

Variable	Tolerance Value	VIF value
Religiosity (X1)	0.436	2,294
Products (X2)	0.421	2,227
Company Image (X3)	0.449	2,226

Source: HaSPSS 23.0 Processing seal

The results of the digital collinearity testing on altals show that the VIF is not more than 10 and the tolerance value is not less than 0.1. This means that there are no multicollinearity symptoms and there is no correlation between non-standard variable signals.

c) Heteroscedasticity Test

Heteroscedasticity testing tests whether in the regression model there is inequality of variance from the residuals of one observation to another. In this research, the heteroscedasticity test uses the Glejser test. If the Glejser test results have a significance level above 5% then heteroscedasticity does not occur, but if the Glejser test results have a level below 5% then heteroscedasticity occurs. The heteroscedasticity test results were obtained as follows:

Table 5
Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardize d	Q	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,870	,551		5,209	,000
	Religiosity (X1)	5,141	,000	.014	,075	,000
	Products (X2)	6,220	,000	,834	2,611	,016
	Company Image (X3)	4,246	,000	,732	1,231	,000

Based on the results of the heteroscedasticity test above using the Glejser test, the sig value of all independent variables was <0.05, which means that there were no symptoms of heteroscedasticity in this study.

2) Gallind Linear Regression Analysis

Gallind linear regression analysis aims to understand the full extent of the influence of independent (dependent) variables in dependent (independent) variables. The results of this research's multi-dimensional linear regression analysis are indicated in the following table:

Table 6
Results of Gallind Linear Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients	Q	Sig.
	B	Std. Error	Beta		
1 (Constant)	2,870	,551		5,209	,000
Religiosity (X1)	5,141	,000	.014	,075	,000
Products (X2)	6,220	,000	,834	2,611	.016
Company Image (X3)	4,246	,000	,732	1,231	,000

Source: SPSS 23.0 Processing Halsil

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

$$Y = 2.870a + 5,141 X_1 + 6,220 X_2 + 4,246 X_3 + e$$

Information :

- Y = Saving Decisions
- a = Constant
- b1 - b7 = Regression coefficient
- X1 = Religiosity
- X2 = Product
- X3 = Company Character
- e = error

From the regression equation formed, the following is the explanation:

- a) The constant value has a positive sign, namely 2,870, meaning that if religiosity, product and company image are equal to zero (0), then the decision to save is fixed.
- b) The Religiosity coefficient value of 5,141 means that every 1% increase in Religiosity will have an influence on saving decisions of 5,141. A positive coefficient indicates that Religiosity and the decision to save are interconnected, that is, when Religiosity increases, the decision to save increases, and vice versa, if Religiosity decreases, the decision to save decreases.
- c) The product coefficient value of 6,220 means that every 1% increase in the product will have an influence on the decision to save by 6,220. A positive coefficient indicates that the product and the decision to save are interconnected, that is, when the product increases, the decision to save increases, and vice versa, if the product decreases, the decision to save decreases.
- d) The company image coefficient value of 4,246 means that every 1% increase in company image will have an influence on the decision to save by 4,246. A positive coefficient indicates that the company image and the decision to save are interconnected, that is, when the company image rises, the decision to save increases, and vice versa, if the company image decreases, the decision to save decreases.

3) Hypothesis Testing

a) Simultaneous Significance Test (F Test)

The simultaneous altalu test, the f paldal dalsalr test aims to see whether the aldal altalu has no independent influence on the dependent variable simultaneously simultaneously altalu salmal-salmal. Even if the results of Test F are clear, these are the following:

Table 7
F Test Results

Model	Sum of Squares	Df	Mean Square	F	Sig.	
1	Regression	24,701	2	6,175	8,87	,000
	Residual	14,617	30	,696	2	a
	Total	39,319	32			

Source: HaSPSS 23.0 Processing seal

From the table above it can be seen that with a degree of freedom (df1) of 2 which means the number of independent variables (k) and df2 is 20 because $df2 = n - k - 1 = 32 - 2 - 1 = 29$. Test results (n= 32) The calculated F value was 8,872 > the table F value was 3.33 with a significant value obtained of $0.000 < 0.05$. Thus, it can be said that the regression model in this research is feasible, in the sense that the model can explain the influence of the independent variables on the dependent variable.

b) Palrsiall's Significance Test (t Test)

Basically, the t test is testing the regression coefficients individually or partially to find out how far the relationship between the dependent variable and the independent variable is.

Table 8
Results of the t test

Model	Unstandardized Coefficients		Q	Sig	
	B	Std. Error			
1	(Constant)	2,870	,551	5,209	,000
	Religiosity (X1)	5,141	,000	,075	,000
	Products (X2)	6,220	,000	2,611	.016
	Company Image (X3)	4,246	,000	1,231	,000

Source: Processed Secondary Data, 2023

Based on the table above, the equation model shows the following results:

- 1) The Religiosity variable shows that the significant value is < 0.05 , thus the hypothesis which states that Religiosity has a positive and significant effect on saving decisions is accepted.
- 2) The Product variable shows that the significance value is $0.000 < 0.05$, thus the hypothesis which states that Products have a positive and significant effect on saving decisions is accepted.
- 3) The Corporate Image variable shows that the significance value is $0.000 < 0.05$, thus the hypothesis which states that Corporate Image has a positive and significant effect on saving decisions is accepted.

c) Determinal Coefficient (R2)

The determinal coefficient determines the percentage of the independent variable plus the dependent variable. If the value of the determinal coefficient is closer to 1 malkal the percentage of the sumbalngalnnyal dialnggalp is increasingly qualat. The following are the results of testing the determinal coefficient as follows:

Table 9
Determinal Coefficient Test Results

R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics	
				R Square Change	F Change
0.839a	0.705	0.684	1,401	0.705	34,747

Source: HaManagement sealHan SPSS 23.0

From the table above it can be concluded that the multiple correlation coefficient analysis (R) in this study was 0.705 (70.5%). This figure illustrates that the influence of the independent variable on the dependent variable is strong. Analysis of the coefficient of determination (R²) is 0.684, which means that 68.4% of employee performance is influenced by religiosity, products and company image, while the remaining 31.6% is influenced by other factors.

B. DISCUSSION

Based on the analysis in the multi-dimensional linear regression test which has been carried out using the SPSS 23.0 software, in this analysis it will be possible to explain the influence of the independent variables on the dependent variables. Here is the explanation:

The Influence of Religiosity, Products and Company Image on Customers' Decisions to Save at BPRS Amanah Insan Cita

Regarding the influence of religiosity and company image on interest in saving at BPRS Amanah Insan Cita. This is proven through partial tests and simultaneous tests carried out via SPSS. The research results that have been obtained support the research of Kartika et al. (2020) which states that religiosity has a significant influence on people's interest in saving at Sharia Banks. Then regarding the image of Sharia Banks, the results obtained support the research of Pratiwi and Soesanto (2016), in this research it is stated that image has a significant influence on people's interest in saving through Sharia Banks. From this explanation, it can be concluded that religiosity, product and image have an influence on interest in saving.

There are various factors that can influence people's interest in saving, religiosity and image are some of them. Through religiosity, a person has an attitude that is in accordance with the rules of his religion (Nikmah, 2019). Not only attitudes that lead to ritualistic activities but also cover all aspects of life (Wahyudin et al., 2018). One of them is in muamalah. Therefore, religiosity can influence a person's choices and desires in matters related to muamalah, one example of which is saving activities.

In Islam, when it comes to muamalah, there is a recommendation to avoid usury. This form of self-avoidance of everything that is prohibited by religious rules, one of which is usury, is a manifestation of the consequences of one's religiosity. With religiosity in a person, he will tend to choose to use products or services that are not prohibited in religious teachings (Nikmah, 2019). One form of this is using banking savings products with a management system that is free from usury practices. The prohibition on usury is explained in the Al-Quran Surah Al-Baqarah verse 278, which reads:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ

Meaning: "O you who believe, fear Allah and leave behind the remainder of usury (which has not been collected) if you are believers" (Al-Baqarah verse 278)

In this verse, Allah SWT expressly forbids the practice of ribawi and requires his servants to avoid this practice. Therefore, Islamic banking institutions as financial institutions that manage riba-free funds have their own appeal for Muslim consumers. This is because the ribawi practices that exist in conventional banks are not carried out in sharia banking institutions. Thus, interest arises in choosing a sharia banking institution. Judging from the aspect of religiosity, this is because someone tends to want to avoid the prohibitions that apply in their religion. Another factor that has an influence on interest in saving through Islamic banking institutions is the product and image of the institution itself. A product as something that can be offered to the market to get attention, be purchased, used or consumed and that can satisfy customer desires or needs must have good quality and be able to provide customer satisfaction.

In this case, if a product is good and good, it will attract customers to make purchases directly or indirectly. A product is defined as a set of attributes, both tangible and intangible, apart from the tangible attributes that must also be considered are the intangible attributes, namely the service or way of using the product so that it is easy to use by all groups of consumers who are different in terms of education, age, etc. so that consumer desires can be achieved. satisfied. In addition, the image of an institution or company that is attached to consumers includes various information which then becomes the 'face' of the institution or company in the eyes of consumers, which is used to differentiate it from other institutions or companies (Iranati, 2017). Therefore, the image of an institution or company that is formed in the eyes of consumers has the power to encourage consumers to make purchases or use the services offered (Pratiwi & Soesanto, 2016). This also applies to Sharia BPRS. As a financial institution, a positive image of BPRS Syariah in the eyes of consumers will increase their interest in choosing the products or services offered.

The image of an institution or company includes an exclusive image, an innovative image and an economical price image (Jaya, 2020). Islamic economics itself also teaches about the characteristics that must be carried out to achieve a good image. Among them is trustworthiness or trustworthiness, this is also one aspect of the exclusive image described by Sutojo. The argument regarding trust is stated in surah An-Nisa verse 58 which reads:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

Meaning: "...Indeed, Allah commands you to convey the message to those who are entitled to receive it, and when you establish a law between humans, you must determine it fairly. Indeed, Allah is the best who teaches you. Indeed, Allah is All-Hearing, All-Seeing." (An-Nisa verse 58)

Furthermore, in the midst of increasing technological developments, Sharia BPRS is required to be able to continue to compete in terms of innovation in the services and products offered, so that an innovative image can be obtained. The argument for innovative nature is written in the Al-Quran surah al-Ra'd verse 11 which reads:

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

Meaning: "...Indeed, Allah does not change the condition of a people until they change the condition of themselves...". (al-Ra'd verse 11)

From these verses it is clearly explained that in the Islamic view, to form an exclusive image and a good innovative image, it is necessary to have a trustworthy and innovative nature while still adhering to Islamic values. Sharia BPRS as a financial institution in building its image must have the character of being trustworthy or trustworthy to customers, so that it can increase their interest in choosing sharia banking services. Apart from that, in keeping up with technological advances, Sharia BPRS is also required to be able to always innovate. So that the products and services offered can provide convenience to customers and not make them hesitate to choose BPRS Syariah. However, please note that the innovation carried out must remain within the corridors of Islamic values.

Apart from these two things, the image of the prices of the products and services offered by BPRS Syariah also has the influence of attracting consumer interest or is known as the image of economical prices. In Islam itself, according to (Iranati, 2017) it is stated that the price set for the product or service offered must be fair. In other words, the price offered to consumers or in relation to BPRS Syariah customers, must avoid exploitation or tyranny which will have a negative impact or loss on one of the parties.

Therefore, when setting prices for products and services, it is necessary to consider that the prices are competitive but do not burden customers and do not harm the company, so that both parties can benefit from each other. The religiosity, products and image of BPRS Syariah individually have an influence on increasing people's interest in saving through BPRS Syariah. Therefore, if there is religiosity in individual people and this is accompanied by a good image of a Sharia BPRS institution, then these two things together can have a stronger influence in building people's interest in saving through Sharia BPRS. This is due to the existence of internal individual factors in the form of encouragement to use products or services that are not prohibited in religious teachings, the fruit of one's religiosity, and the added trust in the Sharia BPRS institution because it has a good product and image.

5. CONCLUSION

Based on research that has been conducted to examine the influence of religiosity, bank products and image on customers' decisions to save at BPRS Amanah Insan Cita, it can be concluded that:

- a) There is an influence of religiosity on saving decisions at BPRS Amanah Insan Cita. This can be seen from the results of the t test on the Religiosity variable where the significant value is <0.05 , thus the hypothesis which states that Religiosity has a positive and significant influence on the decision to save is accepted.
- b) There is an influence of products on saving decisions at BPRS Amanah Insan Cita. This can be seen from the results of the t test on the Product variable where the significant value is <0.05 , thus the hypothesis which states that Products have a positive and significant effect on saving decisions is accepted.
- c) There is an influence of image on saving decisions at BPRS Amanah Insan Cita. This can be seen from the significant value obtained of $0.000 < 0.05$. Thus the hypothesis which states that image has a positive and significant effect on saving decisions is accepted.

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